



Sunnova Financial Summary

Accessory Summary

Product Name	Quantity	Contract Price

Financial Summary Overview

Accessories Price	\$0.00
Down payment	(\$0.00)
Rebate ¹	(\$0.00)
Total Amount Financed	\$34,424.26

\$114.15
Total Sunnova
Monthly Payment²

REGARDING YOUR TOTAL SUNNOVA MONTHLY PAYMENT
Total Sunnova Monthly Payment includes a 2.99 %³ interest rate.

¹ Depending on your agreement with the contractor, rebates may be paid either directly to you or the contractor. Creditor does not guarantee any rebate amount. If your actual rebate is lower than the amount estimated here, your actual Amount Financed will be higher.

² Unless you are a buyer in Indiana, your loan payment and interest rate reflect a \$10/month discount or credit as an incentive for using auto-pay from your checking account. If you do not select ACH auto-pay, your monthly payment will be \$10/month higher and your annual percentage rate will be higher.

³ 2.99 % interest rate option is available if using ACH auto-pay.

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Sunnova Home Solar Service
 Easy Own Plan™ Equipment Purchase

<p>Buyer Name and Address HANS DE GROOT</p> <p>Contract ID BA005748328</p>	<p>Co-Buyer Name (If Any)</p>	<p>Installation Location 1119 31ST ST GALVESTON, TX 77550</p>	<p>Installer/Contractor Sunnova Sales Sunnova Energy Corporation 20 Greenway Plaza, Suite 540</p> <p>Houston Texas 77046</p> <p>License: AR: 0426630524 AZ: ROC 335748; ROC 297378 CA: 1003498 CO: EC.0101708 CT: HIC.0659681, ELC.0205296-E1 DC: ECC40000225 DE: 202170739 FL: EC13011880 GA: EN218103 HI: CT- 34115 ID: 056852 LA: 74071 MA:184093 MD:133886 ME: MS60019758 MI: 6114392 MN EA781344 MO: 2021007670 NC: U.30860 NE: 72523-22 NH: 0497C NJ: 13VH08874400, 34EB01548900 NM: 385702 NV: 0079706 OH: 48037 PA: PA129306 PR: 161768 RI: GC-39710 SC: 49755, SL-0003 SD: EC 3910 TN: 76395 TX: 33134 USVI: 1- 60041-1B UT: 12158185- 5501 VA: 2705177872 (ELE) & (AES) VT: EM-08069 WA: SUNNOEC798N9 WI: 1538836 WI: DC-052200537 WV: WV061088 For a list of local jurisdiction licenses in Indiana, Illinois, Kansas, Kentucky and New York, please see Sunnova's website https://www.sunnova.com/legal/state-licensing-information </p> <p>Salesperson: Farrah McBride HIS #:</p> <p>Salesperson Address: Sunnova Sales</p>
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Sunnova Energy Corporation
20 Greenway Plaza, Suite 540

Houston
Texas
77046

Sunnova License: AZ: ROC
297378 | AZ: ROC 335748 |
CA: 1003498 | CO: EC.
0101708 | CT: ELC.0204019-
E1, HIC.0659681 | DC:
EM2020985 | DE: 202170739 |
FL: EC13009344 | GA:
EN21803| HI: CT-34115, CT-
37714 | IL: DER 18-1349, City
of Aurora CNTR-01293, City of
Dixon E-6978, City of Elgin 20-
00030035, City of Peoria 16-
21824, City of Peru 2018-735,
City of Riverside11765, City of
Rock Falls 20190018, City of
Chicago SE7563, City of
Schiller Park, City of Sterling
E18-08, Cook County 54266,
Town of Cicero, Village of
Melrose 3510, Will County
CR-7824 | MA: 7138, 184093|
MD: MHIC No. 133886 | MI:
6114392 | MN: EA78134 | MO:
2021007670 | NH: 0497C | NJ:
Electrical Contractor Bus.
Permit # 34EB01548900 &
HIC 13VH08874400,
34EI01548900 | NM: 385702 |
NC: U.30860 | NV: 0079706 |
NYC Home Improvement
License: 2050577-DCA, NY
Nassau County: 154521, NY
Putnam County: PC7158 NY,
Rockland County: H-12677-40
NY, Suffolk County: 58390-H |
OH: EL.48037 |PA: 129306 |
PR: SJ-161768-CN, SJ-
163781-CN | RI: 39710 | SC :
339 (COA), RBB.49755, SL-
0003 | TN: 76395 | TX: TECL
33134 Regulated by The
Texas Department of
Licensing and Regulation, P.
O. Box 12157, Austin, Texas
78711, 1-800-803-9202, 512-
463-6599; website:

COPY VIEW



			<p>www.tdlr.texas.gov<http://www.tdlr.texas.gov> UT: 12158185-5501 VA: 2705177872 (ELE) & (AES) WV: WV061088</p>
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HOME IMPROVEMENT AGREEMENT AMENDMENT

Sunnova Sales and HANS DE GROOT, are parties to a Home Improvement Agreement and associated Loan and Security Agreement and Warranty Agreement. Pursuant to Section 1 of the Home Improvement Agreement, the parties wish to amend the following sections of the Home Improvement Agreement, Loan and Security Agreement and Warranty Agreement as follows:

HOME IMPROVEMENT AGREEMENT KEY TERMS AND CONDITIONS

1. Contract Price

The Contract Price for the Project is **\$34,424.25**. The Contract Price for the Project includes sales tax of **\$0.00**.
The Contract Price for the Project includes (i) **\$34,424.25** for the System plus the warranty agreement , and (ii) **\$0.00** for Optional Services.

2. Finance Charge

You have chosen to finance all or a portion of the Contract Price by entering into a Loan and Security Agreement with Creditor. Pursuant to the terms of the Loan and Security Agreement, you agree to pay interest on the unpaid balance of that Contract Price at an interest rate of **2.99 %** (when payments are made using auto-ACH), in accordance with the terms and conditions provided in the Loan and Security Agreement.

SYSTEM DESCRIPTION



DC STC Photovoltaic System	8.505 kW
Modules	LG Electronics USA, Inc.
Inverters	Enphase Energy Inc
Monitor	Enphase Energy Inc

Your panels may be from any of our approved manufacturers (including, but not limited to, Canadian Solar, Q-Cell (Hanwha), Trina, Telesun, Boviet, Seraphim, LG Electronics, SolarWorld, Centro, Eco, Silfab and RECOM). Similarly, your inverter may be from SolarEdge or Enphase. Contractor may need to substitute any of the above-listed equipment depending upon availability and may need to change its list of approved manufacturers from time to time. Should the substitution of manufacturer equipment materially change the estimated production, size or cost of the System, either party may exercise the options available in Terms and Conditions of Sale. Absent such material change, your Contractor will inform you through the online portal MySunnova or in writing of your panel substitute equipment or manufacturer.

Standard Components. Racking and mounting components per Uniform Building Code. AC and DC disconnects per National Electric Code and Utility. Wiring, conduit and overcurrent protection per National Electric Code

Standard Labor. Design system and secure basic building or electrical permit (architectural, planning commission or other reviews are extra). Install specified system in good workmanlike manner. Complete and submit utility interconnection documents (if any). Coordinate building, electrical and utility inspections (as applicable).

Optional Services. Your Contractor (on its own or through appropriately licensed and/or bonded subcontractors) may provide you with certain additional optional services, purchased goods or equipment, which may include an electrical vehicle charger, generator, main panel upgrade, automatic transfer switches, load controllers, energy efficiency upgrades tree trimming, snow guard, critter guard or roof replacement and are collectively referred to as Optional Services. If you have purchased any of these Optional Services, the quantity and price is listed below and will be added to the Contract Price of your Project. Any personal property purchased (electrical vehicle charger, generator, snow guard, or critter guard, (collectively "Purchased Goods") will also be included as security under the accompanying Loan and Security Agreement).

Product Name	Quantity	Contract Price (\$)

YOU AGREE THAT YOU HAVE REVIEWED THE ABOVE DESCRIPTION OF THE PROJECT, INCLUDING THE SYSTEM, AND THE OPTIONAL SERVICES, IF ANY.

Buyer's Signature:

Co-Buyer's Signature:

LOAN AND SECURITY AGREEMENT

REVISED PAYMENT SCHEDULE

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Sunnova Home Solar Service
 Easy Own Plan™ Equipment Purchase

PAYMENT SCHEDULE

NUMBER OF PAYMENTS	AMOUNT OF EACH PAYMENT	WHEN PAYMENTS ARE DUE
1-18	\$124.15	Monthly, beginning at least 30 calendar days after the earlier of the following dates: (i) the Interconnection Date, or (ii) the date that is 60 days after installation of the System is complete.
19-300	\$177.46	Monthly thereafter

NOTICE TO BUYER:
ITEMIZATION OF THE AMOUNT FINANCED

1) Do not sign this Agreement before you read it or if it contains any blank spaces to be filled in.	1. Cash Price (for the Project, including the photovoltaic solar sytem all applicable installation fees, accessories, mounting hardware, and attachments and the Optional Services)*	\$34,424.25
2) You are entitled to a completely filled-in copy of this Agreement.	*Does not include applicable sales or excise taxes	
3) You can prepay the full amount due under this Agreement at any time.	2. Sales and/or Excise Tax	\$0.00
4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request.	3. Subtotal of above (1 plus 2)	\$34,424.25
5) Depending on your agreement with the contractor, rebates may be paid either directly to you or to the contractor. Creditor does not guarantee any rebate amount. If your actual rebate is lower than amount estimated here, your actual Amount Financed will be higher.	4. Amount to be paid by you to public officials for official fees	\$ 0.00
	5. Subtotal of all of the above (3 plus 4)	\$34,424.25
	6. Cash Down Payment	\$0.00
	7. Rebate	\$0.00
	8. Other credit towards Cash Price	\$0.00
	a:	\$0.00
	b:	\$0.00
	9. Prepaid Finance Charge	\$0.00
	10. Amount Financed (5 minus 6 minus 7 minus 8 minus 9)	\$34,424.26



TERMS AND CONDITIONS:

a. Payments

(Additional Payment will be made at Month 18)

Promise to Pay. In order to enable you to pay for the purchase and installation of the System at your Property, in accordance with the Home Improvement Agreement accompanying this Loan and Security Agreement, you promise to pay **\$34,424.26**, the Amount Financed shown above (the "Principal"), plus interest at the rate of **2.99 %**, (when payments are made by auto-ACH), to the order of the Creditor. The Creditor is Sunnova Energy Corporation.

You understand that the Creditor may transfer this Loan and Security Agreement. The Creditor or anyone who takes this Loan and Security Agreement by transfer and who is entitled to receive payments under this Loan and Security Agreement is collectively referred to in this Agreement as "Creditor."

Interest will begin to accrue on the unpaid Principal beginning on the earlier of the date the System has been connected to the electrical grid (the "Interconnection Date"), or the date that is 60 days after the installation of the System is complete, and interest will continue to accrue thereafter for each day we are owed any Principal under this Agreement.

You may be eligible for a federal solar investment tax credit. You acknowledge that to realize the benefits of the solar investment tax credit, you must have federal income liability that is at least equal to the value of the credit. We are not financially responsible for you receiving any particular amount of tax credits related to the System and nothing in this Security Agreement is intended to be used as tax advice. In order to determine your eligibility for any federal solar investment tax credit, you should make an independent assessment or consult with your independent tax advisors.

Covered Payment Dates. You will pay Principal and interest charges for 300 monthly installments (the "Loan Term"). The first payment due date will be at least thirty (30) calendar days after the earlier of the Interconnection Date or the date that is 60 days after the installation of the System is complete. All other required monthly payments will be due on the same day of each following month as the first payment due date. For example, if the Interconnection Date (or the date that is 60 days after the installation of the System is complete, if earlier than the Interconnection Date) occurs on March 17, the first

payment due date would be on or after April 16. As another example, if the Interconnection Date (or the date that is 60 days after the installation of the System is complete, if earlier than the Interconnection Date) occurs on March 27, the first payment due date would be on or after April 26. All other required monthly payments would be due on the same day of the following months. We will send you prior written notice of the first payment due date and amount.

How Payments are Applied. We will apply payments, including without limitation required monthly payments, the Additional Payment as described below (if any), any optional prepayments, and other amounts we receive first towards unpaid charges, such as late charges; then to any accrued but unpaid interest; then to any past due Principal; then to the current month's interest due; then to the current month's Principal due; before applying any such amounts towards the unpaid Principal.

We have provided you with a payment schedule in **Schedule 1**. On each payment due date, you will pay at least the Total Amount Due under this Agreement. The "Total Amount Due" will be the sum of all past due amounts plus your Current Monthly Payment. You agree to make all payments in U.S. dollars. Because interest accrues for each day we are owed any Principal, if we do not receive your required monthly payments on or before their exact scheduled due dates, the final payment amount may be more than the final payment disclosed in **Schedule 1**.

Month 18 Additional Payment. For the eighteenth (18th) Payment Date, you may choose to make an additional payment of **\$10,327.28**, (the "Additional Payment"). At least 30 days before it is due, we will notify you of the optional Additional Payment amount, as well as the amount of your nineteenth (19th) and all future payments if you choose not to make the Additional Payment. If you choose to make that Additional Payment, you must either separately authorize that payment automatically from your checking account, or you must make that payment in the form of cash or a check sent to us at Creditor Address, specified above, or to any other address or person specified in a written notice we send to you, so that we receive the payment by the due date. You must also make your scheduled monthly payment along with that Additional Payment.



If you make your scheduled monthly payment plus the Additional Payment, we will forgive, and you will not be obligated to pay, the interest due on that Additional Payment amount (the “Deferred Interest”), the amount of which is **\$463.18**.

Your remaining scheduled monthly payments will then be in the same amount as your initial 18 monthly payments.

If you choose not to make the Additional Payment, the amount of your remaining monthly payments, beginning with the nineteenth (19th) payment, will be calculated based on an amortization of the Principal balance remaining at that time plus the interest due on that Additional Payment amount. As such, your remaining scheduled monthly payments will likely be larger than your initial 18 monthly payments.

For more information about your scheduled payments, and how making the Additional Payment will affect your scheduled monthly payments, see **SCHEDULE 1**.

Making Your Payments. You agree to make all monthly payments through an automatic payment from your checking account, in order to receive as an incentive credit in your monthly payments, reducing those payments by \$10 per month. Alternatively, you may choose to make your payments in the form of cash or a check, in which case you will be required to pay standard payments \$10 higher than the credit incentive payments. You agree to send payments to us at Creditor Address, specified above, or to any other address or person specified in a written notice we send to you. For more information about how the \$10 credit incentive will affect your monthly payments, see **SCHEDULE 1**.

b. Prepayments

You may prepay in full or in part amounts due under this Agreement at any time before those amounts are due without penalty. A “prepayment” is any amount paid in excess of the total amount due at the time of payment.

If you pay in full all amounts owed under this Agreement before all amounts are due (a “Full Prepayment”), the Warranty Agreement you have entered into in connection with the System and this Agreement (attached as **EXHIBIT 6** to the Home Improvement Agreement) will not be canceled, and you will not be entitled to any refund in connection with the Warranty Agreement. Please see the Warranty Agreement for information about its possible termination or cancellation, and about any applicable refund or rebate (if any) that might be available to you if the Warranty Agreement is terminated or canceled.

If you prepay some but not the entire amount due under this Agreement (each a “Partial Prepayment” and collectively all such partial prepayments “Partial Prepayments”), the Partial Prepayments will not affect the dollar amount or the due date of the required regular monthly payments (other than the amount of the final payment) unless we specifically agree in writing to a change to the payment schedule. However, if you make any Partial Prepayments prior to the due date of the nineteenth (19th) Payment Due Date, and choose not to make the Additional Payment described above, that Partial Prepayment may result in lowering the amount of the remaining monthly payments, beginning with the nineteenth (19th) payment. As indicated above, we will notify you of the optional Additional Payment amount, the amount of interest forgiven, the amount of your nineteenth (19th) payment if you choose not to make the Additional Payment, and the amount of your remaining monthly payments at least 30 calendar days in advance of the due date of that nineteenth (19th) payment.



SCHEDULE 1:

REVISED ESTIMATED SCHEDULE OF MONTHLY PAYMENTS

Months	Additional Payment Made		Additional Payment Not Made	
	ACH	No ACH	ACH	No ACH
1-18	\$114.15	\$124.15	\$114.15	\$124.15
19-300	\$114.15	\$124.15	\$167.46	\$177.46
Month 18 Additional Payment	\$10,327.28			

WARRANTY AGREEMENT:

1. LIMITED WARRANTIES

Power Production Guarantee

Provider guarantees that during the Term the System will generate the guaranteed annual kilowatt-hours (kWh) ("Guaranteed Annual kWh") in the table set forth below as follows:

Year	Guaranteed Annual kWh
1	6,730
2	6,697
3	6,663
4	6,630
5	6,597
6	6,564
7	6,531
8	6,498
9	6,466
10	6,433



11	6,401
12	6,369
13	6,337
14	6,306
15	6,274
16	6,243
17	6,212
18	6,181
19	6,150
20	6,119
21	6,088
22	6,058
23	6,028
24	5,997
25	5,967

- a. If at the end of the first thirty-six (36) month anniversary of your first monthly payment and each successive twelve (12) month anniversary thereafter the cumulative Actual Annual kWh (defined below) generated by the System is **less than** the Guaranteed Annual kWh, then we will **credit your account**, or provide you with a refund, if you have already paid your obligations under the Credit Agreement in full, **in an amount equal** to the difference between the cumulative Actual Annual kWh and the Guaranteed Annual kWh multiplied by the Guaranteed Energy Price per kWh (defined below). Your account will be credited this amount within thirty (30) days following the end of the calendar year. Your cumulative Actual Annual kWh is dependent on a shading percentage of **13.38 %** on your Home. If this shading percentage increases, your Guaranteed Actual kWh will be reduced proportionately.

The Guaranteed Annual kWh will be lower than the forecasted system output due to the variability in local weather conditions and the impact those conditions have on actual system production.

For example, for a first twelve (12) month period that commences on October 10, 2020 and ends on October 9, 2023, and the energy the System was supposed to generate is less than the energy the system was guaranteed to generate during such twelve (12) month period, we will credit you the difference in the Actual Annual kWh and the Guaranteed Annual kWh multiplied by the Guaranteed Energy price per kWh within thirty (30) days after December 31, 2023.

- b. If at the end of the first thirty-six (36) month anniversary of your first required monthly payment due date under the Loan and Security Agreement and each successive twelve (12) month anniversary thereafter the Actual Annual kWh



is greater than the Guaranteed Annual kWh during any twelve (12) month period, this surplus will be carried over and will be used to offset any deficits that may occur in the future. If your System produces more energy than the Guaranteed Annual kWh then this additional energy is yours at no additional cost.

“Actual Annual kWh” means the AC electricity produced by your System in kilowatt-hours measured and recorded by Provider during each successive twelve (12) month anniversary of your first monthly payment due date plus any carryover. To measure the Actual Annual kWh we will use the Power Monitor or to the extent such services are not available, we will estimate the Actual Annual kWh by reasonable means.

“Guaranteed Energy Price per kWh” means \$0.162 per kWh.

OPTIONAL SERVICES:

If you amended your Home Improvement Agreement by adding or modifying your Optional Services, then you may have attachments to this Amendment.

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EFFECT OF AMENDMENT:

Except as explicitly modified by this Amendment, all terms and conditions of the Home Improvement Agreement, Loan and Security Agreement and Warranty Agreement shall remain in full force and effect.

Owner's Name: HANS DE GROOT

Signature:

Date:

Co-Owner's Name (if any):

Signature:

Date:

Contractor: Sunnova Sales

Signature:

Date:

COPY VIEW

Certificate Of Completion

Envelope Id: 46BC564070214AA7A9C1AA6A4A285997	Status: Completed
Subject: Sunnova Loan Revision for Signature - BA005748328 - HANS DE GROOT	
Source Envelope:	
Document Pages: 12	Signatures: 0
Certificate Pages: 4	Initials: 0
AutoNav: Enabled	Envelope Originator:
Enveloped Stamping: Enabled	Sunnova Customer Service
Time Zone: (UTC-07:00) Mountain Time (US & Canada)	20 Greenway Plz
	Suite 540
	Houston, TX 77046
	customerservice@sunnova.com
	IP Address: 52.168.91.200

Record Tracking

Status: Original 9/26/2023 8:12:15 AM	Holder: Sunnova Customer Service customerservice@sunnova.com	Location: DocuSign
Status: Authoritative Copy (1 of 1 documents) 9/26/2023 8:12:18 AM	Holder: Sunnova Customer Service customerservice@sunnova.com	Location: DocuSign
Status: Receipt Confirmed 9/26/2023 8:13:03 AM	Holder: Sunnova Customer Service customerservice@sunnova.com	Location: Sunnova

Signer Events	Signature	Timestamp
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In Person Signer Events	Signature	Timestamp
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Editor Delivery Events	Status	Timestamp
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Agent Delivery Events	Status	Timestamp
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Intermediary Delivery Events	Status	Timestamp
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Certified Delivery Events	Status	Timestamp
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Carbon Copy Events	Status	Timestamp
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HANS DE GROOT nightsky31@me.com Security Level: Email, Account Authentication (None)	COPIED	Sent: 9/26/2023 8:12:16 AM Viewed: 9/26/2023 11:01:30 AM
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Electronic Record and Signature Disclosure:
Accepted: 4/3/2023 1:54:02 PM
ID: d168dcf0-2e25-4797-a04c-1a5b1339edda

Kris Hillstrand rosa.rojas@sunnova.com EVP Sunnova Security Level: Email, Account Authentication (None)	COPIED	Sent: 9/26/2023 8:12:16 AM
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Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent	Hashed/Encrypted	9/26/2023 8:12:16 AM
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Envelope Summary Events	Status	Timestamps
Certified Delivered	Security Checked	9/26/2023 8:12:16 AM
Signing Complete	Security Checked	9/26/2023 8:12:16 AM
Completed	Security Checked	9/26/2023 8:12:16 AM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure

Consent for Electronic Communications

By confirming your consent below, you agree to electronically receive communications from Sunnova Energy Corporation (“Sunnova,” “we,” “us,” “our”), including, but not limited to, account and service-related information, documents, legal notices, records, and receipts.

Duration of Consent. This consent will be effective immediately and will remain in effect unless you or we revoke it.

Right to Paper Copies. You have the right to request paper delivery of any communication required by law to be provided to you in writing. We may charge a reasonable service fee for paper delivery of any communication that would otherwise have been provided to you electronically.

Delivery Methods. We will deliver electronic communications to you by email or making the communication viewable to you online on our website, at our discretion. We recommend that you print a paper copy of any electronic communication for your records. You are responsible for maintaining a valid email address on file with us and using software and hardware to receive, read, and send email. You agree to promptly inform us of any change to your email address.

Hardware and Software Requirements. You understand that in order to receive electronic communications via email, you must have internet access, a valid email address, and the ability to receive and review emails containing HTML. In order to access documents provided to you on our website, you must have internet access, an online account with us, a supported operating system (Windows 10+, Mac OS 10.14+, Android 7.0+ or iOS 11.0+), and a supported web browser (most recent version of Edge, Chrome, Firefox, or Safari). If the hardware or software requirements to receive or access electronic communications from us materially change in the future, we will notify you by sending an email to the email address we have on file for you.

Security. You acknowledge that the Internet is not a secure network and that communications transmitted over the Internet may be accessed by unauthorized or unintended third parties. Although we have implemented reasonable technical safeguards to protect our communication systems from unauthorized access, we cannot guarantee network security and you accept that receiving or sending communications via the Internet is at your own risk.

Revocation & Updating Information. You may revoke your consent at any time by notifying us in writing at the address provided below. Your revocation will be effective no more than three (3) business days after actual receipt by us. To revoke your consent or update your email address, please contact us at:

Sunnova Energy Corporation
Attn: Customer Service
Sunnova Energy Corporation

20 Greenway Plz, #475
Houston, TX 77046
866-786-6682
customerservice@sunnova.com

Please include your name, address, phone number, and Sunnova account number in any written correspondence.

Last revised: August 23, 2021

I have read and understood this Consent for Electronic Communications and give my consent to electronically receive account and service-related communications from Sunnova.