



***Refinance your energy costs  
while refinancing your home.***

**For More Information Contact:**

Joint venture between  
Mortgage Companies and Solar Connection Network

# Dual Revenue Stream - From & To Solar

## Solar To Mortgage

Nationwide Financial Network



Customer Home Loan Referrals



There are potentially hundreds of home loan referrals from our financial networks with people going solar.

Home loans, will be offered as the preferred financing option.

Just like financing their roof or kitchen, a solar system should be a standard part of a home and a mortgage.

## Mortgage To Solar



Home Loan + Solar

Simple value-added sale. Agents can increase loan amounts & have a sales tool to revisit prior clients, even after interest rate increases.

The Solar Connection Inc, completes all solar related tasks including customer service, agent training and marketing materials. Mortgage company simply sends the work order.



Help's Client's Save Money

Increase Sales & Loan Amounts

Mortgage Rep Makes More \$\$\$

Your Mortgage Company Makes Money

Mortgage Companies can increase mortgage-related revenues, offering a value-added service to clients, get a competitive advantage, increase commissions for agents and open a new revenue stream from solar. Potentially the solar "add-on" can be generating the same amount of per-sale commission from the original mortgage transaction.

## Combining Home Loan + Energy Cost

### What If Energy Cost Had To Be Financed?

\$300k Loan @ 4% + \$300/mo electric bill

Combined  
Monthly  
Payment

**\$1,731**

\$1,431 + \$300

equals

**CIR**

Y1 - 5.6%  
Y5 - 6.9%  
Y10 - 9.4%

\$360,000 @ 4%  
or  
\$300,000 @ 5.6%

**CMP**

Y1 - \$1731  
Y5 - \$1775  
Y10 - \$2008

### What If Solar Savings Was Applied To Home Loan Payment

Homeowners care more about interest rate on their home loan than saving on energy cost.

**\$1,548**

Y1 - \$300  
Y5 - \$344  
Y10 - \$409

\$300k Loan @ 4% + \$300.mo bill = \$1,731

or

\$324k Loan @ 4% = \$1,548

**\$183 Savings Applied To Home Loan Payment - \$300 Stays Same**

\$1,248 Home Loan Payment

**2.9%**

Y1 - 2.9%  
Y5 - 2%  
Y10 - 0%

| Electricity Bills                |                  |
|----------------------------------|------------------|
| 2016 Electric Bill               | <b>\$300</b>     |
| Annual Electricity Rate Increase | <b>3.5</b> %     |
| Electricity Payment Projections  |                  |
| 2021 Bill Amount                 | <b>\$344</b>     |
| 2026 Bill Amount                 | <b>\$409</b>     |
| 2036 Bill Amount                 | <b>\$577</b>     |
| 2046 Bill Amount                 | <b>\$759</b>     |
| Total Paid For Electricity       |                  |
| 5 Years                          | <b>\$19,305</b>  |
| 10 Years                         | <b>\$42,233</b>  |
| 20 Years                         | <b>\$94,886</b>  |
| 30 Years                         | <b>\$185,842</b> |

| Solar System Estimate  |                  |
|--|------------------|
| System Size  | <b>7000 kw</b>   |
| # of Panels  | <b>25</b>        |
| Premium System Cost  | <b>\$35,000</b>  |
| Federal Tax Credit   | <b>\$10,500</b>  |
| Net System Cost  | <b>\$24,500</b>  |
| Solar system = electric payments of  | <b>6.3</b> years |
| Est. Home Value Increase   | <b>\$35,000</b>  |
| Solar Only Estimated Payments *  |                  |
| Home Loan<br>30 Year @ 4%<br>(Without Tax Credit Applied)                      | <b>\$168</b>     |
| Solar Loan / PACE / Hero<br>20 year @ 8% (5% Fee)<br>(With Tax Credit Applied) | <b>\$217</b>     |
| * Sample loan terms. Actual loan terms upon qualifying                         |                  |
| ** Home loan & tax credit used for savings calculations                        |                  |
| ** 5% electric bill added to solar payment                                     |                  |

| Mortgage Payment Estimate @ 4% Interest    |                  |
|--|------------------|
| Loan Amount                                | <b>\$300,000</b> |
| Mortgage + Electric Bills                  | <b>\$1,731</b>   |
| Mortgage + Solar<br>w/o tax credit applied | <b>\$1,598</b>   |
| with tax credit applied                    | <b>\$1,548</b>   |
| Estimated Monthly Payment Savings ***      |                  |
| 2016 Monthly Savings                       | <b>\$183</b>     |
| 2021 Monthly Savings                       | <b>\$227</b>     |
| 2026 Monthly Savings                       | <b>\$292</b>     |
| Total Accumulated Savings ***              |                  |
| 1 <sup>st</sup> Year                       | <b>\$2,198</b>   |
| 5 Years                                    | <b>\$12,293</b>  |
| 10 Years                                   | <b>\$28,209</b>  |
| *** Tax credit applied for payments        |                  |

| Electricity Bills                |                  |
|----------------------------------|------------------|
| 2016 Electric Bill               | <b>\$300</b>     |
| Annual Electricity Rate Increase | <b>10</b> %      |
| Electricity Payment Projections  |                  |
| 2021 Bill Amount                 | <b>\$439</b>     |
| 2026 Bill Amount                 | <b>\$707</b>     |
| 2036 Bill Amount                 | <b>\$1,835</b>   |
| 2046 Bill Amount                 | <b>\$3,933</b>   |
| Total Paid For Electricity       |                  |
| 5 Years                          | <b>\$21,978</b>  |
| 10 Years                         | <b>\$57,375</b>  |
| 20 Years                         | <b>\$184,173</b> |
| 30 Years                         | <b>\$592,178</b> |

| Solar System Estimate  |                  |
|--|------------------|
| System Size  | <b>7000 kw</b>   |
| # of Panels  | <b>25</b>        |
| Premium System Cost  | <b>\$35,000</b>  |
| Federal Tax Credit   | <b>\$10,500</b>  |
| Net System Cost  | <b>\$24,500</b>  |
| Solar system = electric payments of  | <b>5.5</b> years |
| Est. Home Value Increase   | <b>\$35,000</b>  |
| Solar Only Estimated Payments *  |                  |
| Home Loan<br>30 Year @ 4%<br>(Without Tax Credit Applied)                      | <b>\$168</b>     |
| Solar Loan / PACE / Hero<br>20 year @ 8% (5% Fee)<br>(With Tax Credit Applied) | <b>\$217</b>     |
| * Sample loan terms. Actual loan terms upon qualifying                         |                  |
| ** Home loan & tax credit used for savings calculations                        |                  |
| ** 5% electric bill added to solar payment                                     |                  |

| Mortgage Payment Estimate @ 4% Interest    |                  |
|--|------------------|
| Loan Amount                                | <b>\$300,000</b> |
| Mortgage + Electric Bills                  | <b>\$1,731</b>   |
| Mortgage + Solar<br>w/o tax credit applied | <b>\$1,598</b>   |
| with tax credit applied                    | <b>\$1,548</b>   |
| Estimated Monthly Payment Savings ***      |                  |
| 2016 Monthly Savings                       | <b>\$183</b>     |
| 2021 Monthly Savings                       | <b>\$322</b>     |
| 2026 Monthly Savings                       | <b>\$591</b>     |
| Total Accumulated Savings ***              |                  |
| 1 <sup>st</sup> Year                       | <b>\$2,198</b>   |
| 5 Years                                    | <b>\$14,966</b>  |
| 10 Years                                   | <b>\$43,351</b>  |
| *** Tax credit applied for payments        |                  |