



FINANCING ESTIMATE AND DISCLOSURES

DATE ISSUED:

PROPERTY OWNER(S):

TRUST:

LEGAL ENTITY:

PROPERTY ADDRESS:

TERM: Years

PROJECT ID:

EXPIRATION DATE:

Notice to Property Owner: Existing law requires that a printed paper copy of this document be provided to you before reviewing and signing, unless you opt out, in writing, to that printed copy by signing a printed paper document. If you opt out of receiving a printed paper copy of this disclosure, an electronic copy will be provided to you. The financing arrangement described below will result in an assessment against your property which will be collected along with your property taxes and will result in a lien on your property. You should read and review the terms carefully, and if necessary, consult with a tax professional or attorney. This financing is not a loan, but rather a special tax, and as such, descriptions below of "interest", "interest rate", "buyers points", or "principal" are for illustrative purposes only, and should be taken to reference "interest equivalent", "interest rate equivalent", "buyers points equivalent" or "principal equivalent", respectively.

Customer Service Toll-Free Telephone Number and Email: In the event you have a consumer complaint, questions about your financing obligations related to the Unanimous Approval Agreement (UAA) or your contractual rights under the terms of this contract, you can contact either this toll-free telephone number or email address provided below and receive a response within 24 hours or one business day.

Toll-Free Telephone Number: 1-877-819-4736

Customer Service Email Address: customer.care@ygrene.com

PRODUCT COSTS

Product Costs
(including labor and installation)

Product Descriptions:

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UPFRONT FINANCING COSTS

One-time prepaid fees that are a cost of obtaining financing.

| | | |
|---|---|--|
| Application Fees and Costs | | |
| Estimated Capitalized Interest | | <i>Interest you must pay from estimated close date to July 1st of the year in which you make your first assessment payment.</i> |
| Buyers Points Fee | | <i>A fee which is financed and paid by you to reduce the interest rate and reduce your Estimated Annual Special Tax Payment (below).</i> |
| Other Costs (Closing Costs) | | <i>See Other Costs (Closing Costs) details on next page.</i> |
| Estimated Financed Amount | | <i>This is the estimated total amount financed (product cost + upfront costs). Final amount may differ based on actual close date.</i> |
| Total cost of financing as an annual rate | % | <i>Your costs over the term expressed as a rate. This is not your interest rate.</i> |
| Simple Interest Rate | % | |
| Estimated Annual Administrative Fees | | <i>Collection fees may be added to the final assessment amount. These fees may vary and are based on changes in the tax collector's fees and policies. Ask the program administrator for the current fees being charged.</i> |
| Estimated Annual Principal, Interest and Administrative Fees | | <i>Estimated Annual Special Tax Payment and annual administration fee. Final amount may differ based on close date.</i> |

Note: *If your property taxes are paid through an escrow account, your mortgage lender may apportion the amount and add it to your monthly payment. See "Other Important Considerations" below.*

OTHER COSTS (CLOSING COSTS)

| | | |
|---------------------------|--|--|
| Appraisal Fees | | <i>No appraisal is required.</i> |
| Underwriting-Related Fees | | <i>These fees cover processing and underwriting.</i> |
| Program-Related Fees | | <i>These fees cover origination and program administration.</i> |
| Credit Reporting Fees | | <i>Any fees for credit reporting are included in program-related fees.</i> |

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| Recording Fees | | <i>These fees are paid to the county in which your property is located for recordation of the lien and for disbursement.</i> |
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| Total Other Costs (Closing Costs) | |
|--|-------|

CALCULATING CASH TO CLOSE

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|---------------------------|-------|--|
| Estimated Financed Amount | | <i>As detailed on the first page. These represent your Product Costs, financing and closing costs.</i> |
|---------------------------|-------|--|

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|------------------------|-------|---|
| Upfront Costs Financed | | <i>All upfront costs are financed as part of the principal.</i> |
|------------------------|-------|---|

| | |
|--|-------|
| Estimated Cash (out of pocket) to close | |
|--|-------|

OTHER TERMS

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| Prepayment Premium <input type="checkbox"/> No <input type="checkbox"/> Yes | If Yes, you may prepay all or part of the remaining principal amount for a 5% fee assessed against such amount. The initial remaining principal prepayment amount will not include principal and interest amounts already placed on the tax roll and a subsequent payment for such amounts will be due after payment of the remaining principal. |
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ADDITIONAL INFORMATION ABOUT THIS FINANCING

| | |
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| Over the term of the financing (estimates): | <i>Use this information to compare with other financing options.</i> |
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| Financed amount you will have paid off | <i>Financed amount you will pay including Product Costs excluding Capitalized Interest + Buyers Points (if any) + the portion of upfront costs associated with other costs (Closing Costs).</i> |
|---|---|

| | |
|--|---|
| Amount of interest you will have paid | <i>Amount of interest you will pay on principal including Capitalized Interest + Buyers Points (if any) + the portion of upfront costs associated with other costs (Closing Costs).</i> |
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| Amount of Annual Administrative Fees | <i>Amount of administrative fees you will pay. The fees are subject to change by your county.</i> |
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| | | |
|---|---------|--|
| Total you will have paid | _____ | <i>Total amount you will pay in principal, interest, and administrative fees.</i> |
| Total cost of financing as an annual rate | _____ % | <i>Your costs over the term expressed as a rate. This is not your interest rate.</i> |
| Total Interest Paid | _____ % | <i>Interest that you will have paid as a percentage of total you will have paid.</i> |

OTHER IMPORTANT CONSIDERATIONS

Buyers Points

I understand that if I have elected to pay Buyers Points to lower my interest rate and reduce the Estimated Annual Special Tax Payments, the cost of such Buyers Points will be added to my obligation. I also understand that if I prepay my obligation, the full cost of Buyers Points likely will not be offset by the reductions in my Annual Special Tax Payments.

Owner 1 Owner 2 Owner3 Owner 4

Property Sale or Refinancing

I understand that I may be required to pay off the remaining balance of this obligation by the mortgage lender refinancing my property. If I sell my property, the buyer or their mortgage lender may require me to pay the balance of this obligation as a condition of sale.

Owner 1 Owner 2 Owner 3 Owner 4

Tax Payment and Monthly Mortgage Payments

Your special tax payments will be added to your property tax bill. Whether you pay your property taxes through your mortgage payment using an escrow account or if you pay them directly to the tax collector, you will need to save an estimated _____ for your first special tax installment. If you pay your taxes through an escrow account you should notify your mortgage lender, so that your monthly mortgage payment can be adjusted by your mortgage lender to cover your increased property tax bill.

Owner 1 Owner 2 Owner 3 Owner 4

Tax Benefits

Consult your tax adviser regarding tax credits, credits and deductions, tax deductibility, and other tax benefits available. Making an appropriate application for the benefit is your responsibility.

 Owner 1

 Owner 2

 Owner 3

 Owner 4

Statutory Penalties

If your property tax payment is late, the amount due will be subject to a 10% penalty, late fees, and a 1.5% per month interest penalty as established by state law, and your property may be subject to foreclosure.

 Owner 1

 Owner 2

 Owner 3

 Owner 4

Right to Cancel

You, the property owner, may cancel the contract at any time on or before midnight on the third business day, or, if you are an individual age 65 or older, you may cancel on the fifth business day, after whichever of the following events occurs last:

- The date on which you signed the UAA.
- The date you received your Financing Estimate and Disclosure.
- The date you received this notice of your right to cancel.

To cancel the financing agreement, you may mail or deliver a signed and dated copy of the contract with notice of cancellation to:

Ygrene Energy Fund, 2100 S. McDowell Boulevard, Petaluma, CA 94954.

You may also cancel the contract by sending notification of cancellation by email to the following email address: customer.care@ygrene.com

 Owner 1

 Owner 2

 Owner 3

 Owner 4

CONFIRMATION OF RECEIPT

This confirms the receipt of the information in this form. You do not have to accept this financing just because you acknowledge that you have received or signed this form, and it is NOT a contract.

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DATE

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DATE

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DATE

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