

University of California  
Alumni, Employees & Students

# Get \$1,000 Rebate to Put Solar on Your Home



## SAVINGS

Save on your electricity bill in year one without any down payment.

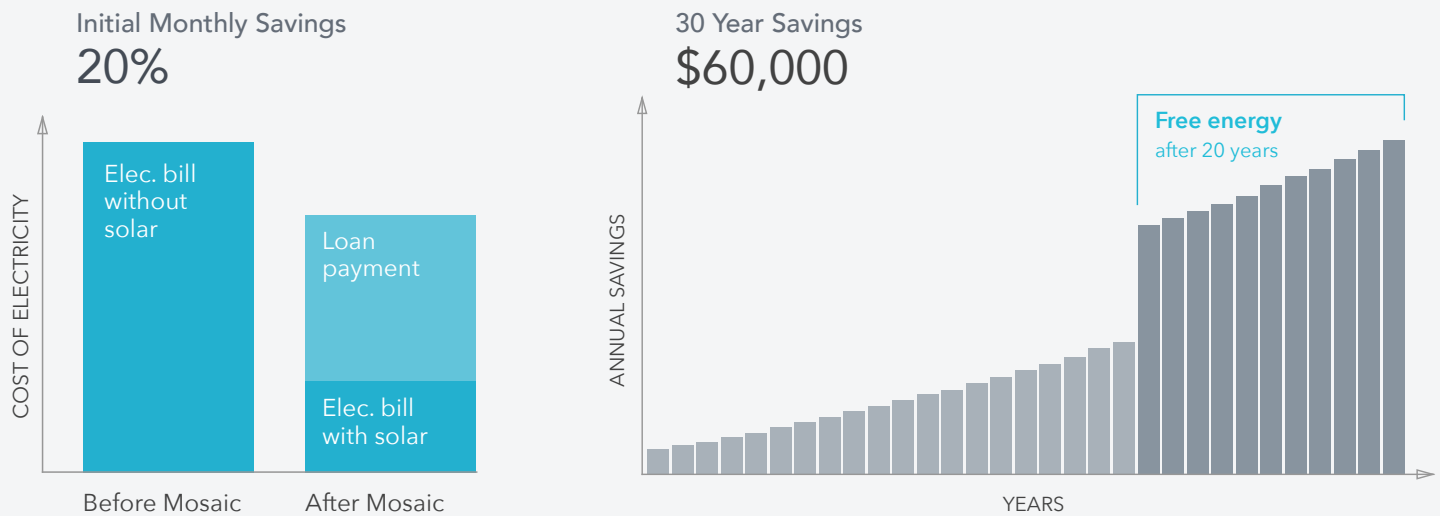
## SIMPLIFIED

Relax, you're covered by Mosaic's 20 year hassle-free service program.

## OWNERSHIP

Enjoy free clean energy long after you pay off your loan.

## THE TYPICAL CALIFORNIA HOME SAVES \$60,000



Charts are meant to be demonstrative and not based on actual savings. Savings shown begin once the 5 kW system is powered up and are estimated for a customer using 1,000 kilowatt hours per month with a projected 3% annual increase in the utility's electricity rate. Savings are not guaranteed and can vary significantly based on system size, location, government incentives and electricity prices. Please work with your solar installer to determine your specific savings estimates.

*“Owning my solar system, with no down payment, means more savings, increased home value, and decades of reliable clean energy for my kids. Those are things I’ll always feel good about.”*

Sarah Shanley Hope, Oakland, CA

## HOW IT WORKS

### Save money in year one

Pay the low Choice monthly payments for the first 12 months, improving your monthly cash flow.

### Build equity in your solar asset

Just like a home mortgage, build equity in your solar system with each monthly payment that pays down the principal, unlike a lease.

### Pay it off, it's yours

With a loan, the end of electricity bills is in sight. After paying off your loan, enjoy years of free, clean energy from the sun.

### Get the most out of your tax credit

As long as you make a payment equal to 30% of the initial loan amount by month 12, you keep your low Choice Monthly Payment. Otherwise you revert to the Standard Interest Rate and Standard Monthly Payment for the remainder of the loan term. The 30% paydown amount is intended to approximate the federal tax credit of up to 30% of eligible solar system costs.\*\*

## LOAN DETAILS

**Minimum out of pocket cost:** \$0

**Choice Interest Rate (customer repays ITC):** As low as 4.99%

**Standard Interest Rate (customer does not repay ITC):** As low as 9.99%

**Annual Percentage Rate:** 10.20%\*

**Repayment Terms:** 239 monthly payments of as little as \$47.43 for each \$10,000 borrowed at the Choice Interest Rate or as little as \$97.85 per \$10,000 borrowed at the Standard Interest Rate.

Pay off at any time without penalty.

\*The APR assumes you choose not to use your tax credit to pay down 30% of your loan, and assumes that you choose to pay by check each month. Rates quoted are our best rates based on credit worthiness and other factors.

**Loan amounts:** \$10,000 - \$100,000

**Annual escalator?** No

**Hassle-free service program:** 20 years

**Transferability?** Yes. Either pre-pay loan as part of sale, or transfer to qualified buyer.

**Lien on house?** No

**Annual escalator:** No

**Automated, online payments?** Yes

## OWNERSHIP MEANS MORE BENEFITS TO YOU



### Sell your home for more

Ownership means no leasing party interfering in the sale of your home. And the potential for increased home value is pretty nice, too.



### Enjoy free, clean energy

With financial benefits this great, it's never been easier to power our future with clean energy.



### Pay it off when you want

Shorten or pay off your loan whenever you want - there is no early payment penalty.



### True control of your rate

There is no annual payment escalator and no hidden fee. Just a one time decision on how to use your tax credit.



### You get all the savings

Don't let the leasing company or government skim your savings. Your monthly savings are 100% tax-free.



### Your home, your system

You own your home, why would you let somebody else own your home solar system?

\*\*Please consult your tax advisor to assess your tax credit eligibility amount. Mosaic does not provide legal or tax advice.