

To: [IPA.contactus@illinois.gov](mailto:IPA.contactus@illinois.gov)

From: A Just Harvest

Date: 12/30/22

RE: Response to Consumer Protection Proposals/ILSFA standard disclosure forms

Please accept these comments on behalf of A Just Harvest, an Illinois Solar for All Grassroots Educator.

Attached hereto please find the six standard disclosure forms for the ILSFA program with comments written directly on those documents.

In addition, or to further clarify, we recommend the following:

- Creation of a separate SDF for no cost offers, which allows for even greater simplification and clarity.
- Creation of a glossary of terms to help customers better understand the various parties and concepts included in the SDFs (eg., project owner, approved vendor, project installer, lessor, annual escalation rate, project efficiency, net metering, buyout, forbearance, value of electricity, life of project vs. term of contract, etc.).
- Ensure consistency of terms used throughout the disclosure (e.g. "Project Seller," "Customer," "Project Owner," "Approved Vendor").

Thank you for this opportunity and for your consideration,

Kim Knowles  
A Just Harvest



## Illinois Solar for All Community Solar Subscription Disclosure Form

By participating in Illinois Solar for All, an installer or other vendor is required to provide you with this disclosure form so that you have accurate information about the solar project, including its size, cost, operations, warranties, and financial benefits. The Illinois Solar for All Program Administrator may contact you to verify that you received this form. More information about Illinois Solar for All is available at [www.IllinoisSFA.com](http://www.IllinoisSFA.com).

Your subscription entitles you to a share of the electricity generated from the community solar project. You will receive monetary credits for this electricity on your utility bill. Carefully read your contract before signing. You may want to compare offers/standard disclosure forms from multiple installers or Approved Vendors. You should take whatever time you need to shop around and to fully understand the contract before signing.

If you are unable to resolve a complaint with your installer or Approved Vendor, you may contact the Illinois Solar for All Program Administrator by emailing [info@IllinoisSFA.com](mailto:info@IllinoisSFA.com) or by calling (888) 970-ISFA (4732). If you have been subject to fraudulent or deceptive sales practices, the Consumer Protection Division of the Illinois Attorney General's office may be able to help.

**Commented [Ma1]:** Recommend providing contact info here

### Contact Information

Customer	
Name	
Address	
Phone	
Email	
Service utility	
Utility Account #	
Energy supplier	

Community Solar Provider*	
Legal Name	
Name used for Marketing	
Phone	
Email	
Program ID	
Website	

\*may be different than project owner/developer

**Commented [Ma2]:** Different names here. Who should they contact if they have a problem or want to cancel or transfer or change the size of the subscription?

### Project Information

Project name	
Project address	
Estimated total size	
Estimated date to begin operating	

Approved Vendor	
Legal Name	
Name used for Marketing	
Phone	
Email	
Program ID	
Website	

**Subscription Information**

Subscription size <i>(may vary by 5 kW or 25%)</i> 741	6.00 kW AC	Estimated first year production <i>(production levels will decrease over time)</i>	14,191 kWh
		Guaranteed minimum level of production	<<no guarantee>> OR <<fill in #>>
Term of your subscription	15 years	Estimated start date for bill credits	June 2022

**Rate and Payment Information**

There are no upfront costs before you start receiving community solar bill credits.

Subscription structure and rate	<<select from drop down and fill in info>>
Annual escalation rate	
Frequency of payments and start date	<<monthly>> beginning <<date>>
Format of bill	<<paper/electronic/customer chooses paper or electronic>>

**Commented [A3]:** Options include:

- Set payment of \$xx
- Set payment of \$xx with annual escalation rate
- Payment equal to monthly electricity production multiplied by X.xx cents/kWh
- Payment equal to monthly electricity production multiplied by X.xx cents/kWh with annual escalation rate
- Payment equal to X% of community solar credits on your utility bill

**Other Fees and Costs**

Description	When Applicable	Amount
<<e.g., Late payment fee>>	<<e.g., Payment more than xx days late>>	\$X
<<fill in>>		

**Commented [A4]:** This line only appears if there is an annual escalation rate

**Commented [Ma5]:** Method of payment might be better here. I know one company is requiring auto payment.

**Early Termination of Subscription**

<b>Your community solar subscription will automatically be terminated if you move out of your current electric utility's service territory. A penalty or fee may apply.</b>	
Additional circumstances under which you may terminate your subscription early	<<none>> or <<explain>>
Penalty or fee for early termination	<<none>> or <<explain>>

**Transferring Your Subscription**

You have the right to transfer your subscription to another customer if the new subscriber lives in the same utility service area. You cannot be charged for transferring your subscription. Your Community Solar Provider will assist you with the transfer. If you terminate your contract prior to the agreed end date without transferring to another subscriber, you may be charged fees (see Early Termination of Subscription section above). If you move within the same utility service area, you may choose to keep your subscription. The terms of subscription may require changes if your electricity usage changes after the move.

**Subscription Renewal**

At the end of your subscription contract term, your Community Solar Provider may offer you the option to renew your contract. These are the terms for renewal or end-of-contract requirements:

**Value of Electricity and Savings Estimates**

**Commented [Ma6]:** Why are there No Forbearance for Default terms in this disclosure? ?

Below are estimates of the dollar economic value of the electricity your subscription will generate in the first year and over the term of your subscription. This number represents money you will not spend on your electric bill due to your solar system. (how much less you will pay in electric bills). The form also provides estimated savings in year one and over the subscription term. **These estimates are NOT a guarantee.**

**For income-qualified subscribers, the customer's Your savings must be at least 50% of the value of the energy generated by the subscription.**

**Commented [Ma7]:** Why don't we put this on all the ILSFA DFs?

Is the customer an income-qualified subscriber?	<<yes/no/not applicable>>
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**Commented [Ma8]:** Why is this question here?

**Year 1**

Estimated Value of Electricity in Year 1	-	Total Costs in Year 1	=	Estimated Total Savings in Year 1	Estimated Savings as a Percentage of the Value of Energy Generated by your Solar Project
\$xxx.00	-	\$xxx.00	=	\$xxx.00	XX%

**Commented [Ma9]:** How will this price be set?

Assuming starting electricity price of x.xx cents/kWh

**Over Term of Subscription**

Estimated Value of Electricity					
Low estimate:	\$XX,XXX.00	Medium estimate:	\$XX,XXX.00	High estimate:	\$XX,XXX.00

Assuming starting bill credit rate of X.XX cents/kWh; escalation rates of .5%, 1.7%, and 2.5%; production decrease of .5% per year

Estimated Value of Electricity over Subscription (Medium estimate)	-	Total Costs over Subscription	=	Estimated Total Savings over Subscription	Estimated Savings as a Percentage of the Value of Energy Generated by your Subscription
\$xx,xxx.00	-	\$x,xxx.00	=	\$x,xxx.00	XX%

**Commented [Ma10]:** Recommend using low estimate here

**Additional Information from Community Solar Provider / Approved Vendor**

<<additional info here>>

**Signature**

**By signing this form, you certify that you received and read this form and had the opportunity to ask questions about it.**

Printed name: \_\_\_\_\_

Signature and date: \_\_\_\_\_



## Illinois Solar for All Solar Project Lease Disclosure Form

By participating in Illinois Solar for All, an installer or other vendor is required to provide you with this disclosure form so that you have accurate information about the solar project, including its size, cost, operations, warranties, and financial benefits. The Illinois Solar for All Program Administrator may contact you to verify that you received this form. More information about Illinois Solar for All is available at [www.IllinoisSFA.com](http://www.IllinoisSFA.com).

This form is not a substitute for your contract. Carefully read your contract before signing. You may want to compare offers standard disclosure forms from multiple installers or Approved Vendors. You should take whatever time you need to shop around and to fully understand the contract before signing.

**You may rescind your lease and receive a refund of any deposit by contacting the project lessor within fourteen calendar days of signing the contract.**

**Commented [Ma1]:** Don't understand how deposit are permitted in a no upfront cost program.

If you are unable to resolve a complaint with your installer or Approved Vendor, you may contact the Illinois Solar for All Program Administrator by emailing [info@IllinoisSFA.com](mailto:info@IllinoisSFA.com) or by calling (888) 970-ISFA (4732). If you have been subject to fraudulent or deceptive sales practices, the Consumer Protection Division of the Illinois Attorney General's office may also be able to help.

**Commented [Ma2]:** Recommend providing contact info here.

### Contact Information

Customer	
Name	
Address	
Phone	
Email	
Service utility	

Project Lessor	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

Approved Vendor	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

Project Installer	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

**Project Lease Information**

There are no upfront costs before the project starts generating electricity.

Length of lease	XX Years
Frequency of payments	<<e.g., Monthly>>
Annual escalation rate	xx.x%

First Payment		Final Payment		Total Lease Payments
Amount	\$xx.xx	Amount	\$xx.xx	
When payment is due	<<e.g., 1 month after interconnection>>	When payment is due	<<fill in>>	\$xxx.xx

**Fees and Total Cost**

Fees that Will Apply	Amount	When Due	# of Payments	Total Amount
<<e.g., Internet connection fee>>	\$XX	<<fill in>>	#	\$XX.00
<<e.g., Maintenance fee>>	\$XX	<<fill in>>	###	\$XXX.00
<<fill in>>				
<b>Total amount paid, including lease payments and above fees, for duration of lease</b>				<b>\$XX,XXX.00</b>

**Commented [Ma3]:** O & M costs are on the AV's in ILSfA for 15 years so that should be clarified here. Some AVs are using 20 to 25 year contracts. I don't know if they're covering O&M for the life of the contract

Other Fees that May Apply	When Applicable	Amount
<<e.g., Late payment fee>>	<<e.g., Payment more than 30 days late>>	<<e.g., Accrues at X% annually>>

**Illinois Solar for All Incentive Payment**

Expected value of incentive payment that will be received by the Approved Vendor for the solar project if accepted into Illinois Solar for All ( <i>acceptance not guaranteed</i> )	\$XX,XXX.00
Is the installation contract contingent upon selection for the Illinois Solar for All incentive?	<<yes/no>>
Will pricing or other terms change if the project is not selected for Illinois Solar for All?	<<yes/no>>
<i>Review your contract to understand how pricing or terms will change if the project is not selected</i>	

**Commented [Ma6]:** Recommend removing this entire section to decrease confusion for customer. Could add some simple language to the savings section such as, "these savings are possible because the program pays incentives to the solar companies to install solar projects."

**Commented [A4]:** This line only appears if the answer to the previous line is "no"

**Commented [A5]:** This line only appears if the answer to the previous line is "yes"

**Project Installation**

Estimated start date of project installation	<<e.g., xx days from contract signing>>
Estimated <del>number of days to complete project installation</del> <del>completion date of project installation</del>	<<e.g., xx days <del>from contract signing</del> >>
Estimated date for lessor to furnish a mechanic's lien waiver	<<xx>> days after project installation
Does <del>P</del> project <del>Lessor owner</del> intend to file a Uniform Commercial Code-1 "fixture" filing statement?	<<Yes - allows project <del>Project Lessor owner</del> to take possession of project if you breach your contract>>

**Commented [Ma7]:** Recommend putting a date limit on this. To put be provided to customer within 10 days of installation?

**Commented [A8]:** This explanatory text will autofill if the answer is "yes"

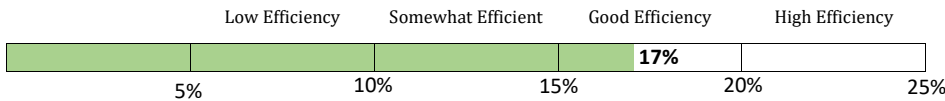
**Project Design Specifications**

Project size ( <i>final size may vary by 1 kW or 5%</i> )	XX kW DC	XX # of panels kW-AC
Estimated total annual electricity production in first year	XX,XXX.XX kWh	

Expected life of the project	XX years
Mounting location	<<roof or ground-mounted>>

### Project Efficiency

Solar projects have varying degrees of efficiency depending upon a number of factors, for instance, the direction the panels face, the steepness of their installed pitch, and the amount of shading may be less efficient for a variety of reasons; for example, if they face north, are at too steep of an angle, or are shaded by nearby trees or buildings. A project's efficiency will also decrease over time. A more efficient system can convert more of the sun's energy into solar energy. **Your project's estimated starting efficiency is:**



**Explanation:** <<e.g., shading from neighboring building>>

**Commented [A9]:** Optional field if the AV/Designee wants to provide an explanation regarding the efficiency level

### Net Metering

You may be eligible for net metering. If you are eligible, you will receive monetary credits on your electric bill if there is ,which credits your electric bill for excess generation from your solar project.

**To participate in net metering, you must submit an application to your electric supplier.**

The Project Lessor/seller or Approved Vendor will submit a net metering application to your electric supplier.

**Commented [A10]:** One of these two boxes will appear, based on information input by the Approved Vendor / Designee

If you switch electric suppliers, you will need to re-apply for net metering and may lose accumulated net metering credits.

### Project Operations, Maintenance, Warranties, and Guarantees

**Commented [A11]:** This table is completed with hypothetical answers – all answers will be required to meet applicable program requirements

Project maintenance (operation upkeep)	INCLUDED – provided by <u>Project Lessor/Seller</u> for 25 years
Project repairs (fixing malfunctioning project)	INCLUDED – provided by <u>Seller</u> for 15 years
Warranties related to improper installation	INCLUDED – provided by <u>Seller</u> for 25 years
Manufacturer’s warranty for solar panels	<<yes/no>>
Manufacturer’s warranty for project inverter	<<yes/no>>
Warranty against roof leaks from installation	INCLUDED – provided by <u>Seller</u> for 15 years
Details of system performance warranty	<<fill in details >>
Insurance for loss or damage to the project	<<fill in details>>

**Commented [A12]:** This line only appears if the project is roof-mounted

**You may be responsible for obtaining insurance coverage for any loss or damage to the project that is not covered by the warranties listed above during the term of your lease ~~own~~ – consult your contract for information on insurance requirements.**



**Property Transfers**

If you move, the Project Lessor must allow you, the Customer the option to transfer the system to the new property owner or buy the system outright.

Conditions for transfer	<<fill in, e.g. "new contract with new <u>property owner</u> <del>homeowner</del> ">>
Conditions for buy-out	<<fill in>>

**Early Termination or Completion of Contract**

Fee/penalty for early termination of lease	<<"no" or fill in amount/how calculated>>
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At the end of the lease term, the Project Lessor must provide you with the following options:

<b>(1) Removal of the project at no cost to you.</b>	
Will the <u>Project</u> Lessor return the site to its original condition after project removal (excepting ordinary wear and tear)?	<<yes/no>>
<b>(2) Buy-out of the system</b>	
Terms for buy-out:	<<fill in>>
<b>(3) Renewal of the lease</b>	
Terms for lease renewal:	<<fill in>>

**Forbearance for Default on ~~Lease~~ Payments**

If you have defaulted on your payments and can show good cause in a request for forbearance, you must be offered ~~financers must offer~~ one of three options: a) suspension of total payments for up to three months, b) a suspension of interest payments for up to six months, or c) a reduction in interest rates for up to twelve months. Missed revenues may be recovered later, but no interest may be applied. The following terms apply:

**Value of Electricity and Savings Estimates**

Below are estimates of the dollar ~~economic~~ value of the electricity your solar project will generate in the first year and over the 25-year anticipated life of the project. This number represents money you will not spend on your electric bill due to your solar system. ~~(how much less you will pay in electric~~

~~bills~~. The form also provides estimated savings in year one and over the life of the project. **These estimates are NOT a guarantee.**

**Year 1**

<u>Estimated</u> Value of Electricity in Year 1	-	Total Costs in Year 1	=	<u>Estimated</u> Total Savings in Year 1	<u>Estimated</u> Savings as a Percentage of the Value of Energy Generated by your Solar Project
\$xxx.00	-	\$xxx.00	=	\$xxx.00	XX%

*Assuming starting electricity price of x.xx cents/kWh*

**Commented [Ma13]:** How will this price be determined?

**Over X 25 Years**

Estimated Value of Electricity					
Low estimate:	\$XX,XXX.00	Medium estimate:	\$XX,XXX.00	High estimate:	\$XX,XXX.00

*Assuming starting electricity price of x.xx cents/kWh; electricity price escalation rates of .5%, 1.7%, and 2.5%; production decrease of .5% per year*

**Commented [Ma14]:** Recommend using the life of the contract for these calculations. Folks may not continue after the contract. They may want something different. Who know? You could add some language saying projects typically have lives of 25 years and so savings will continue after the end of the contract if you keep the system.

<u>Estimated</u> Value of Electricity over <del>2x</del> 5 Years (Medium estimate)	-	Total Costs over <del>25x</del> Years	=	<u>Estimated</u> Total Savings over <del>25x</del> Years	<u>Estimated</u> Savings as a Percentage of the Value of Energy Generated by your Solar Project
\$xx,xxx.00	-	\$x,xxx.00	=	\$x,xxx.00	XX%

**Commented [Ma15]:** Recommend using the low estimate here

**Additional Information from the Project Lessor / Approved Vendor**

<<additional info here>>

**Signature**

By signing this form, you certify that you received and read this form and had the opportunity to ask questions about it.

Printed name: \_\_\_\_\_

Signature and date: \_\_\_\_\_



**Illinois Solar for All  
Solar Project Lease Disclosure Form  
(Non-Profit / Public Facility)**

**Commented [A1]:** Only appears for NP/PF projects

By participating in Illinois Solar for All, an installer or other vendor is required to provide you with this disclosure form so that you have accurate information about the solar project, including its size, cost, operations, warranties, and financial benefits. The Illinois Solar for All Program Administrator may contact you to verify that you received this form. More information about Illinois Solar for All is available at [www.IllinoisSFA.com](http://www.IllinoisSFA.com).

**Commented [Ma2]:** Hi Rose!

This form is not a substitute for your contract. Carefully read your contract before signing. You may want to compare offers standard disclosure forms from multiple installers or Approved Vendors. You should take whatever time you need to shop around and to fully understand the contract before signing.

If you are unable to resolve a complaint with your installer or Approved Vendor, you may contact the Illinois Solar for All Program Administrator by emailing [info@IllinoisSFA.com](mailto:info@IllinoisSFA.com) or by calling (888) 970-ISFA (4732). If you have been subject to fraudulent or deceptive sales practices, the Consumer Protection Division of the Illinois Attorney General's office may also be able to help.

**Commented [Ma3]:** Recommend providing contact info here

**Contact Information**

Customer	
Name	
Address	
Phone	
Email	
Service utility	

Project Lessor	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

Approved Vendor	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

Project Installer	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

**Project Lease Information**

There are no upfront costs before the project starts generating electricity.

Length of lease	XX Years
Frequency of payments	<<e.g., Monthly>>
Annual escalation rate	xx.x%

First Payment		Final Payment		Total Lease Payments
Amount	\$xx.xx	Amount	\$xx.xx	
When payment is due	<<e.g., 1 month after interconnection>>	When payment is due	<<fill in>>	\$xxx.xx

**Fees and Total Cost**

Fees that Will Apply	Amount	When Due	# of Payments	Total Amount
<<e.g., Internet connection fee>>	\$XX	<<fill in>>	#	\$XX.00
<<e.g., Maintenance fee>>	\$XX	<<fill in>>	###	\$XXX.00
<<fill in>>				
<b>Total amount paid, including lease payments and above fees, for duration of lease</b>				<b>\$XX,XXX.00</b>

**Commented [Ma4]:** This could get confusing. ILSFA AV is responsible for O & M for a minimum of 15 years. If there are fees after that period, this form needs to somehow explain that.

Other Fees that May Apply	When Applicable	Amount
<<e.g., Late payment fee>>	<<e.g., Payment more than 30 days late>>	<<e.g., Accrues at X% annually>>

**Illinois Solar for All Incentive Payment**

Expected value of incentive payment that will be received by the Approved Vendor for the solar project if accepted into Illinois Solar for All ( <i>acceptance not guaranteed</i> )	\$XX,XXX.00
Is the installation contract contingent upon selection for the Illinois Solar for All incentive?	<<yes/no>>
Will pricing or other terms change if the project is not selected for Illinois Solar for All?	<<yes/no>>
<i>Review your contract to understand how pricing or terms will change if the project is not selected</i>	

**Commented [Ma7]:** Recommend removing this entire section to decrease confusion for customer. Could add some simple language to the savings section such as, "these savings are possible because the program pays incentives to the solar companies to install solar projects."

**Commented [A5]:** This line only appears if the answer to the previous line is "no"

**Commented [A6]:** This line only appears if the answer to the previous line is "yes"

**Project Installation**

Estimated start date of project installation	<<e.g., xx days from contract signing>>
Estimated <del>time to complete installation completion date of project installation</del>	<<e.g., 2-3 xx days from contract signing>>
Estimated date for lessor to furnish a mechanic's lien waiver	<<xx>> days after project installation
Does project owner intend to file a Uniform Commercial Code-1 "fixture" filing statement?	<<Yes - allows project owner to take possession of project if you breach your contract>>

**Commented [Ma8]:** Recommend putting a limit on this-provide within 10 days of installation?

**Commented [A9]:** This explanatory text will autofill if the answer is "yes"

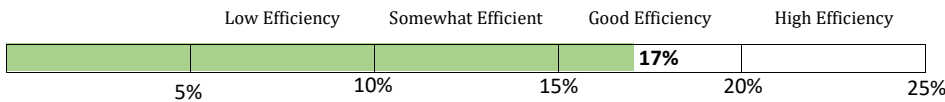
**Project Design Specifications**

Project size ( <i>final size may vary by 1 kW or 5%</i> )	XX kW DC	<del>XX kW AC # of panels</del>
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Estimated total annual electricity production in first year	XX,XXX.XX kWh
Expected life of the project	XX years
Mounting location	<<roof or ground-mounted>>

### Project Efficiency

Solar projects have varying degrees of efficiency depending upon a number of factors, for instance, the direction the panels face, the steepness of their installed pitch, and the amount of shading by may be less efficient for a variety of reasons; for example, if they face north, are at too steep of an angle, or are shaded by nearby trees or buildings. A project’s efficiency will also decrease over time. A more efficient system can convert more of the sun’s energy into solar energy. **Your project’s estimated starting efficiency is:**



**Explanation:** <<e.g., shading from neighboring building>>

**Commented [A10]:** Optional field if the AV/Designee wants to provide an explanation regarding the efficiency level

### Net Metering

You may be eligible for net metering. If you are eligible, you will receive monetary credits on which credits your electric bill ~~for~~ if there is -excess generation from your solar project.

**To participate in net metering, you must submit an application to your electric supplier.**

The Lessor/seller or Approved Vendor will submit a net metering application to your electric supplier.

If you switch electric suppliers, you will need to re-apply for net metering and may lose accumulated net metering credits.

**Commented [A11]:** One of these two boxes will appear, based on information input by the Approved Vendor / Designee

### Project Operations, Maintenance, Warranties, and Guarantees

Project maintenance (operation upkeep)	INCLUDED – provided by <u>Project Lessor/Seller</u> for 25 years
Project repairs (fixing malfunctioning project)	INCLUDED – provided by <u>Seller</u> for 15 years
Warranties related to improper installation	INCLUDED – provided by <u>Seller</u> for 25 years
Manufacturer’s warranty for solar panels	<<yes/no>>
Manufacturer’s warranty for project inverter	<<yes/no>>
Warranty against roof leaks from installation	INCLUDED – provided by <u>Seller</u> for 15 years
Details of system performance warranty	<<fill in details >>
Insurance for loss or damage to the project	<<fill in details>>

**Commented [A12]:** This table is completed with hypothetical answers – all answers will be required to meet applicable program requirements

**Commented [A13]:** This line only appears if the project is roof-mounted

**You may be responsible for obtaining insurance coverage** for any loss or damage to the project that is not covered by the warranties listed above during the term of your ~~loan-lease~~ - consult your contract for information on insurance requirements.

### Property Transfers

If you move, the Project Lessor must allow you, the Customer, the option to transfer the system to the new property owner or buy the system outright.

Conditions for transfer	<<fill in, e.g. "new contract with new homeowner">>
Conditions for buy-out	<<fill in>>

### Early Termination or Completion of Contract

Fee/penalty for early termination of lease	<<"no" or fill in amount/how calculated
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**Commented [Ma14]:** Recommend separating these into two separate sections  
 Early Termination  
 Completion of Contract

At the end of the lease term, the Project Lessor must provide you with the following options:

<b>(1) Removal of the project at no cost to you.</b>	
Will the Lessor return the site to its original condition after project removal (excepting ordinary wear and tear)?	<<yes/no>>
<b>(2) Buy-out of the system</b>	
Terms for buy-out:	<<fill in>>
<b>(3) Renewal of the lease</b>	
Terms for lease renewal:	<<fill in>>

### Forbearance for Default on ~~Lease Loan~~ Payments

If you have defaulted on your payments and can show good cause in a request for forbearance, you must be offered ~~financers must offer one of three options:~~ a) suspension of total payments for up to three months, b) a suspension of interest payments for up to six months, or c) a reduction in interest rates for up to twelve months. Missed revenues may be recovered later, but no interest may be applied. The following terms apply:

### Value of Electricity and Savings Estimates

Below are estimates of the ~~dollar economic~~ value of the electricity your solar project will generate in the first year and over the ~~X year life of the contract, 25-year anticipated life of the project. This number represents money you will not spend on your electric bill due to your solar system. (how much less you will pay in electric bills).~~ The form also provides estimated savings in year one and over the life of the project. **These estimates are NOT a guarantee.**

Will the <u>Project Lessor project owner?</u> apply for the Federal Investment Tax Credit?	<<yes/no>>
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**Commented [A15]:** This line only appears for Non-Profit / Public Facilities projects

**Year 1**

<u>Estimated</u> Value of Electricity in Year 1	-	Total Costs in Year 1	=	<u>Estimated</u> Total Savings in Year 1	<u>Estimated</u> Savings as a Percentage of the Value of Energy Generated by your Solar Project
\$xxx.00	-	\$xxx.00	=	\$xxx.00	XX%

*Assuming starting electricity price of x.xx cents/kWh*

**Commented [Ma16]:** How is this determined?

**Over 25 X Years**

Estimated Value of Electricity					
Low estimate:	\$XX,XXX.00	Medium estimate:	\$XX,XXX.00	High estimate:	\$XX,XXX.00

*Assuming starting electricity price of x.xx cents/kWh; electricity price escalation rates of .5%, 1.7%, and 2.5%; production decrease of .5% per year*

**Commented [Ma17]:** Recommend using the life of the contract for these calculations. Folks may not continue after the contract. They may want something different. Who know? You could add some language saying projects typically have lives of 25 years and so savings will continue after the end of the contract if you keep the system.

<u>Estimated</u> Value of Electricity over <u>x</u> <u>years</u> <u>25 Years</u> (Medium estimate)	-	Total Costs over <u>25x</u> Years	=	<u>Estimated</u> Total Savings over <u>x</u> <u>25</u> Years	<u>Estimated</u> Savings as a Percentage of the Value of Energy Generated by your Solar Project
\$xx,xxx.00	-	\$x,xxx.00	=	\$x,xxx.00	XX%

**Commented [Ma18]:** Recommend using low estimate here

**Commented [Ma19]:** Where X = length of contract

**Additional Information from the Project Lessor / Approved Vendor**

<<additional info here>>

**Signature**

By signing this form, you certify that you received and read this form and had the opportunity to ask questions about it.

Printed name: \_\_\_\_\_

Signature and date: \_\_\_\_\_



## Illinois Solar for All Power Purchase Agreement Disclosure Form

By participating in Illinois Solar for All, an installer or other vendor is required to provide you with this disclosure form so that you have accurate information about the solar project, including its size, cost, operations, warranties, and financial benefits. The Illinois Solar for All Program Administrator may contact you to verify that you received this form. More information about Illinois Solar for All is available at [www.IllinoisSFA.com](http://www.IllinoisSFA.com).

You are entering into a Power Purchase Agreement (“PPA”) to buy electricity generated by a solar project installed on your property; another party will own that solar project. Carefully read your contract before signing. You may want to compare standard disclosure forms offers from multiple installers or Approved Vendors companies. You should take whatever time you need to shop around and to fully understand the contract before signing.

**You may rescind your PPA and receive a refund of any deposit by contacting the project owner within fourteen calendar days of signing the contract.**

If you are unable to resolve a complaint with your installer or Approved Vendor, you may contact the Illinois Solar for All Program Administrator by emailing [info@IllinoisSFA.com](mailto:info@IllinoisSFA.com) or by calling (888) 970-ISFA (4732). If you have been subject to fraudulent or deceptive sales practices, the Consumer Protection Division of the Illinois Attorney General's office may also be able to help.

### Contact Information

Customer	
Name	
Address	
Phone	
Email	
Service utility	

Project Owner	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

Approved Vendor	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

Project Installer	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

**Commented [Ma1]:** Don't understand why this mentions a deposit when upfront costs are prohibited.

**Commented [Ma2]:** Provide contact info here.

**Commented [Ma3]:** So many names and parties! Recommend creating a glossary of terms.



**Power Purchase Agreement (“PPA”) Information**

There are no upfront costs before the project starts generating electricity.

Length of contract	XX Years
Frequency of payments	<<e.g, Monthly>>
Annual escalation rate	xx.x%

First Payment		Final Payment		Total PPA Payments
Rate per kilowatt-hour	x.xx cents/kWh	Rate per kilowatt-hour	x.xx cents/kWh	\$xxx.xx
When payment is due	<<e.g., 1 month after interconnection>>	When payment is due	<<fill in>>	

**Fees and Total Cost**

Fees that Will Apply	Amount	When Due	# of Payments	Total Amount
<<e.g., Internet connection fee>>	\$XX	<<fill in>>	#	\$XX.00
<<e.g., Maintenance fee>>	\$XX	<<fill in>>	###	\$XXX.00
<<fill in>>				
<b>Total amount paid, including PPA payments and above fees, for duration of contract</b>				<b>\$XX,XXX.00</b>

**Commented [Ma4]:** O & M costs are on the AV's in ILSfA for 15 years so that should be clarified here. Some AVs are using 20 to 25 year contracts. I don't know if they're covering O&M for the life of the contract.

Other Fees that May Apply	When Applicable	Amount
<<e.g., Late payment fee>>	<<e.g., Payment more than 30 days late>>	<<e.g., Accrues at X% annually>>

**Illinois Solar for All Incentive Payment**

Expected value of incentive payment that will be received by the Approved Vendor for the solar project if accepted into Illinois Solar for All ( <i>acceptance not guaranteed</i> )	\$XX,XXX.00
Is the installation contract contingent upon selection for the Illinois Solar for All incentive?	<<yes/no>>
Will pricing or other terms change if the project is not selected for Illinois Solar for All?	<<yes/no>>
<i>Review your contract to understand how pricing or terms will change if the project is not selected</i>	

**Commented [Ma7]:** Recommend removing this entire section to decrease confusion for customer. Could add some simple language to the savings section such as, “these savings are possible because the program pays incentives to the solar companies to install solar projects.”

**Commented [A5]:** This line only appears if the answer to the previous line is “no”

**Commented [A6]:** This line only appears if the answer to the previous line is “yes”

**Project Installation**

Estimated start date of project installation	<<e.g., xx days from contract signing>>
Estimated <del>completion date of project installation</del> <b>number of days to complete project installation</b>	<<e.g., <del>xx days from contract signing 2 to 3</del> >>
Estimated date for owner to furnish a mechanic's lien waiver	<<xx>> days after project installation
Does <del>P</del> project <del>Q</del> owner intend to file a Uniform Commercial Code-1 “fixture” filing statement?	<<Yes - allows project owner to take possession of project if you breach your contract>>

**Commented [Ma8]:** Recommend requiring provision of lien waiver within 10 days of installation.

**Commented [A9]:** This explanatory text will autofill if the answer is “yes”

**Project Design Specifications**

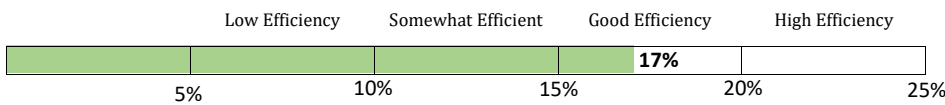
Project size ( <i>final size may vary by 1 kW or 5%</i> )	XX kW DC	<del>XX kW AC</del> <b># of panels</b>
Estimated total annual electricity production in first year	XX,XXX.XX kWh	

Expected life of the project	XX years
Mounting location	<<roof or ground-mounted>>

**Commented [Ma10]:** So there is the life of the project, the length of the contract, and the length of the REC contract. Quite confusing. We made just need a good glossary for many of these terms. Recommend addition of a glossary.

**Project Efficiency**

Solar projects have varying degrees of efficiency depending upon a number of factors, for instance, the direction the panels face, the steepness of their installed pitch, and the amount of shading by nearby trees or buildings. A project’s efficiency will also decrease over time. A more efficient system can convert more of the sun’s energy into solar energy. **Your project’s estimated starting efficiency is:**



**Explanation:** <<e.g., shading from neighboring building>>

**Commented [A11]:** Optional field if the AV/Designee wants to provide an explanation regarding the efficiency level

**Net Metering**

You may be eligible for net metering. If you are eligible, you will receive monetary credits on your electric bill at the retail cost of electricity if there is, which credits your electric bill for excess generation from your solar project.

**To participate in net metering, you must submit an application to your electric supplier.**

The Project Owner/seller or Approved Vendor will submit a net metering application to your electric supplier.

**Commented [A12]:** One of these two boxes will appear, based on information input by the Approved Vendor / Designee

If you switch electric suppliers, you will need to re-apply for net metering and may lose accumulated net metering credits.

**Project Operations, Maintenance, Warranties, and Guarantees**

**Commented [A13]:** This table is completed with hypothetical answers – all answers will be required to meet applicable program requirements

Project maintenance (operation upkeep)	INCLUDED – provided by <u>Project Owner/AV Seller</u> for 25 years
Project repairs (fixing malfunctioning project)	INCLUDED – provided by <u>Seller</u> for 15 years
Warranties related to improper installation	INCLUDED – provided by <u>Seller</u> for 25 years
Manufacturer’s warranty for solar panels	<<yes/no>>
Manufacturer’s warranty for project inverter	<<yes/no>>
Warranty against roof leaks from installation	INCLUDED – provided by <u>Seller</u> for 15 years
Details of system performance warranty	<<fill in details >>
Insurance for loss or damage to the project	<<fill in details>>

**Commented [A14]:** This line only appears if the project is roof-mounted

**You may be responsible for obtaining insurance coverage for any loss or damage to the project that is not covered by the warranties listed above during the term of your loan-power purchase agreement– consult your contract for information on insurance requirements.**

### Property Transfers

If you move, the Project Owner must allow you, the Customer the option to transfer the system to the new property owner or buy the system outright.

Conditions for transfer	<<fill in, e.g. "new contract with new <u>property homeowner</u> ">>
Conditions for buy-out	<<fill in>>

### Early Termination or Completion of Contract

Fee/penalty for early termination of PPA contract	<<"no" or fill in amount/how calculated>>
---	---

**Commented [Ma15]:** Recommend separating these into two separate sections  
 Early Termination  
 Completion of Contract

At the end of the PPA contract, the Project Owner must provide you with the following options:

<b>(1) Removal of the project at no cost to you.</b>	
Will the <u>Project Owner</u> return the site to its original condition after project removal (excepting ordinary wear and tear)?	<<yes/no>>
<b>(2) Buy-out of the system</b>	
Terms for buy-out:	<<fill in>>
<b>(3) Renewal of the PPA contract</b>	
Terms for PPA renewal:	<<fill in>>

### Forbearance for Default on Loan Payments

If you have defaulted on your payments and can show good cause in a request for forbearance, you must be offered ~~financers must offer one of these three options~~ a) suspension of total payments for up to three months, b) a suspension of interest payments for up to six months, or c) a reduction in interest rates for up to twelve months. Missed ~~payments revenues~~ may be recovered later, but no interest may be applied. The following terms apply:

### Value of Electricity and Savings Estimates

Below are estimates of the dollar economic value of the electricity your solar project will generate in the first year and over the length of the contract, 25 year anticipated life of the project. This number represents money you will not spend on your electric bill due to your solar system. (how much less you will pay in electric bills). The form also provides estimated savings in year one and over the life of the contract project. **These estimates are NOT a guarantee.**

**Year 1**

<u>Estimated</u> Value of Electricity in Year 1	-	Total Costs in Year 1	=	<u>Estimated</u> Total Savings in Year 1	<u>Estimated</u> Savings as a Percentage of the Value of Energy Generated by your Solar Project
\$xxx.00	-	\$xxx.00	=	\$xxx.00	XX%

Assuming starting electricity price of x.xx cents/kWh

**Commented [Ma16]:** Recommend using the life of the contract for these calculations. Folks may not continue after the contract. They may want something different. Who know? You could add some language saying projects typically have lives of 25 years and so savings will continue after the end of the contract if you keep the system.

**Over 25X Years**

Estimated Value of Electricity					
Low estimate:	\$XX,XXX.00	Medium estimate:	\$XX,XXX.00	High estimate:	\$XX,XXX.00

Assuming starting electricity price of x.xx cents/kWh; electricity price escalation rates of .5%, 1.7%, and 2.5%; production decrease of .5% per year

<u>Estimated</u> Value of Electricity over 25x Years (Medium estimate)	-	Total Costs over 25X Years	=	<u>Estimated</u> Total Savings over x 25 Years	<u>Estimated</u> Savings as a Percentage of the Value of Energy Generated by your Solar Project
\$xx,xxx.00	-	\$x,xxx.00	=	\$x,xxx.00	XX%

**Commented [Ma17]:** How will this price be determined?

**Commented [Ma18]:** Recommend X= life of the contract.

**Commented [Ma19]:** Recommend using Low estimate here so as not to disappoint or mislead. The results will only be better if we use the low estimate.

**Additional Information from Project Owner / Approved Vendor**

<<additional info here>>

**Signature**

By signing this form, you certify that you received and read this form and had the opportunity to ask questions about it.

Printed name: \_\_\_\_\_

Signature and date: \_\_\_\_\_



## Illinois Solar for All Solar Project Purchase Disclosure Form

By participating in Illinois Solar for All, an installer or other vendor is required to provide you with this disclosure form so that you have accurate information about the solar project, including its size, cost, operations, warranties, and financial benefits. The Illinois Solar for All Program Administrator may contact you to verify that you received this form. More information about Illinois Solar for All is available at [www.IllinoisSFA.com](http://www.IllinoisSFA.com).

This form is not a substitute for your contract. Carefully read your contract before signing. You may want to compare offers standard disclosure forms from multiple installers or Approved Vendors. You should take whatever time you need to shop around and to fully understand the contract before signing.

**You may rescind your installation contract and receive a refund of any deposit by contacting the project seller within fourteen calendar days of signing the contract.**

If you are unable to resolve a complaint with your installer or Approved Vendor, you may contact the Illinois Solar for All Program Administrator by emailing [info@IllinoisSFA.com](mailto:info@IllinoisSFA.com) or by calling (888) 970-ISFA (4732). If you have been subject to fraudulent or deceptive sales practices, the Consumer Protection Division of the Illinois Attorney General's office may also be able to help.

**Commented [Ma1]:** How is requirement of deposit allowed given prohibition on upfront costs?

**Commented [Ma2]:** Recommend a link or contact information to simplify the complaint process for consumers. This goes for all of the SFA disclosure forms.  
Link:  
<https://illinoisattorneygeneral.gov/consumers/filecomplaint.html>

### Contact Information

Customer	
Name	
Address	
Phone	
Email	
Service utility	

Project Seller	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

Approved Vendor	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

Project Installer	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

### Project Purchase and Other Fees

Your purchase of the solar project will be financed with a -year loan. The Seller will ensure there are **no upfront costs** before the project starts generating electricity, and that there is no lien on your property to secure the loan.

Payment or Fee	Amount	When Due	# of Payments	Amount
Loan payment to finance purchase	\$xx	<<monthly starting xx.xx.xx>>	XXX	\$xx.00
<<e.g., Internet non-connection fee>>	\$xx	<<fill in>>	XX	\$xx.00
<b>Total amount paid, including purchase price and above fees, for duration of contract</b>				<b>\$XX,XXX.00</b>

Other Fees that May Apply	When Applicable	Amount
<<e.g., Late payment fee>>	<<e.g., Payment more than 30 days late>>	<<e.g., Accrues at X% annually>>

### Illinois Solar for All Incentive Payment

Expected value of incentive payment that will be received by the Approved Vendor for the solar project if accepted into Illinois Solar for All ( <i>acceptance not guaranteed</i> )	\$XX,XXX.00
Is the installation contract contingent upon selection for the Illinois Solar for All incentive?	<<yes/no>>
Will pricing or other terms change if the project is not selected for Illinois Solar for All?	<<yes/no>>
<i>Review your contract to understand how pricing or terms will change if the project is not selected</i>	

**Commented [Ma5]:** Recommend removing this entire section to decrease confusion for customer. Could add some simple language to the savings section such as, "these savings are possible because the program pays incentives to the solar companies to install solar projects."

**Commented [A3]:** This line only appears if the answer to the previous line is "no"

**Commented [A4]:** This line only appears if the answer to the previous line is "yes"

### Project Installation

Estimated start date of project installation	<<e.g., xx days from contract signing>>
Estimated <u>number of days to complete installation completion date of project installation</u>	<<e.g., xx <del>days from contract signing</del> >>
Estimated date for seller to furnish a mechanic's lien waiver	<<e.g., xx days after project installation>>

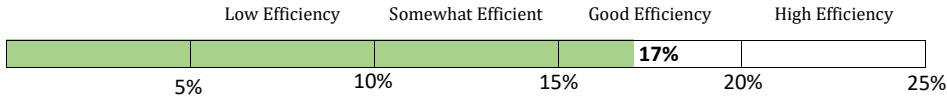
**Commented [Ma6]:** Recommend requiring provision of waiver within 10 days of installation.

### Project Design Specifications

Project size ( <i>final size may vary by 1 kW or 5%</i> )	XX kW DC	<u># of panels</u> XX kW AC
Estimated total annual electricity production in first year	XX,XXX.XX kWh	
Expected life of the project	XX years	
Mounting location	<<roof or ground-mounted>>	

### Project Efficiency

Solar projects have varying degrees of efficiency depending upon a number of factors, for instance, the direction the panels face, the steepness of their installed pitch, and the amount of shading by nearby trees or buildings. A project's efficiency will also decrease over time. A more efficient system can convert more of the sun's energy into solar energy. **Your project's estimated starting efficiency is:**



**Explanation:** <<e.g., shading from neighboring building>>

**Commented [A7]:** Optional field if the AV/Designee wants to provide an explanation regarding the efficiency level

**Net Metering and Smart Inverter Rebate**

You may be eligible for net metering. ~~If you are eligible, you will receive monetary credits on your electric bill, if there is which credits your electric bill for~~ excess generation from your solar project.

**To participate in net metering, you must submit an application to your electric supplier.**

The Project Seller or Approved Vendor will submit a net metering application to your electric supplier.

**Commented [A8]:** One of these two boxes will appear, based on information input by the Approved Vendor / Designee

If you switch electric suppliers, you will need to re-apply for net metering and may lose accumulated net metering credits.

**An application will be submitted for your project to receive the Smart Inverter Rebate, also known as the “DG Rebate.”** You will receive the DG rebate in addition to net metering credits for any excess electricity generated by your project that is not used by your household, but the amount of those net metering credits will be lower than if you did not take the DG Rebate. Your project will receive a rebate payment **in exchange for a lower net metering rate.** The amount of the net metering credits will be ~~Excess electricity from your project will be credited~~ based on the cost of energy supply, rather than the full retail rate (which includes delivery charges).

**Formatted:** Highlight

**Formatted:** Highlight

**Commented [A9]:** This paragraph and following chart only appears if AV/Designee indicates that the project is taking the DG rebate

DG Rebate amount	\$xxxxx.00
Who keeps the rebate payment	<<customer / seller / etc.>>
Your initial net metering rate	x.x cents/kWh
Initial net metering rate if you did NOT take the Rebate	x.x cents/kWh

**Commented [Ma10]:** What does “initial” mean here?

**Project Operations, Maintenance, Warranties, and Guarantees**

**Commented [A11]:** This table is completed with hypothetical answers – all answers will be required to meet applicable program requirements

Project maintenance (operation upkeep)	INCLUDED – provided by Seller for 25 years
Project repairs (fixing malfunctioning project)	INCLUDED – provided by Seller for 15 years
Warranties related to improper installation	INCLUDED – provided by Seller for 25 years
Manufacturer’s warranty for solar panels	<<yes/no>>
Manufacturer’s warranty for project inverter	<<yes/no>>
Warranty against roof leaks from installation	INCLUDED – provided by Seller for 15 years
Details of system performance warranty	<<fill in details >>
Insurance for loss or damage to the project	<<fill in details>>

**Commented [A12]:** This line only appears if the project is roof-mounted

**You may be responsible for obtaining insurance coverage** for any loss or damage to the project that is not covered by the warranties listed above during the term of your loan – consult your contract for information on insurance requirements. **You will be responsible for removal of the project** after the end of project life (typically 25 years). Unforeseen roof repairs may require that the project be partially or fully removed and reinstalled at your expense.

### Property Transfers

If you move, the Seller/Lender must allow you, the Customer, the option to re-assign the loan to the new property owner or to pay off the loan early with no pre-payment penalties.

Conditions for loan re-assignment	<<fill in, e.g. "new contract with new <u>property homeowner</u> ">>
Conditions for early pay-off	<<fill in>>

### Forbearance for Default on Loan Payments

If you have defaulted on your payments and can show good cause in a request for forbearance, you must be offered ~~financers must offer~~ one of the following options: a) suspension of total payments for up to three months, b) a suspension of interest payments for up to six months, or c) a reduction in interest rates for up to twelve months. Missed ~~payments~~ revenues may be recovered later, but no interest may be applied. The following terms apply:

### Value of Electricity and Savings Estimates

Below are estimates of the ~~dollar-economic~~ value of the electricity your solar project will generate in the first year and over the 25-year anticipated life of the project. This number represents money you will not spend on your electric bill due to your solar system. (how much less you will pay in electric bills). The form also provides estimated savings in year one and over the life of the project. **These estimates are NOT a guarantee. In addition, with the Smart Inverter Rebate, you may be credited for electricity that you send back to the grid at a lower rate than assumed in calculating these estimates.**

#### Year 1

Smart Inverter Rebate	+	<u>Estimated Value of Electricity in Year 1</u>	-	Total Costs in Year 1	=	<u>Estimated Total Savings in Year 1</u>	<u>Estimated Savings as a Percentage of the Value of Energy Generated by your Solar Project</u>
\$xxx.00	+	\$xxx.00	-	\$xxx.00	=	\$xxx.00	

Assuming starting electricity price of x.xx cents/kWh

#### Over 25 Years

- Commented [Ma13]: I would suggest generating different savings estimates if the customer has chosen the DG rebate.
- Commented [A14]: This language only appears if the customer is taking the DG Rebate
- Commented [Ma15]: Super confusing. Don't know what to suggest here.
- Commented [A16]: Only appears if customer is retaining the DG rebate
- Commented [Ma17]: How will this number be determined?



Estimated Value of Electricity					
Low estimate:	\$XX,XXX.00	Medium estimate:	\$XX,XXX.00	High estimate:	\$XX,XXX.00

*Assuming starting electricity price of x.xx cents/kWh; electricity price escalation rates of .5%, 1.7%, and 2.5%; production decrease of .5% per year*

Smart Inverter Rebate	+	Estimated Value of Electricity over 25 Years (Medium estimate)	-	Total Costs over 25 Years	=	Estimated Total Savings over 25 Years	Estimated Savings as a Percentage of the Value of Energy Generated by your Solar Project
\$xxx.00	+	\$xxx.00	-	\$xxx.00	=	\$xxx.00	XX%

**Commented [A18]:** Only appears if customer is retaining the DG rebate

**Commented [Ma19]:** Recommend using the low estimate here

**Additional Information from the Project Seller / Approved Vendor**

<<additional info here>>

**Signature**

**By signing this form, you certify that you received and read this form and had the opportunity to ask questions about it.**

Printed name: \_\_\_\_\_

Signature and date: \_\_\_\_\_



## Illinois Solar for All Solar Project Purchase Disclosure Form

By participating in Illinois Solar for All, an installer or other vendor is required to provide you with this disclosure form so that you have accurate information about the solar project, including its size, cost, operations, warranties, and financial benefits. The Illinois Solar for All Program Administrator may contact you to verify that you received this form. More information about Illinois Solar for All is available at [www.IllinoisSFA.com](http://www.IllinoisSFA.com).

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**Commented [Ma1]:** How is this allowed given prohibition on upfront costs?

**Commented [Ma2]:** Recommend a link or contact information to simplify the complaint process for consumers. This goes for all of the SFA disclosure forms.  
Link:  
<https://illinoisattorneygeneral.gov/consumers/filecomplaint.html>

### Contact Information

Customer	
Name	
Address	
Phone	
Email	
Service utility	

Project Seller	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

Approved Vendor	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

Project Installer	
Legal Name	
Name used for Marketing	
Address	
Phone	
Email	

### Project Purchase and Other Fees

Your purchase of the solar project will be financed with a -year loan. The Seller will ensure there are **no upfront costs** before the project starts generating electricity, and that there is no lien on your property to secure the loan.

Payment or Fee	Amount	When Due	# of Payments	Amount
Loan payment to finance purchase	\$xx	Monthly starting <<fill in >>	XX	\$xx.00
<<e.g., Internet non-connection fee>>	\$xx	<<fill in>>	XX	\$xx.00
<<fill in>>				
<b>Total amount paid, including purchase price and above fees, for duration of contract</b>				<b>\$XX,XXX.00</b>

Other Fees that May Apply	When Applicable	Amount
<<e.g., Late payment fee>>	<<e.g., Payment more than 30 days late>>	<<e.g., Accrues at X% annually>>

### Illinois Solar for All Incentive Payment

Expected value of REC incentive payment that will be received by the Approved Vendor for the solar project if accepted into Illinois Solar for All ( <i>acceptance not guaranteed</i> )	\$XX,XXX.00
Is the installation contract contingent upon selection for the Illinois Solar for All incentive?	<<yes/no>>
Will pricing or other terms change if the project is not selected for Illinois Solar for All?	<<yes/no>>
<i>Review your contract to understand how pricing or terms will change if the project is not selected</i>	

**Commented [Ma5]:** Recommend removing this entire section to decrease confusion for customer. Could add some simple language to the savings section such as, "these savings are possible because the program pays incentives to the solar companies to install solar projects"

**Commented [A3]:** This line only appears if the answer to the previous line is "no"

**Commented [A4]:** This line only appears if the answer to the previous line is "yes"

### Project Installation

Estimated start date of project installation	<<e.g., xx days from contract signing>>
Estimated <del># of days for installation completion</del> <b>date of project installation</b>	<<e.g., xx days from contract signing>>
Estimated date for seller to furnish a mechanic's lien waiver	<<e.g., xx days after project installation>>

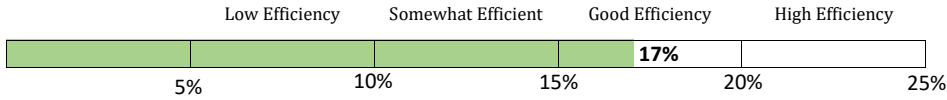
**Commented [Ma6]:** Recommend the Program put a limit on the number of days in which this must be provided

### Project Design Specifications

Project size ( <i>final size may vary by 1 kW or 5%</i> )	XX kW DC	XX <del>kW AC#</del> <b>panels</b>
Estimated total annual electricity production in first year	XX,XXX.XX kWh	
Expected life of the project	XX years	
Mounting location	<<roof or ground-mounted>>	

### Project Efficiency

Solar projects ~~have varying degrees of efficiency depending upon a number of factors. for instance, the direction the panels face, the steepness of their installed pitch, and the amount of shading by may be less efficient for a variety of reasons; for example, if they face north, are at too steep of an angle, or are shaded by~~ nearby trees or buildings. A project's efficiency will also decrease over time. **A more efficient system can convert more of the sun's energy into solar energy. Your project's estimated starting efficiency is:**



**Explanation:** <<e.g., shading from neighboring building>>

**Commented [A7]:** Optional field if the AV/Designee wants to provide an explanation regarding the efficiency level

**Net Metering**

You may be eligible for net metering, ~~which~~. If you are eligible, you will receive monetary credits on your electric bill if there is for excess generation from your solar project.

**To participate in net metering, you must submit an application to your electric supplier.**

The ~~Project S~~eller or Approved Vendor will submit a net metering application to your electric supplier.

**Commented [A8]:** One of these two boxes will appear, based on information input by the Approved Vendor / Designee

If you switch electric suppliers, you will need to re-apply for net metering and may lose accumulated net metering credits.

**Project Operations, Maintenance, Warranties, and Guarantees**

**Commented [A9]:** This table is completed with hypothetical answers – all answers will be required to meet applicable program requirements

Project maintenance (operation upkeep)	INCLUDED – provided by Seller for 25 years
Project repairs (fixing malfunctioning project)	INCLUDED – provided by Seller for 15 years
Warranties related to improper installation	INCLUDED – provided by Seller for 25 years
Manufacturer’s warranty for solar panels	<<yes/no>>
Manufacturer’s warranty for project inverter	<<yes/no>>
Warranty against roof leaks from installation	INCLUDED – provided by Seller for 15 years
Details of system performance warranty	<<fill in details >>
Insurance for loss or damage to the project	<<fill in details>>

**Commented [A10]:** This line only appears if the project is roof-mounted

*You may be responsible for obtaining insurance coverage for any loss or damage to the project that is not covered by the warranties listed above during the term of your loan – consult your contract for information on insurance requirements. You will be responsible for removal of the project after the end of project life (typically 25 years). Unforeseen roof repairs may require that the project be partially or fully removed and reinstalled at your expense.*

**Property Transfers**

If you move, the ~~Project Seller/Lender~~ must allow you, the Customer the option to re-assign the loan to the new property owner or to pay off the loan early with no pre-payment penalties.

Conditions for loan re-assignment	<<fill in, e.g. “new contract with new homeowner”>>
Conditions for early pay-off	<<fill in>>

**Forbearance for Default on Loan Payments**

If you have defaulted on your payments and can show good cause in a request for forbearance, you must be offered ~~financers must offer~~ one of the following three options: a) suspension of total payments for up to three months, b) a suspension of interest payments for up to six months, or c) a

reduction in interest rates for up to twelve months. Missed ~~payments revenues~~ may be recovered later, but no interest may be applied. The following terms apply:

### Value of Electricity and Savings Estimates

Below are estimates of the ~~dollar economic~~ value of the electricity your solar project will generate in the first year and over the 25-year anticipated life of the project. ~~This number represents money you will not spend on your electric bill due to your solar system. (how much less you will pay in electric bills).~~ The form also provides estimated savings in year one and over the life of the project. **These estimates are NOT a guarantee.**

**Commented [Ma11]:** I think this will confuse customers. I had to read it several times.

#### Year 1

<b>Estimated Value of Electricity in Year 1</b>	-	<b>Total Costs in Year 1</b>	=	<b>Total Estimated Savings in Year 1</b>	<b>Estimated Savings as a Percentage of the Value of Energy Generated by your Solar Project</b>
\$xxx.00	-	\$xxx.00	=	\$xxx.00	XX%

*Assuming starting electricity price of x.xx cents/kWh*

**Commented [Ma12]:** Curious about what number you will use here.

#### Over 25 Years

Estimated Value of Electricity					
Low estimate:	\$XX,XXX.00	Medium estimate:	\$XX,XXX.00	High estimate:	\$XX,XXX.00

*Assuming starting electricity price of x.xx cents/kWh; electricity price escalation rates of .5%, 1.7%, and 2.5%; production decrease of .5% per year*

<b>Estimated Value of Electricity over 25 Years (Medium estimate)</b>	-	<b>Total Costs over 25 Years</b>	=	<b>Total Estimated Savings over 25 Years</b>	<b>Estimated Savings as a Percentage of the Value of Energy Generated by your Solar Project</b>
\$xx,xxx.00	-	\$x,xxx.00	=	\$x,xxx.00	XX%

**Commented [Ma13]:** Recommend using the low estimate here rather than medium.

### Additional Information from the **Project Seller / Approved Vendor**

<<additional info here>>

### Signature

**By signing this form, you certify that you received and read this form and had the opportunity to ask questions about it.**

Printed name: \_\_\_\_\_

Signature and date: \_\_\_\_\_