



NORTH CAROLINA REAL ESTATE COMMISSION

Residential Property And Owners' Association Disclosure Statement

Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 720 Forrest Ln, Creedmoor, NC 27522
Owner's Name(s): Opendoor Property Trust I

North Carolina law [N.C.G.S. 47E](#) requires residential property owners to complete this Disclosure Statement and provide it to the buyer prior to any offer to purchase. There are limited exemptions for completing the form, such as new home construction that has never been occupied. Owners are advised to seek legal advice if they believe they are entitled to one of the limited exemptions contained in N.C.G.S. 47E-2.

An owner is required to provide a response to every question by selecting Yes (Y), No (N), No Representation (NR), or Not Applicable (NA). An owner is not required to disclose any of the material facts that have a NR option, even if they have knowledge of them. However, failure to disclose latent (hidden) defects may result in civil liability. The disclosures made in this Disclosure Statement are those of the owner(s), not the owner's broker.

- If an owner selects Y or N, the owner is only obligated to disclose information about which they have actual knowledge. If an owner selects Y in response to any question about a problem, the owner must provide a written explanation or attach a report from an attorney, engineer, contractor, pest control operator, or other expert or public agency describing it.
- If an owner selects N, the owner has no actual knowledge of the topic of the question, including any problem. If the owner selects N and the owner knows there is a problem or that the owner's answer is not correct, the owner may be liable for making an intentional misstatement.
- If an owner selects NR, it could mean that the owner (1) has knowledge of an issue and chooses not to disclose it; or (2) simply does not know.
- If an owner selects NA, it means the property does not contain a particular item or feature.

For purposes of completing this Disclosure Statement: **"Dwelling"** means any structure intended for human habitation, **"Property"** means any structure intended for human habitation and the tract of land, and **"Not Applicable"** means the item does not apply to the property or exist on the property.

OWNERS: The owner must give a completed and signed Disclosure Statement to the buyer no later than the time the buyer makes an offer to purchase property. If the owner does not, the buyer can, under certain conditions, cancel any resulting contract. An owner is responsible for completing and delivering the Disclosure Statement to the buyer even if the owner is represented in the sale of the property by a licensed real estate broker and the broker must disclose any material facts about the property that the broker knows or reasonably should know, regardless of the owner's response.

The owner should keep a copy signed by the buyer for their records. If something happens to make the Disclosure Statement incorrect or inaccurate (for example, the roof begins to leak), the owner must promptly give the buyer an updated Disclosure Statement or correct the problem. Note that some issues, even if repaired, such as structural issues and fire damage, remain material facts and must be disclosed by a broker even after repairs are made.

BUYERS: The owner's responses contained in this Disclosure Statement are not a warranty and should not be a substitute for conducting a careful and independent evaluation of the property. **Buyers are strongly encouraged to:**

- Carefully review the entire Disclosure Statement.
- Obtain their own inspections from a licensed home inspector and/or other professional.

DO NOT assume that an answer of N or NR is a guarantee of no defect. If an owner selects N, that means the owner has no actual knowledge of any defects. It does not mean that a defect does not exist. If an owner selects NR, it could mean the owner (1) has knowledge of an issue and chooses not to disclose it, or (2) simply does not know.

BROKERS: A licensed real estate broker shall furnish their seller-client with a Disclosure Statement for the seller to complete in connection with the transaction. A broker shall obtain a completed copy of the Disclosure Statement and provide it to their buyer-client to review and sign. All brokers shall (1) review the completed Disclosure Statement to ensure the seller responded to all questions, (2) take reasonable steps to disclose material facts about the property that the broker knows or reasonably should know regardless of the owner's responses or representations, and (3) explain to the buyer that this Disclosure Statement does not replace an inspection and encourage the buyer to protect their interests by having the property fully examined to the buyer's satisfaction.

- **Brokers are NOT permitted to complete this Disclosure Statement on behalf of their seller-clients.**
- Brokers who own the property may select NR in this Disclosure Statement but are obligated to disclose material facts they know or reasonably should know about the property.

Buyer Initials _____ Owner Initials MM
Buyer Initials _____ Owner Initials _____

SECTION A. STRUCTURE/FLOORS/WALLS/CEILING/WINDOW/ROOF

Yes No NR

A1. Is the property currently owner-occupied?

☐ ☒ ☐

Date owner acquired the property: 11-12-2024

If not owner-occupied, how long has it been since the owner occupied the property? Never Occupied

A2. In what year was the dwelling constructed? 2012

☐

A3. Have there been any structural additions or other structural or mechanical changes to the dwelling(s)?

☐ ☐ ☒

A4. The dwelling's exterior walls are made of what type of material? (Check all that apply)

☒

☐ Brick Veneer ☐ Vinyl ☐ Stone ☐ Fiber Cement ☐ Synthetic Stucco ☐ Composition/Hardboard

☐ Concrete ☐ Aluminum ☐ Wood ☐ Asbestos ☒ Other: Unknown

A5. In what year was the dwelling's roof covering installed? 2012 - 2013

☐

A6. Is there a leakage or other problem with the dwelling's roof or related existing damage?

☐ ☐ ☒

A7. Is there water seepage, leakage, dampness, or standing water in the dwelling's basement, crawl space, or slab?

☐ ☐ ☒

A8. Is there an infestation present in the dwelling or damage from past infestations of wood destroying insects or organisms that has not been repaired?

☐ ☐ ☒

A9. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR
Foundation	☐	☐	☐	☒	Windows	☐	☐	☐	☒	Attached Garage	☐	☐	☐	☒
Slab	☐	☐	☐	☒	Doors	☐	☐	☐	☒	Fireplace/Chimney	☐	☐	☐	☒
Patio	☐	☐	☐	☒	Ceilings	☐	☐	☐	☒	Interior/Exterior Walls	☐	☐	☐	☒
Floors	☐	☐	☐	☒	Deck	☒	☐	☐	☐	Other: _____	☐	☐	☐	☒

Explanations for questions in Section A (identify the specific question for each explanation):

SECTION B. HVAC/ELECTRICAL

Yes No NR

B1. Is there a problem, malfunction, or defect with the dwelling's electrical system (outlets, wiring, panels, switches, fixtures, generator, etc.)?

☐ ☐ ☒

B2. Is there a problem, malfunction, or defect with the dwelling's heating and/or air conditioning?

☐ ☐ ☒

B3. What is the dwelling's heat source? (Check all that apply; indicate the year of each system manufacture)

☒

☐ Furnace [____ # of units] Year: _____

☐ Heat Pump [____ # of units] Year: _____

☐ Baseboard [____ # of bedrooms with units] Year: _____

☒ Other: Unknown Year: _____

Buyer Initials _____ Owner Initials MM
Buyer Initials _____ Owner Initials _____

Yes No NR

B4. What is the dwelling's cooling source? (Check all that apply; indicate the year of each system manufacture) ☐

☒ Central Forced Air: Split System Year: Unknown ☐ Wall/Windows Unit(s): _____ Year: _____
☐ Other: _____ Year: _____

B5. What is the dwelling's fuel source? (Check all that apply) ☐

☒ Electricity ☒ Natural Gas ☐ Solar ☐ Propane ☐ Oil ☐ Other: _____

Explanations for questions in Section B (identify the specific question for each explanation):

SECTION C. PLUMBING/WATER SUPPLY/SEWER/SEPTIC

Yes No NR

C1. What is the dwelling's water supply source? (Check all that apply) ☐

☒ City/County ☐ Shared well ☐ Community System ☐ Private well ☐ Other: _____

If the dwelling's water supply source is supplied by a private well, identify whether the private well has been tested for: (Check all that apply).

☐ Quality ☐ Pressure ☐ Quantity

If the dwelling's water source is supplied by a private well, what was the date of the last water quality/quantity test? _____

C2. The dwelling's water pipes are made of what type of material? (Check all that apply) ☒

☐ Copper ☐ Galvanized ☐ Plastic ☐ Polybutylene ☒ Other: Unknown

C3. What is the dwelling's water heater fuel source? (Check all that apply; indicate the year of each system manufacture) ☒

☐ Gas: _____ ☐ Electric: _____ ☐ Solar: _____ ☒ Other: Unknown

C4. What is the dwelling's sewage disposal system? (Check all that apply) ☐

☐ Septic tank with pump ☐ Community system ☐ Septic tank ☐ Drip system
☒ Connected to City/County System ☐ City/County system available ☐ Other: _____

☐ Straight pipe (wastewater does not go into a septic or other sewer system) *Note: Use of this type of system violates State Law.

If the dwelling is serviced by a septic system, how many bedrooms are allowed by the septic system permit? _____ ☐ No Records Available

Date the septic system was last pumped: _____

NA Yes No NR				NA Yes No NR			
Septic system	☒	☐	☐	Plumbing system (pipes, fixtures, water heater, etc.)	☐	☐	☒
Sewer system	☐	☐	☐	Water supply (water quality, quantity, or pressure)	☐	☐	☒

Explanations for questions in Section C (identify the specific question for each explanation):

Buyer Initials _____ Owner Initials WDM
Buyer Initials _____ Owner Initials _____

SECTION D. FIXTURES/APPLIANCES

	Yes	No	NR
D1. Is the dwelling equipped with an elevator system? If yes, when was it last inspected? _____ Date of last maintenance service: _____	☐	☐	☒
D2. Is there a problem, malfunction, or defect with the dwelling's:			
NA Yes No NR			
Attic fan, exhaust fan, ceiling fan	☐	☐	☒
Elevator system or component	☒	☐	☐
Appliances to be conveyed	☐	☐	☒
NA Yes No NR			
Irrigation system	☐	☐	☒
Pool/hot tub /spa	☒	☐	☐
TV cable wiring or satellite dish	☐	☐	☒
NA Yes No NR			
Sump pump	☐	☐	☒
Gas logs	☐	☐	☒
Central vacuum	☐	☐	☒
NA Yes No NR			
Garage door system	☐	☐	☒
Security system	☐	☐	☒
Other: _____	☐	☐	☐

Explanations for questions in Section D (identify the specific question for each explanation):

SECTION E. LAND/ZONING

	Yes	No	NR
E1. Is there a problem, malfunction, or defect with the drainage, grading, or soil stability of the property?	☐	☐	☒
E2. Is the property in violation of any local zoning ordinances, restrictive covenants, or local land-use restrictions (including setback requirements?)	☐	☐	☒
E3. Is the property in violation of any building codes (including the failure to obtain required permits for room additions or other changes/improvements)?	☐	☐	☒
E4. Is the property subject to any utility or other easements, shared driveways, party walls, encroachments from or on adjacent property, or other land use restrictions?	☐	☐	☒
E5. Does the property abut or adjoin any private road(s) or street(s)?	☐	☐	☒
E6. If there is a private road or street adjoining the property, are there any owners' association or maintenance agreements dealing with the maintenance of the road or street? ☐ NA	☐	☐	☒

Explanations for questions in Section E (identify the specific question for each explanation):

SECTION F. ENVIRONMENTAL/FLOODING

	Yes	No	NR
F1. Is there hazardous or toxic substance, material, or product (such as asbestos, formaldehyde, radon gas, methane gas, lead-based paint) that exceed government safety standards located on or which otherwise affect the property?	☐	☐	☒

Buyer Initials _____ Owner Initials MM
 Buyer Initials _____ Owner Initials _____

	Yes	No	NR
F2. Is there an environmental monitoring or mitigation device or system located on the property?	☐	☐	☒
F3. Is there debris (whether buried or covered), an underground storage tank, or an environmentally hazardous condition (such as contaminated soil or water or other environmental contamination) located on or which otherwise affect the property?	☐	☐	☒
F4. Is there any noise, odor, smoke, etc., from commercial, industrial, or military sources that affects the property?	☐	☐	☒
F5. Is the property located in a federal or other designated flood hazard zone?	☐	☐	☒
F6. Has the property experienced damage due to flooding, water seepage, or pooled water attributable to a natural event such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow?	☐	☐	☒
F7. Have you ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program?	☐	☐	☒
F8. Is there a current flood insurance policy covering the property?	☐	☐	☒
F9. Have you received assistance from FEMA, U.S. Small Business Administration, or any other federal disaster flood assistance for flood damage to the property?	☐	☐	☒
F10. Is there a flood or FEMA elevation certificate for the property?	☐	☐	☒

NOTE: An existing flood insurance policy may be assignable to a buyer at a lesser premium than a new policy. For properties that have received disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain flood insurance can result in an owner being ineligible for future assistance.

Explanations for questions in Section F (identify the specific question for each explanation):

**SECTION G.
MISCELLANEOUS**

	Yes	No	NR
G1. Is the property subject to any lawsuits, foreclosures, bankruptcy, judgments, tax liens, proposed assessments, mechanics' liens, materialmens' liens, or notices from any governmental agency that could affect title to the property?	☐	☐	☒
G2. Is the property subject to a lease or rental agreement?	☐	☐	☒
G3. Is the property subject to covenants, conditions, or restrictions or to governing documents separate from an owners' association that impose various mandatory covenants, conditions, and or restrictions upon the lot or unit?	☐	☐	☒

Explanations for question in Section G (identify the specific question for each explanation):

Buyer Initials _____ Owner Initials WDM
 Buyer Initials _____ Owner Initials _____

SECTION H. OWNERS' ASSOCIATION DISCLOSURE

If you answer 'Yes' to question H1, you must complete the remaining questions in Section H. If you answered 'No' or 'No Representation' to question H1, you do not need to answer the remaining questions in Section H.

Yes No NR

H1. Is the property subject to regulation by one or more owners' association(s) including, but not limited to, obligations to pay regular assessments or dues and special assessments? ☒ ☐ ☐

If "yes," please provide the information requested below as to each owners' association to which the property is subject [insert N/A into any blank that does not apply]:

a. (specify name) Pine Valley HOA whose regular assessments ("dues") are \$ 68.75 per Quarter.

The name, address, telephone number, and website of the president of the owners' association or the association manager are: Rogers Property Management , Address : 602 N. Durham Ave., Ste. E Creedmoor, NC 27522 , Phone : (919) 529-2965

b. (specify name) _____ whose regular assessments ("dues") are \$ _____ per _____.

The name, address, telephone number, and website of the president of the owners' association or the association manager are: _____

c. Are there any changes to dues, fees, or special assessment which have been duly approved and to which the lot is subject?

If "yes," state the nature and amount of the dues, fees, or special assessments to which the property is subject: _____

H2. Is there any fee charged by the association or by the association's management company in connection with the conveyance or transfer of the lot or property to a new owner? ☒ ☐ ☐

If "yes," state the amount of the fees: _____

H3. Is there any unsatisfied judgment against, pending lawsuit, or existing or alleged violation of the association's governing documents involving the property? ☒ ☐ ☐

If "yes," state the nature of each pending lawsuit, unsatisfied judgment, or existing or alleged violation: _____

H4. Is there any unsatisfied judgment or pending lawsuits against the association? ☐ ☐ ☒

If "yes," state the nature of each unsatisfied judgment or pending lawsuit: _____

Explanations for questions in Section H (identify the specific question for each explanation):

Property is Part of the HOA
Please see attached for HOA-related expenses provided to Seller at the time Seller purchased this property. Buyer is encouraged to contact HOA for current information.
Other : Owned solar panels present in the property, buyer should have their own inspection.
H3 . Pending HOA violation, working to resolve, ask agent for details.

Owner(s) acknowledge(s) having reviewed this Disclosure Statement before signing and that all information is true and correct to the best of their knowledge as of the date signed.

Authorized Signer on Behalf of

Owner Signature: Megan Meyer Opendoor Property Trust I Date 11-26-2024

Owner Signature: _____ Date _____

Buyers(s) acknowledge(s) receipt of a copy of this Disclosure Statement and that they have reviewed it before signing.

Buyer Signature: _____ Date _____

Buyer Signature: _____ Date _____



RESALE CERTIFICATION REQUEST

Contact Name: IH Closing Services | contactus@ihclosing.com
Fax Number: 765-374-0795 Phone Number: 415-236-2577
Date: 10/24/2024 Closing Date: 11/12/2024
Association: Pine Valley HOA Lot: _____
Unit Address: 720 Forrest Lane, Creedmoor, NC 27522
Seller(s) Name: [REDACTED]
Buyer(s) Name: Opendoor Property Trust I, A Delaware Statutory Trust | 888-352-7075 hoa@opendoor.com

Please email the above information to debbie@rogerspm-nc.com

Assessment is: \$ 68.75 Per ☐ Month ☒ Quarter
☐ Semi-Annual ☐ Annual
Now Paid Through: 12/31/2024 Please Collect Through: _____
Due from Buyer: _____ Working Capital: 41.67
Due from Seller: 0.00 Special Assessment: 0.00
Total Due to Association at Closing: \$ 110.42 (separate checks for dues and working capital)
Make Check Payable to: Pine Valley HOA
Mail Check to Address: PO Box 742 Creedmoor, NC 27522
Phone Number: (9 1 9) 5 2 9 - 2 9 6 5

Certification Fees

☒ Standard Charge - \$200.00
☐ Specifies Rush turnaround / or less than 24-hour notice - \$75.00 Additional Update
☐ Additional Updates

200.00 TOTAL CERTIFICATION FEE DUE | Make Check Payable to Rogers Property Management

I understand the information being requested above is provided as a service to facilitate the sale of the above-described property.

ROGERS PROPERTY MANAGEMENT SERVICES, LLC

Pine Valley HOA Association, Inc Courtesy Compliance Notice

10/18/2024

[REDACTED]
720 Forrest Lane
Creedmoor, NC 27522

Property Address: 720 Forrest Lane, Creedmoor, NC 27522

[REDACTED]

A community wide site visit was performed and in the interest of ensuring the highest of standards and quality of Pine Valley HOA Association, Inc, the Association requests your compliance with the following: **Trash cans must be stored in the garage or screened.** . Failure to do so is a violation of the Governing Documents for the Pine Valley HOA Association, Inc. These documents are intended to help you maintain the neighborhood and quality of life you bought into. The full context is available at <https://rogerspm-nc.com/hoa>.

Please understand the Homeowners Association is not attempting to single you out. Letters have been sent to other homeowners with similar or other conditions. It is the desire of the Association to uphold and continually improve the appearance of our homes and community by maintaining the aesthetics and appeal. We are certain you share the same desire and kindly ask that you resolve this violation within **24 hours** of the date of this letter.

If you have already taken care of this matter, the Association would like to thank you for your prompt attention.

This notice is being provided as a courtesy to you and to help assure our neighborhood continues to exhibit high standards and remains a wonderful place to live. We believe our residents are good neighbors and would not knowingly violate our Governing Documents. Should you have any questions regarding the above, please email info@rogerspm-nc.com.

On behalf of the Board of Directors,

Pine Valley HOA Association, Inc

Rogers Property Management Services, LLC



Solar Energy System Sales Agreement

This Solar Energy System Sales Agreement (this "Agreement") is entered into by Sigora Solar LLC, a Virginia limited liability company ("Sigora") and the purchaser identified below ("Customer") (each, a "Party" and collectively, the "Parties"), effective as of 3/1/2019 (the "Effective Date"), and governs the solar energy system and services purchased by Customer from Sigora. Capitalized terms used but not otherwise defined herein shall have the meanings given to such terms in the Sales Terms (as defined below).

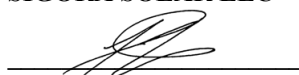
Customer Information		System Information	
Name:	[REDACTED]	Property Address:	720 Forrest Ln Creedmoor NC 27522
Address:	720 Forrest Ln Creedmoor NC 27522	Mount Type:	Shingle
E-mail:	[REDACTED]	System Size:	[10.85] kW DC
Phone:	[REDACTED]	Purchase Price:	\$ 41230.00
Secondary Phone:		Phone:	919-482-1638
Sales Analyst		Customer Relations	
Contact:	Thomas Thiel	Contact:	Customer Relations Team
Address:	1222 Harris St. Charlottesville, VA. 22903	Address:	1222 Harris St. Charlottesville, VA 22903
E-mail:	thomas.thiel@sigorasolar.com	E-mail:	customerrelations@sigorasolar.com
Phone:	208-821-4651	Phone:	1-844-4-SIGORA

The attached Sigora System Sales Terms and Conditions (the "Sales Terms") shall govern the System and Services purchased by Customer from Sigora under this Agreement. This Agreement consists of this cover page and each of the exhibits listed below, all of which are incorporated by reference and made a part of the Agreement.

- Exhibit A Sigora System Sales Terms and Conditions
- Exhibit B System & Services Description
- Exhibit C Payment Schedule

By signing below, the Parties hereby agree to be bound by the terms and conditions in this Agreement.

SIGORA SOLAR LLC


By: Logan Landry
Its: CEO

CUSTOMER

[REDACTED]
Print Name:
[REDACTED]

You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction. See attached notice of cancellation form for an explanation of this right.



Exhibit A
Sigora System Sales Terms and Conditions

1. **Purchase and Sale.** Customer agrees to purchase from Sigora, and Sigora agrees to sell to Customer, that certain solar photovoltaic electric generating system identified on the cover page of this Agreement (as more particularly described on Exhibit B attached hereto, the "System") and perform those certain services identified on Exhibit B (the "Services"), at the purchase price also set forth on the cover page of this Agreement (the "Purchase Price"), and in accordance with the terms set forth in this Agreement.
2. **Completion of the Services; Termination.**
 - a. This Agreement shall commence on the Effective Date and Sigora shall perform the Services hereunder to achieve 100% System Completion. "100% System Completion" means, with respect to the System, (a) Sigora has determined that installation of the System on the Property is complete, (b) all necessary utility interconnection arrangements have been completed and approved, (c) all approvals and permits required by any authorities having jurisdiction ("AHJ") over the System have been obtained and/or received, all as determined by Sigora, (d) the permit(s) is closed based on a successful municipal inspection and (e) the System is producing electricity. When Sigora has determined that the System has achieved System Completion, Sigora shall provide notice to Customer that Sigora has completed the Services.
 - b. "Installation Completion" means, with respect to the System, that Sigora has installed the solar modules either (a) on the roof, or (b) on a ground mounted racking system. Installation Complete does not necessarily mean that the system is activated.
 - c. Customer may terminate this Agreement without liability and with no further obligations within three (3) business days from the Effective Date by providing written notice to Sigora of such desire to terminate. If Customer terminates this Agreement after three (3) calendars days following the Effective Date without cause, Customer shall pay a termination fee to Sigora in the amount ten percent (10%) of the Purchase Price (the "Termination Fee"). Termination Fee will be withheld from Customer's deposit or Customer shall pay such Termination Fee to Sigora within five (5) calendars days of Customer's delivery of the termination notice contemplated hereunder.
3. **Services.**
 - a. Following the Effective Date, Sigora shall perform the Services at the property set forth on the cover page of this Agreement (the "Property").
 - b. Sigora shall use commercially reasonable efforts to achieve System Completion and deliver the System to Customer within 150 calendar days of the date the fully executed Solar Energy System Sales Agreement and deposit are received by Sigora Solar, subject, however, to timely payments from Customer and material and equipment availability.
 - c. The Parties acknowledge and agree that permission from the applicable utility to interconnect to the grid is required before the Services can be completed. Sigora shall have no responsibility for any delays in performance of the Services related to interconnection.
 - d. Sigora shall, at its own expense, obtain all permits necessary for the Services to be performed in accordance with the terms of this Agreement.
 - e. Upon Sigora's receipt of the full amount of the Purchase Price, Sigora shall provide instructions and complete System details for the Customer to facilitate the sale of the Customer's solar renewable energy certifications to SolSystems or another entity of Sigora's choice, assuming solar renewable energy certifications exist and are available for sale. Sigora makes no representation of the availability of such solar renewable energy certifications or the Customer's ability to sale them.
 - f. Upon Sigora's receipt of the full amount of the Purchase Price, the Parties will execute all documents necessary to cause title to the System to pass to Customer without any encumbrances or liens.



4. **Payment of Purchase Price.** Customer shall pay the Purchase Price in accordance with the payment schedule and procedure attached hereto as Exhibit C. In the event Customer shall fail to pay any payment due hereunder, Sigora may, in its sole discretion, (a) cease performing the Services and other obligations under this Agreement without breach until Sigora has received all payments due and outstanding by Customer.
5. **Taxes:** Unless otherwise provided in this Agreement, [all applicable] taxes are included in the Purchase Price.
6. **Access Rights.** Customer grants to Sigora and to Sigora's agents, employees and contractors permission to access the Property and, if necessary, such other locations as may be reasonably required by Sigora, to perform the Services under this Agreement, including to develop, design, construct and install the System.
7. **Damage to Property.** Sigora shall be responsible to correct and pay for any damage to the Property (including the roof) that is the direct result of Sigora's performance of the Services. Sigora warrants Customer's roof against damage and water infiltration at each roofing penetration made by Sigora in connection with the installation of the System for a period of ten (10) years.
8. **Trenching.**
 - a. For installations requiring trenching, Sigora will arrange for Miss Utility to visit within a reasonable period prior to installation as well as a private utility locator. Sigora will not be held liable for any damages incurred as a result of either marking error or marking omissions committed by private or public marking service providers. Examples of private lines include, but are not limited to, underground plumbing, non-municipal gas lines, propane tanks, non-utility electrical lines, septic fields, wells, and any other privately owned underground obstructions on your property. In the event of damages to client and/or Sigora property as a result of marking errors and/or marking omissions, locator party will be held responsible for costs associated with damages.
 - b. After installation completion, trench will be filled after passing final inspection. Trench will settle for approximately 2 weeks before dressing, which consists of soil top-off, seed, and straw. Any deviation from this standard dressing process will be the sole responsibility of the Customer. If Customer chooses to dress trench in an alternate manner without Sigora's involvement, an appropriate reduction/refund for labor/materials may be offered by Sigora.
9. **Hazardous Materials.** In the event that Sigora (or its contractors) discover any hazardous materials (as such term is defined by applicable law) existing on the Property during the performance of the Services that Sigora reasonably believes may require removal or remediation, or that otherwise impairs or prevents the performance of the Services, Sigora shall promptly notify Customer, and Sigora shall, in its discretion, suspend performance of the Services until such time as Customer has removed the hazardous substance and remediated the Property to Sigora's satisfaction. Sigora shall have no responsibility or liability in respect of hazardous material existing at the Property (other than any hazardous materials brought to the Property by or on behalf of Sigora). If Sigora and Customer do not agree on a schedule and terms for resumption of the Services within thirty (30) days following the discovery of such hazardous materials at the Property, then (a) Sigora shall have the right to terminate this Agreement and (b) Customer shall be obligated to reimburse Sigora for all costs incurred by Sigora through the termination date, including, but not limited to, any contractor or subcontractor costs.
10. **Subcontractors.** Sigora shall be permitted to use contractors and subcontractors to perform its obligations under this Agreement at its sole discretion.



11. Changes.

- a. The Parties acknowledge and agree that the system size, as set forth on the cover page attached hereto, may be increased or decreased (i) by the mutual agreement of the Parties or (ii) by Sigora as a result of design constraints or applicable materials and product availability. In the event the system size is changed pursuant to this Section 11(a), the Parties shall agree in writing on an updated Purchase Price to reflect such change.
- b. If any of the products or materials necessary to perform the Services become unavailable, Sigora shall provide notification of the change to Customer. Sigora shall have no responsibility for any delays in performance of the Services related to delays in availability of products or materials.
- c. Sigora and Customer acknowledge and agree that Purchase Price and schedule as of the Effective Date may, due to unforeseen events or to factors unknown to Sigora as of the Effective Date, be subject to change. If such an event occurs, the Parties shall negotiate in good faith and execute an amendment to this Agreement reflecting such changes. If the Parties are unable to negotiate an amendment to this Agreement within thirty (30) days, then either Party may terminate this Agreement and Customer shall pay Sigora for any Services performed as of such date of termination.

12. **Standard of Performance.** Sigora shall perform its obligations under this Agreement in accordance with (i) the terms of this Agreement, (ii) all applicable laws and (iii) such practices, methods, and acts engaged in or approved by a significant portion of the prudent operators of the solar power industry in the locality in which the Services will be performed, during the relevant time period, or any of the practices, methods, and acts which, in the exercise of reasonable judgment in light of the facts known at the time the decision was made, could have been expected to accomplish the desired result at a reasonable cost consistent with good business practices, reliability, safety, and expedition.

13. Limited Warranty.

- a. Sigora warrants during the Workmanship Warranty Period (as defined herein) that the Services comprising the installation of the Solar System shall be free from defects in workmanship. As used in this Agreement, the term "Workmanship Warranty Period" shall mean ten (10) years from the System Completion date.
- b. Sigora agrees to pass through, and to transfer to Customer any applicable manufacturers' warranties provided on the System, to the extent that such warranties are transferable.
- c. Except for the exceptions set forth below, Sigora guarantees to Customer that the System will produce 15092 kWh of electricity (the "Guaranteed Output") during the first year following the System Completion. If, at the end of such year, it is determined that the System has not produced the Guaranteed Output, Sigora shall (i) refund to Customer two times the difference between the Guaranteed Output and the actual kWh electricity produced by the System during such year at the Customer's then-applicable local utility rate as set forth on Customer's most recent billing statement and (ii) perform, at Sigora's expense, all necessary corrections and repairs to Customer's Property and/or the System to produce the Guaranteed Output. Notwithstanding the foregoing, the guarantee set forth in this Section 13(c) shall not apply (i) upon the occurrence of an event of Force Majeure (as defined below), (ii) if Customer alters or modifies the System or (iii) if Customer alters or modifies the Property conditions affecting the operation of the System (e.g. shading).



- d. EXCEPT FOR THE EXPRESS WARRANTIES PROVIDED IN THIS AGREEMENT, NO OTHER WARRANTY OR REMEDY, WHETHER STATUTORY, WRITTEN, ORAL, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, OR WARRANTIES ARISING FROM COURSE OF DEALING OR USAGE OF TRADE SHALL APPLY UNDER THIS AGREEMENT. The remedies set forth in this Agreement shall be Customer's sole and exclusive remedies for any claim or liability arising out of or in connection with this Agreement, whether arising in contract, tort (including negligence), strict liability or otherwise.

14. Force Majeure.

- a. "Force Majeure" means any circumstance not within the reasonable control, directly or indirectly, of Sigora, but only if and to the extent that (a) such circumstance, despite the exercise of due diligence, cannot be or be caused to be prevented, avoided or removed by Sigora, (b) such event is not due to Sigora's negligence or intentional misconduct, (c) such event is not the result of any failure of Sigora to perform any of its obligations under this Agreement, (d) Sigora has taken all reasonable precautions, due care, and reasonable alternative measures to avoid the effect of such event and to mitigate the consequences thereof, and (e) Sigora has given Customer prompt notice describing such event, the effect thereof and the actions being taken to comply with this Agreement. Subject to the foregoing conditions, Force Majeure Events may include: strikes or other labor disputes; weather conditions and other acts of nature; earthquakes; terrorist act and riot or civil unrest.
- b. Sigora shall not be considered to be in default or breach in the performance of its obligations under this Agreement to the extent that performance of any such obligation is prevented or delayed by an event of Force Majeure.
- c. If Sigora is prevented or delayed in the performance of any of its obligation hereunder by an event of Force Majeure, Sigora shall promptly provide written notice to Customer of the circumstances preventing or delaying performance and the expected duration thereof. Such notice shall be confirmed in writing as soon as reasonably practicable by Customer. Sigora shall use commercially reasonable efforts to remove or repair the cause of the event of Force Majeure and shall resume performance of its obligations as soon as reasonably practicable.

- 15. Indemnification.** Each Party (the "Indemnifying Party") shall defend, indemnify and hold harmless the other Party and the directors, officers, shareholders, partners, members, agents and employees of such other Party, and the respective affiliates of each thereof (collectively, the "Indemnified Parties"), from and against all loss, damage, expense, liability and other claims, including court costs and reasonable attorneys' fees, incurred or asserted by third parties (collectively, "Liabilities") resulting from injury to or death of persons, and damage to or loss of property to the extent caused by or arising out of the negligent acts or omissions of, or the willful misconduct of, the Indemnifying Party (or its contractors, agents or employees) in connection with this Agreement; provided, however, that nothing herein shall require the Indemnifying Party to indemnify the Indemnified Party for any liabilities to the extent caused by or arising out of the negligent acts or omissions of, or the willful misconduct of, the Indemnified Party.

- 16. Limitation of Liability.** In the event of a breach of this Agreement by Sigora which has not been cured within a reasonable period of time, Sigora's total liability under this Agreement, including under any warranty provision provided herein, shall not exceed the Purchase Price.



17. **Waiver of Consequential Damages.** EXCEPT TO THE EXTENT ARISING FROM A PARTY'S GROSS NEGLIGENCE, WILLFUL MISCONDUCT, FRAUD, VIOLATION OF LAW, OR THIRD PARTY INDEMNIFICATION OBLIGATIONS, NEITHER PARTY NOR ITS DIRECTORS, OFFICERS, SHAREHOLDERS, PARTNERS, MEMBERS, AGENTS AND EMPLOYEES, SUBCONTRACTORS OR SUPPLIERS SHALL BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY OR CONSEQUENTIAL LOSS OR DAMAGE OF ANY NATURE ARISING OUT OF THEIR PERFORMANCE OR NON-PERFORMANCE HEREUNDER EVEN IF ADVISED OF THE POSSIBILITY OF SUCH.
18. **Tax Credit Documentation.** Upon substantial completion of the installation of the Solar System in accordance with the terms of this Agreement, customer will be issued a Placed In Service document. Upon payment of the Purchase Price in full in accordance with the terms of this Agreement, Customer will be issued a paid-in-full invoice identifying the total cost of the System and the total cost of such other improvements to the Property, and the substantial completion date, which the Customer may use to pursue such tax benefits that may be available to it. Sigora makes no representation of the availability of such tax benefits or the Customer's ability to claim them.
19. **Insurance.** Until the System achieves System Completion:
 - a. Sigora shall maintain a policy of general liability insurance, covering injuries both to persons (including, without limitation, death) and property, with coverage limits not less than \$1,000,000 on a per occurrence basis, with an excess liability policy (umbrella form) with no less than \$3,000,000 per occurrence coverage; and
 - b. All insurance carried in accordance with this Section 19 shall be maintained with solvent and responsible insurers that are properly licensed in all applicable jurisdictions, and the other Party shall be named as additional insured on policies maintained with respect to items (a) and (b), above. Each Party shall provide the other Party certificates of insurance evidencing its compliance with the insurance requirements of this Section 19. All insurance maintained by the Parties hereunder shall provide for thirty (30) days' notice from the insurance carrier to the other Party of cancellation and/or of material changes in coverage terms and each Party shall immediately notify the other Party of any cancellation notice by the insurance carrier. In the event of cancellation of any insurance required hereunder, the responsible Party shall obtain replacement insurance with a solvent, responsible and properly licensed insurer as soon as possible which insurance shall be effective and in full force and effect as of or earlier than the effective time of cancellation of the cancelled insurance, to the effect that there shall be no lapse in coverage.
20. **Notices.** All notices required hereunder shall be provided in writing and sent by (i) overnight courier, (ii) certified mail or (iii) email. The date of receipt shall be the date that such notice shall be deemed given.
21. **Modifications.** This Agreement may be modified only by a writing signed by both Parties.
22. **Further Assurances.** The Parties shall execute and deliver all documents and perform all further acts that may be reasonably necessary to effectuate the provisions of this Agreement, including, as applicable, delivery of such additional certificates, forms, documentation or agreements set forth on Exhibit B.
23. **Governing Law.** This Agreement is made and shall be interpreted and enforced in accordance with the laws of the Commonwealth of Virginia, without giving effect the conflicts of laws principles thereof. The Parties hereby consent and submit to the personal jurisdiction of the courts of the Commonwealth of Virginia.
24. **Survival.** The obligations under Sections 15 (Indemnification), 17 (Consequential Damages) and 23 (Governing Law) and any other provisions of this Agreement which, by their nature and context, are intended to survive termination of this Agreement, shall survive the expiration or termination of this Agreement.



25. **Physical Aggregation of Meters.** Physical aggregation of utility meters is not a standard service offered by Sigora Solar. Customer is responsible for retaining a licensed electrician to perform meter aggregation in conjunction with the utility. At its discretion, Sigora may be able to provide this service under certain circumstances at additional costs. Sigora requires all physical meter aggregation to be complete before any solar-related installation can commence.
26. **Assignment.**
- a. Except as set forth below, this Agreement may not be assigned in whole or in part by either Party without the prior written consent of the other Party, which consent shall not be unreasonably withheld or delayed.
 - b. Sigora may, without the prior written consent of Customer: (i) assign, mortgage, pledge or otherwise collaterally assign its interests in this Agreement to any financing party, (ii) directly or indirectly assign this Agreement to an affiliate of Sigora, (iii) assign this Agreement to any entity through which Sigora is obtaining financing or capital and (iv) assign this Agreement to any person succeeding to all or substantially all of the assets of Sigora.
 - c. Customer may, without the prior written consent of Sigora, assign this its interests in this Agreement to any credit worthy entity, as determined by Sigora in its sole discretion, that purchases or otherwise acquires the Property.
 - d. This Agreement shall be binding on and inure to the benefit of the successors and permitted assignees.
27. **Entire Agreement.** This Agreement, together with any Exhibits hereto, contain the complete agreement of the parties concerning the subject matter herein, and there are no oral or written understandings, representations, or agreements pertaining thereto which have not been incorporated herein or therein.
28. **Severability.** If any term or provision of this Agreement or the application thereof to any person or circumstance shall, to any extent, be ruled by a court of competent jurisdiction to be invalid or unenforceable, the remainder of this Agreement, or the application of such term or provision to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby, and each term and provision of this Agreement shall be valid and enforced to the fullest extent permitted by law notwithstanding the invalidity of any other term or provision hereof.
29. **Marketing.** Unless otherwise indicated by Customer's initials below, Customer agrees that Sigora is permitted to use photographs of the Property and the System in its promotional materials (including, but not limited to, its website).

(Optional opt-out): I do not authorize Sigora Solar to use images of my
System and/or Property for marketing purposes

Customer Initials



Exhibit B System & Services Description

System Description

Standard Equipment Included:

- 60 or 72 cell standard photovoltaic modules
- Appropriately sized inverter(s) for rated system capacity
- Cellular production monitoring kit

Optional Equipment:

- ☐ Wi-Fi OR Ethernet connectivity kit

Please note:

1. Sigora Solar is responsible for the installation of the cellular connectivity equipment only. Customer is responsible for verifying cellular or ethernet connectivity. In the event that connectivity issues arise, standard service rates will apply for any additional servicing.
2. Passive production monitoring is included for 12 months following installation. At that time, monitoring is the sole responsibility of the Customer.
3. Standard cellular production monitoring comes with a five (5) year data plan. After the initial 5-year term, Customer is responsible for internet connectivity or renewing the cellular plan at current market rate.

Services

Standard Services Included:

- Technical field verification
- System design & engineering
- All required permitting
- Installation
- Utility interconnection
- System activation
- Energy efficiency audit
- PEARL Certification

Optional Services (select):

- ☒ Energy Efficiency Improvements
- ☐ Consumption Monitoring
- ☐ Ground mount racking structure engineered and approved by a structural Professional Engineer
- ☐ Trenching between array and system point of interconnection
- ☐ Battery Installation*
- ☐ Tier 1B – (1) LG Chem (or comparable): \$10,999.00
- ☐ Tier 2B – (2) LG Chem (or comparable): \$16,999.00



*If Customer is receiving a Battery Installation, refer to *Exhibit D: Battery Terms and Disclaimer* for details and conditions.



Exhibit C Payment Schedule

Customer shall pay the Purchase Price in accordance with the following payment schedule:

Cash

- 25% at Contract Signing
- 50% at Completed site assessment and final system design
- 20% at Installation completion
- 5% at Time of system activation for Dominion customers and at time of final inspection for all other utility customers

Credit Card*

- 25% at Contract Signing
- 50% at Completed site assessment and final system design
- 20% at Installation completion
- 5% at Time of system activation for Dominion customers and at time of final inspection for all other utility customers

*All credit card transactions are subject to a 3.5% processing fee

Financed

Stage Funding: Payments may be due at several milestones during the construction and solar installation project, these terms are not negotiable. All required documentation must be signed by customer with no exception at each applicable stage. The specified solar install project is considered complete at installation of PV panels. This will be prior to meter swap and Energy Efficiency upgrades. Meter swap timeline is a function of the customer's specific utility company and out of Sigora Solar's control. Sigora Solar is not responsible for the timeline of the meter swap or activation.

Certification of Completion: After delivery of goods and/or installation of PV panels has been completed, customer shall deliver to contractor a signed Certificate of Completion on Contractors form. This may be prior to Energy Efficiency upgrades as these are a complimentary item.

All payments shall be made in accordance with the following (select):

- ☐ Check
- ☐ Credit Card
- ☐ Wire Transfer
- ☒ Financed

☐ Partial Cash Payment: \$ _____



Notice of Cancellation/Buyer's Right to Cancel

Date of Transaction: 3/1/2019

You may CANCEL this transaction, without any penalty or obligation, within THREE BUSINESS DAYS from the above date.

If you cancel, any property traded in, any payments made by you under the contract or sale and any negotiable instrument executed by you will be returned within TEN DAYS following receipt by the seller (Sigora Solar LLC) of your cancellation notice, and any security interest arising out of the transaction will be canceled.

If you cancel, you must make available to the seller (Sigora Solar LLC) at your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale, or you may, if you wish, comply with the instructions of the seller (Sigora Solar LLC) regarding the return shipment of the goods at the seller's (Sigora Solar LLC) expense and risk.

If you do make the goods available to the seller (Sigora Solar LLC) and the seller (Sigora Solar LLC) does not pick them up within 20 days of the date of your notice of cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the seller (Sigora Solar LLC), or if you agree to return the goods to the seller (Sigora Solar LLC) and fail to do so, then you remain liable for performance of all obligations under the contract.

To cancel this transaction, mail or deliver a signed and dated copy of this cancellation notice, or any other written notice, or send a telegram to Sigora Solar LLC, at 1222 Harris St. Charlottesville, VA 22903 NO LATER THAN MIDNIGHT of 03/01/2019.

I, _____, HEREBY CANCEL THIS TRANSACTION
on _____.

Buyer's Signature: _____

Buyer's Signature: _____

Each of you hereby acknowledges receipt of two fully completed copies of the Notice of Right to Cancel.

3/1/2019
DATE

DocuSigned by:
[Redacted Signature]
Customer 92147717EFD2489...

DocuSigned by:
[Redacted Signature]
Customer B250C170AEC74ED...



Notice of Cancellation/Buyer's Right to Cancel

Date of Transaction: 3/1/2019

You may CANCEL this transaction, without any penalty or obligation, within THREE BUSINESS DAYS from the above date.

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I, _____, HEREBY CANCEL THIS TRANSACTION
on _____.

Buyer's Signature: _____

Buyer's Signature: _____

Each of you hereby acknowledges receipt of two fully completed copies of the Notice of Right to Cancel.

3/1/2019
DATE

DocuSigned by:
[Redacted Signature]
Customer 92147717EFD2489...

DocuSigned by:
[Redacted Signature]
Customer B250C170AEC74ED...



duke-energy.com
800.777.9898

Your Energy Bill

Page 1 of 3

Service address

720 FORREST LN
CREEDMOOR NC 27522

Bill date Oct 25, 2024
For service Sep 21 - Oct 23
33 days

Account number

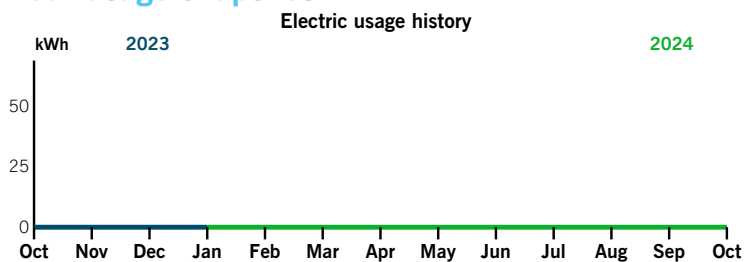
Billing summary

Previous Amount Due	\$30.18
Payment Received	0.00
Current Electric Charges	15.25
Other Charges and Credits	0.30
Taxes	1.07
Total Amount Due Nov 19	\$46.80

To help us repair malfunctioning streetlights, quickly: 1. Visit duke-energy.com/lightrepair 2. Provide us with the light's location and your contact information. 3. Specific addresses, landmarks and directions work best.

Share the Light Fund® is a support program that helps customers who are struggling to pay their energy bills and gives those who can a chance to share the power. Learn more at duke-energy.com/ShareTheLight.

Your usage snapshot



Average temperature in degrees

62° 51° 48° 44° 48° 56° 63° 71° 78° 80° 77° 72° 65°

	Current Month	Oct 2023	12-Month Usage	Avg Monthly Usage
Electric (kWh)	0	0	N/A	0
12-month usage based on most recent history				

Mail your payment at least 7 days before the due date or pay instantly at duke-energy.com/billing. Late payments are subject to a 1.0% late charge.

Please return this portion with your payment. Thank you for your business.



Duke Energy Return Mail
PO Box 1090
Charlotte, NC 28201-1090

Account number

Amount due

\$46.80
by Nov 19

After Nov 19, the amount due will increase to \$47.27.

\$ _____ \$ _____
Add here, to help others with a contribution to Share the Light
Amount enclosed

720 FORREST LN
CREEDMOOR NC 27522-8196

Duke Energy Payment Processing
PO Box 1094
Charlotte, NC 28201-1094

88910141687886000440000003018000000166200000046807



duke-energy.com
800.777.9898

Page 2 of 3

Account number

200293105611

We're here for you

Report an emergency

Electric outage	duke-energy.com/outages 800.769.3766
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Convenient ways to pay your bill

Online	duke-energy.com/billing
Automatically from your bank account	duke-energy.com/draft
Speedpay (fee may apply)	duke-energy.com/pay-now 800.777.9898
By mail payable to Duke Energy	P.O. Box 1094 Charlotte, NC 28201-1094
In person	duke-energy.com/location

Help managing your account (not applicable for all customers)

Register for free paperless billing	duke-energy.com/paperless
Home	duke-energy.com/manage-home
Business	duke-energy.com/manage-bus

General questions or concerns

Online	duke-energy.com
Home: Mon - Fri (7 a.m. to 7 p.m.)	800.777.9898
Business: Mon - Fri (7 a.m. to 6 p.m.)	800.653.5307
For hearing impaired TDD/TTY	888.762.2724 or 711
International	1.407.629.1010

Check utility rates

Check rates and charges	duke-energy.com/rates
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Correspond with Duke Energy

P.O. Box 70516
Charlotte, NC 28272

Important to know

Your next meter reading: Nov 20

Please be sure we can safely access your meter. Don't worry if your digital meter flashes eights from time to time. That's a normal part of the energy measuring process.

Your electric service may be disconnected if your payment is past due

If payment for your electric service is past due, we may begin disconnection procedures. If your service is disconnected because of a missed payment, you must pay your past-due balance in full, plus a reconnection fee, before your service will be reconnected. The reconnection fee is \$8.00. A security deposit may also be required.

Electric service does not depend on payment for other products or services

Non-payment for non-regulated products or services (such as surge protection or equipment service contracts) may result in removal from the program but will not result in disconnection of electric service.

When you pay by check

We may process the payment as a regular check or convert it into a one-time electronic check payment.

Late payment charges

A late payment charge of 1.0% will be added for any past due utility balance not paid by the due date.

Storm Recovery Charge

This bill charge was approved in a financing order issued to DEC by the NCUC to recover storm recovery property. As approved by the NCUC, a special purpose entity is the owner of the rights to collect the storm recovery charge and DEC acts as the agent collecting for the special purpose entity. Visit duke-energy.com/SRC to learn more.

Para nuestros clientes que hablan Español

Representantes bilingües están disponibles para asistirle de lunes a viernes de 7 a.m. - 7 p.m. Para obtener más información o reportar problemas con su servicio eléctrico, favor de llamar al 800.777.9898.

Your usage snapshot - Continued

Net Metering summary

Previous Carried Forward Balance	535
Current Carried Forward	777
Carried Forward Balance	1,312 kWh

Current electric usage for meter number 323572979	
Actual reading on Oct 23	65954
Previous reading on Sep 21	- 65697
Energy Used	257 kWh
Energy Delivered	
Actual reading on Oct 23	41918
Previous reading on Sep 21	- 40884
Energy delivered to grid	1034 kWh
Billed kWh	0.000 kWh

This account is currently on the Net Metering rider for Solar Interconnection.

Billing details - Electric

Billing Period - Sep 21 24 to Oct 23 24	
Meter - 323572979	
Basic Customer Charge	\$14.00
Clean Energy Rider	1.25
Total Current Charges	\$15.25

Your current rate is Residential Service (RS).

For a complete listing of all North Carolina rates and riders, visit duke-energy.com/rates

A rider is a mechanism used to recover costs or credit customers for programs, purchases or regional policy initiatives that are outside of standard base rates. **The Summary of Rider Adjustments** line item found in the Billing Details includes, but is not limited to: fuel- related costs, demand-side management, energy efficiency program costs, generation assets, and the competitive procurement of renewable energy. For additional detail, please visit duke-energy.com/rates to view the Summary of Rider Adjustments tariff found within the **Index of Rate Schedules** tab. Each of the individual rider tariffs are located under the Retail Riders heading.

Billing details - Other Charges and Credits

Late Fee	\$0.30
Total Other Charges and Credits	\$0.30

Billing details - Taxes

Sales Tax For Utility	\$1.07
Total Taxes	\$1.07



Loan Payoff Statement

Statement Date:	12/21/2021
Loan Number:	1902007238
Payoff Date:	11/30/2021
Account Balance:	\$0.00

██████████
720 FORREST LANE
CREEDMOOR, NC 27522

For Billing Inquiries, please call (800) 345-9372 Or
Email customerservice@goodleapsupport.com

ACCOUNT INFORMATION	
Property Address:	720 FORREST LANE Creedmoor, NC 27522
Original Loan Amount:	\$41,230.00

PAYMENT ACTIVITY SINCE LAST STATEMENT	
Principal:	\$39,106.68
Interest:	\$86.69
Fees:	\$83.00
Overpayment:	\$285.98

Congratulations on paying off your loan!

Dear ██████████

Paying off a home improvement is a big step.
Congratulations.

Now that we have received your payoff and closed your account referenced above, this is what you can expect:

We'll send the UCC termination to the state and county recorder's office. You can use this document to confirm that your loan is paid off until the county records your release.
Please contact your state or county recorder's office if you have questions or want a copy of the **termination**.

We have mailed you a check if we owe you money.
If we received more than we needed to pay off the account, we have sent a check or credited your funding source on file. You should receive the payment within 21 days of the payoff date.

Thank you for choosing GoodLeap
for your home improvement financing needs

DEBT CONSOLIDATION WORKSHEET

Borrower Name(s): [REDACTED]

Date Prepared: 11/23/2021

Details of Proposed Loan

Loan Program: **GL VA 30YR FIXED**

Proposed Loan Amount: **\$ 231,000.00**

Note Rate: **2.875 %**

Proposed Monthly Payment: **\$ 958.40**

Term: **30 years**

Monthly Savings: **\$ 908.00**

APR: **3.049 %**

Liabilities

Creditor	Type	Monthly Payment	Balance	Months Left	Total Payment	Paid Off
WELLS FARGO HM MORTGAG	MortgageLoan	1,180.00	158,026.70	175	206,500.00	Yes
GoodLeap Solar	Installment	259.00	39,541.30	212	54,908.00	Yes
DISCOVERBANK	Revolving	128.00	6,073.00	48	6,144.00	Yes
CB/ JARED	Revolving	205.00	4,893.00	24	4,920.00	Yes
CAPITAL ONE	Revolving	94.00	3,177.00	34	3,196.00	Yes
WFDS	Installment	908.00	47,021.00	58	52,664.00	
WFDS	Installment	918.00	40,634.00	51	46,818.00	
US DEPT OF ED/GLELSI	Installment	13.00	2,991.00	120	1,560.00	
SYNCB/CARECR	Revolving	92.00	2,830.00	31	2,852.00	
MERRICK BK	Revolving	66.00	2,002.00	31	2,046.00	
WELLS FARGO	Revolving	62.00	1,950.00	32	1,984.00	
SYNCB/LOW	Revolving	57.00	1,577.00	28	1,596.00	
USAA SVG BK	Revolving	24.00	1,003.00	42	1,008.00	
CAP1/WMT	Revolving	28.00	811.00	29	812.00	
CAPITAL ONE	Revolving	19.00	687.00	37	703.00	
FST PREMIER	Revolving	36.00	505.00	15	540.00	
CAPITAL ONE	Revolving	25.00	401.00	17	425.00	
FST PREMIER	Revolving	30.00	382.00	13	390.00	

Total Current Liabilities: \$ 314,505.00

Total Paid Off Liabilities: \$ 211,711.00

This is not a loan commitment. All loans must meet current underwriting criteria including verification of credit, income, equity, and title.

