



Borrowers:

Address:

Effective Date:

Congratulations on being approved for the Verity Credit Union Solar Loan! It is our goal to provide you the lowest possible payments to help you put more solar in the world. Below is a summary of your Solar Loan and how it works.

Solar Loan Summary

Amount Financed	Rate (Fixed)	Number of Payments	Initial Payment (1 - 18)	Adjusted Payment Option 1 (19 - 300) if Tax Credit is paid to principal by the 18th payment	Adjusted Payment Option 2 (19 - 300) if Tax Credit is not paid to principal by the 18th payment**
\$	%		\$	\$ (e)	\$ (e)
<p>The sales price of your solar installation is:</p> <p>This means your estimated federal solar investment tax credit* could be as much as: (e)</p> <p>Your first 18 payments will be , and due monthly starting .</p> <p>After , when the 18th payment is due, your loan will be reamortized. If an optional principal payment in the amount equal to your estimated tax credit has been paid to principal before this date, your payment will be adjusted to (e) for the remaining term of the loan. If no optional principal payments have been made by this date, then your payment will be adjusted to (e).</p>					

(e) means an estimate

**The maximum payment for the loan will be the payment that is disclosed on the loan note.

*You acknowledge your eligibility for this tax credit is not guaranteed. In order to realize the benefits of the solar investment tax credit, you must have federal income liability that is at least equal to the value of the credit. Verity Credit Union, Voltana Indirect, or your solar installer are not financially responsible for your receipt of any tax credit related to the solar installation associated with this financing. We do not provide tax advice and nothing in this document is intended to be used as tax advice. To determine your eligibility for any federal solar investment tax credit, you should make an independent assessment or consult with your tax advisor.