

Dear Amber

Welcome to GoodLeap!

Thank you for choosing us, and one of our trusted partners, to upgrade your home sustainably. We're pleased to help manage your payment plan and service your account.

Below, you will find your final Closing Certificate (or Payment Commencement Certificate, if applicable) and final Truth in Lending. The Closing Certificate (or Payment Commencement Certificate, if applicable) outlines the terms of your account including your monthly payment amounts and first payment date. The Truth in Lending Disclosure shows your final APR and other terms.

If you have signed up for Autopay, your first payment will be withdrawn from your bank account on your first payment date as shown on your Closing Certificate (or Payment Commencement Certificate, if applicable). Additionally, we will send you an invoice each month approximately 10 days before your payment is due.

Customer Portal Information:

GoodLeap provides an online Portal to manage your account, where you can make additional payments and track pay down progress. Your Portal will be available on or after Friday, November 3rd, 2023.

Please sign up and activate your Portal at www.payGoodLeap.com anytime on or after Friday, November 3rd, 2023. When you get to your portal press "**Enroll Now**". You will need your Account Number to activate your account.

If you require assistance or have any questions, please contact us.

By phone: [1-800-345-9372](tel:1-800-345-9372)

By email: customerservice@goodleapsupport.com

By mail: GoodLeap
PO Box 4387
Portland, OR 97208

Our mission is to connect a world in which everyone can live sustainably. Together, we are driving sustainability forward, one house at a time.

Thank you,

The GoodLeap Team

The tagline "good for life, earth, and prosperity" in a lowercase, sans-serif font. The "oo" is stylized with an orange infinity symbol or loop.



Borrower:

Email:

Phone:

Loan Agreement Number: 23-16-166143

Product Type: Standard installment

Residence Address ("Home"):

681 PARKER ST

OCEANSIDE, CA 92057-3511

This Loan Closing Certificate confirms that your Loan with GoodLeap has been funded and the following terms have been set:

Loan Summary			
Loan Start Date Oct 26, 2023	First Payment Date Jan 26, 2024	Recurring Payment Date 26th	Maturity Date Oct 26, 2048

Loan Terms			
Loan Term 25 Years	Total Loan Amount \$32,014.00	Initial Monthly Payment \$129.28	Interest Rate / APR 4.49%
Target Balance \$22,497.54	Target Balance Date Apr 26, 2025	Adjusted Monthly Payment* \$184.46	

*Adjusted monthly payment assumes that no prepayment was made and the Target Balance was not met by the Target Balance Date, and you do not change the Autopay payment election.

Your interest rate/APR and monthly payments may vary depending upon whether you cancel or add Autopay payments during the term of the loan.

Solar/Storage System Description

Installation Contractor: Kota Energy Group

***Home Improvement Agreement Number:** 218969

*Purchased Goods under this Loan Agreement will be detailed in your Home Improvement Agreement



Borrower:

Email:

Phone:

Loan Agreement Number: 23-16-166143

Residence Address:

681 PARKER ST
OCEANSIDE, CA 92057-3511

GoodLeap Address:

8781 Sierra College Blvd
Roseville, CA 95661

GoodLeap Phone: 1-877-290-9991

Truth in Lending Disclosure Statement

<p>ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate 4.49%</p>	<p>FINANCE CHARGE The dollar amount the credit will cost you \$22,070.83</p>	<p>Amount Financed The amount of credit provided to you or on your behalf \$32,014.00</p>	<p>Total of Payments The amount you will have paid after you have made all payments as scheduled \$54,084.83</p>
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Monthly Payment Schedule

Number of Payments	Amount of Payments	When Payments Are Due
1	\$129.28	Jan 26, 2024
15	\$129.28	Feb 26, 2024
281	\$184.46	May 26, 2025
1	\$183.09	Oct 26, 2048

Autopay – Variable Rate:

The Annual Percentage Rate (APR) and Monthly Payment Schedule above are based, in part, on the Autopay payment option you selected in the loan application. You may change your Autopay payment option at any time. Selecting Autopay payments provides a 0.50% interest rate/APR discount and a lower monthly payment. Cancelling Autopay payments will raise your interest rate/APR by 0.50% and will result in a higher monthly payment.

Security:

You are giving a security interest in the personal property you are purchasing in this transaction and your rights under any related agreement.

Prepayment:

If you pay off your loan early, you will not have to pay a penalty.

Contract Reference:

See your Loan Agreement (“Agreement”) for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

Itemization of Amount Financed		
Amount Financed \$32,014.00	Amount given to you directly \$0	Amount paid to others on your behalf \$32,014.00 to Kota Energy Group

The "Loan Start Date" is the date we send funds to your contractor. This date must be within 180 days of the initial application date.

This loan is assumable upon the sale of the property to a new owner, if the new homeowner qualifies under GoodLeap's underwriting guidelines and if the assumption is approved by GoodLeap. GoodLeap holds the right to deny the assumption, even if the new homeowner qualifies under GoodLeap's underwriting guidelines.

The Payment Schedule shown above assumes that you make no voluntary prepayments on your Loan. However, we have designed the Loan so that it will re-amortize at the end of the 18th month after your Loan Start Date. As a result, if you make all scheduled payments on time and also make sufficient voluntary prepayment(s) to reduce your total loan amount to the "Target Balance" by the "Target Balance Date" described in your Agreement, your payments from month 19 through the end of your term will be approximately equal to your initial monthly payment stated above.

Your Contractor may have opted to pay GoodLeap a fee in order for GoodLeap to offer you credit on the terms in this Agreement. Your purchase price set by the Contractor may include your Contractor's various costs, including this fee.

The Payment Schedule shown above assumes you make no changes to your Autopay payment option. For example, your 25 year loan of \$32,014.00 with Autopay payments will have an interest rate/APR of 4.49% and an initial monthly payment of \$129.28 per month. Your 25 year loan of \$32,014.00 without Autopay payments will have an interest rate/APR of 4.99% and an initial monthly payment of \$136.41 per month.