DIVIDEND
a division of Fifth Third Bank

L24-CA-0554066

Your Loan Summary

Dividend, a division of Fifth Third Bank, National Association, believes firmly in the spirit of transparency with its borrowers. This summary is intended to highlight some of the key points of your Loan for your convenience and ease of reference. This summary is not your loan agreement, and the terms listed may be estimates. Please see your loan agreement for the full terms and details of your loan. Capitalized terms used below are defined in your loan agreement.

Key Loan Details

- Loan ID: L24-CA-0554066
- Total Amount Financed: $30,500.00
- Interest Rate: 9.49%
- Payments: payments begin on your loan approximately 60 days after your equipment is installed. Your estimated payment schedule is disclosed in your loan agreement. Also, please see the estimated payment schedule below.
- Prepayment Penalty: none

Incentive Investment Election

- The Incentive Payment is a voluntary prepayment of Principal.
- You have the option to make the Incentive Payment by the fifteenth (15th) month of your scheduled payments. If you do, your payments will be re-amortized and will result in your payments remaining at a substantially similar amount, assuming you make your payments on or before the due dates. See the Estimated Final Payment Schedule below for details.
- Incentive Payment Amount: $9,150.00

Automatic Payment Discount

- 9.49% Interest Rate includes an automatic payment (ACH direct debit) discount of 0.50%
  You have agreed to make monthly payments via ACH direct debit

State Rebates and/or Downpayment

- Upfront Rebate, if any: $0.00
- Cash Downpayment Made by You to Installer, if any: $0.00

Federal Tax Credit

- The federal Residential Renewable Energy Tax Credit ("RRETC" or "tax credit") is provided under the Tax Code and applicable rules. You may or may not qualify for this tax credit; your qualification is dependent on your individual tax liability. Dividend does not provide tax advice and makes no representation or guarantee you will qualify for the RRETC. **You should consult your tax professional to understand if you will qualify for any or all of the RRETC.**
- Depending on your project, some portion of the loan proceeds may be allocated towards financing improvements that are not specifically related to solar energy equipment.

- While certain expenses required to support solar equipment may be eligible for a tax credit, costs related to the non-solar improvements may not. It is important that you work with your tax adviser to determine the amount of tax credits applicable to your project.
- Tax savings and refunds from available tax credits can be used as part of your Incentive Payment to help maintain lower monthly payments under your loan. Because the total amount financed on this project may include costs that are not eligible for a tax credit, tax refunds may not be large enough to adequately pay down your loan to maintain lower monthly payments. As a result, the monthly payment amount may increase, in accordance with the payment schedule. We will provide monthly statements, which will reflect any change in the payment amount due.
- Higher monthly loan payments may not offset energy costs as anticipated.

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You confirm that you understand that non-solar costs may not qualify for the tax credit.

Subsequent Reamortizations

- You will have the ability to request up to two (2) additional reamortizations following the preliminary reamortization discussed above in the *Incentive Payment Election* selection.
- The following is required prior to each subsequent reamortization:
  - A minimum principal payment of $1,000;
  - A minimum loan balance of $5,000; and
  - Account status must be current.
- To process a subsequent reamortization, you will need to contact customer service at (844) 805-7100 and request that your loan is reamortized

Estimated Final Payment Schedule

The estimated final payment schedule for your Loan is listed below. If you have signed up for automatic ACH payments, these amounts will be debited from your account each month. You will receive a monthly statement with details concerning your payment, including the amount due and its due date..

Payment Type	*Amount of Payments (assuming **Full** Incentive Payment is made)*	*Amount of Payments (assuming **NO** Incentive Payment is made)*	*When Payments Are Due*[1]
Pre-Incentive Monthly Payments	$197.56	$197.56	Monthly, beginning 11/26/2024 (e)
Incentive Payment	$9,150.00	$0	01/26/2026 (e)
Post-Incentive Monthly Payments	$196.97	$277.27	Monthly, beginning 02/26/2026 (e)

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Credit Report Authorization

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You authorize Fifth Third Bank, National Association dba ("Dividend", "we" or "us") to: (1) obtain a credit report on you for any legal purpose in connection with your loan application, including any account update, extension of credit, or review or collection of your loan; and, (2) notify installers, merchants or others involved in your transaction of the credit decision, and if approved, provide loan information, including, but not limited to, your approved credit limit, the repayment period for your loan, your approved APR, and account number. If you request, you will be informed whether a credit report was requested and, if so, the name and address of the consumer reporting agency that furnished the report. You also agree to provide additional financial information upon request. Initially, we will do a "soft pull" of your credit report, which will not affect your credit score. However, if you decide to move forward with a loan, a full credit report will be requested, which will appear on your credit report as an inquiry and may affect your credit score. Additionally, if you enter into a loan with us, we may report our experience with you, including any late payments or negative information concerning your loan to credit reporting agencies. Negative information that we report may lower your credit score. If you believe information we have reported to a credit reporting agency is not accurate, please contact us at homeowners@dividendfinance.com.

Subsidized Utility Rate Confirmation

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You confirm that you are not on any type of subsidized or discounted utility rate pricing.

Certification and Agreement

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By initialing here, you certify that all information you have submitted to Dividend is true, accurate and complete. You have read your loan agreement and you understand your loan terms as detailed in the loan agreement. Also, you agree to the credit report authorization above, and acknowledge receipt of Dividend's E-Sign Disclosure, USA PATRIOT Act Notice, Privacy Policy and for California residents, our California Privacy Notice. These documents can be found at:

- E-Sign Disclosure: www.dividendsolar.com/images/pdfs/Electronic-Communication-Consent.pdf E-Sign Disclosure
- USA PATRIOT Act Notice: https://www.dividendsolar.com/images/pdfs/US-Patriot-Act-Notice.pdf USA Patriot Act
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