

EnFin TPO – Product Details

What's similar or different to other TPO products in the market

Energy Finance Plan	Cash	Loan	Monthly TPO	Prepaid PPA*
Plan Type(s)	Upfront Equipment Purchase	Financed Equipment Purchase	PPA and/or Lease	Currently N/A
System Ownership	Homeowner	Homeowner	EnFin	
Monthly Payments	No	Yes	Yes	
Billing Options	None	Fixed	0%, 2.99%, 3.5% escalator	
Hardware Warranty	Product-dependent	Product-dependent	25 year maintenance and repair of entire system including storage	
Insurance Provided by EnFin	No	No	Yes	
System Maintenance	Manufacturer Warranty	Manufacturer Warranty	Full Coverage During Term	
25-year Production Guarantee 90% of the estimation. Refund starts after year 2, then every year thereafter. Not available in Florida.	No	No	Yes	
Battery Storage Available with Solar System	Yes	Yes	Yes	
Transferability	Yes	Yes	Yes	
Tax Incentives & Rebates	Homeowner	Homeowner	EnFin	

Note: Refer to the Warranty Agreement in the agreement for complete warranty terms and limitations

*Prepaid PPA Not Currently Available

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Key Term	Monthly TPO	Detail
Contract Terms	25 years	Beginning at the Commercial Operation Date (COD)
Performance Guarantee	90% of Production Estimate	System will generate 90% of the Estimated Annual Production during the initial term (N/A in FL)
Overproduction Bankable	Yes	Overproduction will offset future underproduction
Refund Payout	Starting Year 2 → Every Year (Rate: Solar only PPA rate, and not all-in)	Actual production will be calculated starting on 24-month anniversary, then each year thereafter
Renewal	Auto Renew for 5 years	If customer does not select an option by end of the initial 25-year term, contract will auto-renew for a 5-year term (monthly TPO)
Renewal Price	10% less than the Avg Utility Rate	Based on average utility rate 12 months preceding the start of the renewal term
Escalator	0% or 2.99% (3.5% CA, FL, MA)	Annual increase of homeowner's cost per kWh
PV Only Option	Yes	Any Qcells solar panels (including AC-mods)
Battery Addition	Yes	Check AVL
Buy Out Term	End of Term, Home Sale (After 5 th Anniversary of in-service date), EnFin ceases	Three options to purchase TPO systems
Buy Out Price	FMV	Fair Market Value of the system at the time of purchase determined by 3 rd Party Assessor
Grid Service/VPP Profit Share	\$100 one-time gift card to homeowner	Auto-enrolled. No direct VPP profit share. Deregulated states may differ, and not be eligible for gift card