

HDM Renewable Finance PREPAID PPA

Residential Product Overview

A Lower Cost "Pathway to Ownership"

- We monetize the ITC for the property owner today
- Priced at 20% discount to turnkey amount (80% prepay) and includes:
 - o Production Guarantee
 - o Monitoring and Maintenance
 - o Insurance
- After year 6, homeowner has option to take possession of the system and HDM transfers to property owner the remaining life of all warranties (workmanship, equipment, roof penetration)
- No FICO requirements; easy to assign to new homeowner
- "Better than Cash" -- Smaller loan amount = lower origination fees = lower homeowner payment

Product	 Term: Total amount of electricity purchased has been delivered Price cap: \$5.50/w Pricing: 20% discount to turnkey amount (80% prepay) Eligible Signatories: All homeowners or trustee's. At least one person on title must sign the agreement
System	 Size: 3 kw - 30 kw Max Usage offset: 150% Production Tolerance: -10% requires re-sign. Approved Vendor List. See page 2. Eligible Property: SFR, condos, manufactured homes on a permanent foundation, multi-unit property in which the homeowner owns the roof Eligible Ownership: Primary Residence, vacations homes and rentals Design restrictions: Reverse/side tilt, ballasted systems, trackers Roof Restrictions: None. As per local jurisdiction code
Options	 After year 6 options: Take possession of the system Continue agreement Home Sale: Transfers to new homeowner or purchase the system
Production and Warranty	 System: 6 years by HDM Capital Production: 85% Guarantee Solar Products: Per manufacture guidelines Monitoring: Accessible to customers and monitored by HDM Capital of its affiliates Workmanship and Roof: 10-year warranty by installer



Approved Vendor List

Modules Inverters

Aptos Solar ABB/PowerOne
Axitec APsystems

boViet Solar USA Chilicon Power

BP Solar Delta
Canadian Solar Enphase
Certainteed Generac
Csun Fronius
ET Solar Hanwha
Hanwha Q Cells Hoymiles

Hyundai Heavy LG

JA Solar Pika Energy Jinko Schneider

Huawei

LG SMA

Longi SolarEdge
Mission Solar Ginlong / Solis
Panasonic SunPower

Phono Solar Tesla
Rec Solar EnerSys

Renesola

HT-SAAE

Risen Solar Technology

S-Energy Seraphim Silfab Solaria Sunpower

Sunpowe Suntech Talesun

Trina Solar Vikram Vsun

Yingli Solar Zshine Solar