

Program Overview



About GoodLeap, LLC.

World-Positive
Clean Energy
Lender
founded in 2003

#1
solar financier
in the nation

530k+
customers

Operational in
**all 50 states +
Puerto Rico**

Funded over
\$52+ Billion
in sustainable
home upgrade
and mortgage
loans

Loan Offering

Products Financed

Residential Solar Systems

Solar Systems + Battery Storage Systems

Battery Add-On Financing
(10-year or duration of warranty)

Sustainable Home Improvements
(2 – 15-year products available)

Terms

Solar APR Options*

7 year	3.99–7.99%
10 year	3.99–7.99%
12 year	3.99–4.49%
15 year	3.99–4.99%
20 year	3.99–9.99%
25 year	3.99–9.99%

*These rates assume that the borrower makes monthly payments via Autopay.
Not all interest rates are available for all loan products.

Approve More Customers



- We pull credit from all 3 bureaus & use the highest score to qualify
- Soft credit until funding
- Only need last 4 of SSN



Co-borrowers don't have to
be on title, be related, or live
in the home



Condos, manufactured
homes & second homes
allowed

15-30%*
increase in
conversion
rates

*as reported by our business partners

good for life, earth, and prosperity

Credit Requirements

FICO + Borrowing Limits

Solar

- 600 Minimum FICO
- 600-649: Up to \$45,000
- 650-669: Up to \$50,000
- 670-699: Up to \$75,000
- 700-739: Up to \$100,000
- 740+: Up to \$135,000
- No DTI requirement 700+

Stand-Alone Battery

- 650 minimum FICO
- 650-699: Up to \$35,000
- 700+: Up to \$50,000

ADD A CO-BORROWER

May increase approval rates/ amounts by adding a co-borrower.

We take the highest score of **all three credit bureaus**.

SOFT CREDIT PROCESS

Customers will only have a hard inquiry show up on their credit report when the loan funds, after the construction is complete.

Meaning if they never get a loan with GoodLeap, no hard inquiry will show up on their report.

Loan Signing & Payment Details

Repayment Overview

Signing

- 100% digital contracts via DocuSign
- Clients may sign up for ACH and receive a .50% discount to their APR

Payments

- Fixed interest rates for entire life of the loan
- First payment is due 3 months after loan funding
- No prepayment penalties
- Loans that assume a 30% paydown after the introductory period
- Loans automatically re-amortize once after the introductory period

Other Details

- Yearly re-amortization by request after the introductory period with additional principal payment of \$2,500 or more
- If home is sold, loan can be paid in full or transferred to the new home buyer
- UCC 1 filed on the Solar System when loan funds which can be lifted if the client needs to refinance their home

Cost Per Watt Caps & Property Requirements

Cost / Watt Caps

PV Only* \$7 PPW	PV + Battery (FICO 650-699) \$2,500 per kWh stored \$35k battery total loan max	PV + Battery (FICO 700+) \$2,500 per kWh stored \$50k battery total loan max	Solar Ready Add-ons + Home Efficiency Upgrades* May not exceed 45% of total loan amount
---------------------	---	--	--

*Battery costs not included in PPW cap

Property Eligibility

- Residential
- Owner Occupied
- Single-Family or multifamily up to 4-unit residences
- Townhomes
- Condos
- Manufactured homes with permanent foundation (Doublewides/ triplewides okay with improved value over \$50k or market value over \$100k)
- Roof or ground mounts
- Grid-tied and off grid allowed

No singlewide manufactured, mobile homes, or rental properties

Solar loans are transferable

If the home is sold, the solar and/or battery loans can be paid in full or transferred to the new homebuyer.

Customer Support

1-844-910-0111
Mon-Thurs 7am-9pm PST
Fri 7am-8pm PST
Sat 7am-7pm PST
Sun 9am-6pm PST

Email applications@goodleap.com for help clearing conditions on credit checks

good for life, earth, and prosperity