



BEFORE YOU SIGN SOLAR

10 Questions Every Homeowner Should Be Able to Answer

Use this one-page check before a sales promise becomes a long-term financial, contractual, or property obligation.

1 What am I actually signing?

Purchase agreement, loan, lease, PPA - or several agreements that work together?

2 Who are all the companies involved?

Identify the salesperson, installer, lender, servicer, warranty provider, and customer-service channel.

3 What is the actual cash price?

Ask for the system's cash price separately from the amount financed.

4 What will financing really cost?

Compare amount financed, APR, fees, payment schedule, term, and total amount paid.

5 Could my payment change later?

Find out whether the quoted payment assumes a future lump-sum payment, re-amortization, escalator, or other condition.

6 What happens if the expected tax benefit is different?

Treat tax incentives as something to verify - not guaranteed money available to reduce the loan.

7 What does my utility actually allow?

Verify interconnection, credits, buyback/net-metering rules, fees, and rate structure directly with the utility.

8 Will anything be filed against the system or property?

Ask about UCC filings, fixture filings, liens, security interests, or other recorded documents.

9 What happens if I sell or refinance?

Know whether the obligation can be transferred, assumed, paid off, removed, or otherwise affect the transaction.

10 Do the written documents match what I was promised?

If an important promise is missing or unclear, stop and get written clarification before signing.

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Three books. Three perspectives. One goal: greater understanding and control.

- **SOLAR WITHOUT SURPRISES**
The essential consumer primer
- **SOLAR CONTRACT TO FINANCIAL CONTROL**
A real-world homeowner perspective
- **OWNING THE SYSTEM TOOLKIT**
Practical tools to review, document, and act

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