



Residential Property And Owners' Association Disclosure Statement

Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 304 Cameronwood Dr, Fuquay Varina, NC, 27526

Owner's Name(s): Opendoor Property J LLC

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 BB
Buyer Initials _____ Owner Initials _____

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

	Yes	No	NR	
A1. Is the property currently owner-occupied? Date owner acquired the property: <u>05/18/2026</u> If not owner-occupied, how long has it been since the owner occupied the property? <u>never occupied</u>	☐	☒	☐	
A2. In what year was the dwelling constructed? <u>1998</u>			☐	
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 <u>Unknown</u>			☒	
A5. In what year was the dwelling's roof covering installed? <u>Unknown</u>			☒	
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
Foundation	☐	☐	☐	☒
Slab	☐	☐	☐	☒
Patio	☐	☐	☐	☒
Floors	☐	☐	☐	☒
Windows	☐	☐	☐	☒
Doors	☐	☐	☐	☒
Ceilings	☐	☐	☐	☒
Deck	☐	☐	☐	☒
Attached Garage	☐	☐	☐	☒
Fireplace/Chimney	☐	☐	☐	☒
Interior/Exterior Walls	☐	☐	☐	☒
Other: _____	☐	☐	☐	☐

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

A5. Seller has no knowledge of installation dates.; Seller installed new carpets flooring in various locations before sale. Buyer and buyer's agent to independently verify.

SECTION B. HVAC/ELECTRICAL

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 [<u> </u> # of units] Year: <u> </u>	☐ Heat Pump [<u> </u> # of units] Year: <u> </u>		
☐ Baseboard [<u> </u> # of bedrooms with units] Year: <u> </u>	☒ Other: <u>Unknown</u> Year: <u>Unknown</u>		

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 Buyer Initials _____ Owner Initials _____

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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):

B5. Owned solar panels present in the property, buyer should have their own inspection

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: _____

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: _____

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: _____

C5. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR
Septic system	☒	☐	☐	☐
Sewer system	☐	☐	☐	☒

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

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

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Buyer Initials _____ Owner Initials _____

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SECTION D. FIXTURES/APPLIANCES

D1. Is the dwelling equipped with an elevator system?

If yes, when was it last inspected? _____

Date of last maintenance service: _____

Yes ☐ No ☐ NR ☒

D2. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR
Attic fan, exhaust fan, ceiling fan	☐	☐	☐	☒	Irrigation system	☐	☐	☐	☒	Sump pump	☐	☐	☐	☒	Garage Door system	☐	☐	☐	☒
Elevator system or component	☒	☐	☐	☐	Pool/hot tub /spa	☒	☐	☐	☐	Gas logs	☐	☐	☐	☒	Security system	☐	☐	☐	☒
Appliances to be conveyed	☐	☐	☐	☒	TV cable wiring or satellite dish	☒	☐	☐	☐	Central vacuum	☐	☐	☐	☒	Other:	☐	☐	☐	☒

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

SECTION E. LAND/ZONING

E1. Is there a problem, malfunction, or defect with the drainage, grading, or soil stability of the property?

Yes ☐ No ☐ NR ☒

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

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?

Yes ☐ No ☐ NR ☒

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Buyer Initials _____ Owner Initials _____

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	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 BB
 Buyer Initials _____ Owner Initials _____

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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) _____ 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: _____ 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: _____	☐	☐	☒
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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: _____	☐	☐	☒
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H4. Is there any unsatisfied judgment or pending lawsuits against the association? If "yes," state the nature of each unsatisfied judgment or pending lawsuit: _____	☐	☐	☒
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Explanations for questions in Section H (identify the specific question for each explanation):

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.

Owner Signature: Brad Bonney Opendoor Property J LLC Date 06/01/2026

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 _____



e & Address

Installation Location

Date

Cameronwood
Dr

304
Cameronwood
Dr

January 12, 2026

This page contains a summary of the core Lease terms.

This document is only a summary, not a binding contract. The full terms and conditions are contained in the Lease itself, and they prevail over this summary.

NC 27526

\$ 0.00	\$ 114.04	25 Years
Amount due at contract signing and install	First Year Monthly Payment Amount	Agreement Term

LightReach Promise

1. LightReach and/or our Certified Installer agrees to install an estimated 8.610 kW DC solar system.
2. LightReach and our Certified Installer estimate the system will produce 10,527 kWh in first year of operation.
3. There are no upfront fees. You do not pay any equipment or installation costs. LightReach pays those costs.
4. LightReach owns the system, and you are agreeing to lease the Solar System at a predictable and transparent rate.
5. Your First Year Monthly Lease Payment will be \$ 114.04 per month.
6. The Monthly Payment you pay LightReach will rise 2.99 % per year for the Lease Term (See Exhibit F).
7. If the system does not produce as expected, LightReach has a performance guarantee and will credit you the difference between guaranteed and actual production (See Exhibit G).
8. The term of this Agreement is (25) years.
9. LightReach and/or our Certified Installer will acquire all necessary permits and approvals for safe installation and utility interconnection.
10. LightReach and/or our Certified Installer will engineer and procure equipment in accordance with all applicable building codes and standards for your state and local jurisdiction.
11. LightReach and/or our Certified Installer warrants, insures, and repairs the system at no additional cost to you throughout the term.



You Agree

1. You have the right to cancel this Lease within (10) days after the Effective Date of this Agreement.
2. The solar system is owned and operated by LightReach. You cannot claim the system as yours for any purpose.
3. You will return any documents we send you for e-signature, such as permit and utility application forms, within (7) days of receiving them.
4. You will be responsible for any conditions at your Property that might disrupt a safe and efficient installation.
5. You will be reasonably available to schedule site visits, installation, and inspection appointments.
6. Once the system is operating, you will receive two monthly electricity bills: one from your electric utility company Duke Energy Progress and one from LightReach.
7. The solar system will provide power to offset household usage, but you may still incur monthly fixed or excess charges from my electric utility.
8. You can transfer the Lease to a new homeowner, by informing LightReach and having a new homeowner complete a credit check and a transfer assignment.
9. You cannot activate, remove, modify, or perform maintenance on the system without explicit authorization from LightReach.
10. You agree not to do anything to the property that would damage or otherwise obstruct the system's performance.
11. You agree to maintain and make available a functioning internet connection.



Homeowner:

Name:  _____

Co-Homeowner (if any):

Name: _____

Certified Installer / Contractor: Complete Solar, Inc

Contractor Address: 2500 Executive Parkway

Lehi, UT 84043

Contractor License Number(s): U.35958, QUAL.U.14646

Salesperson/Solicitor Name: Megan Thomason

Salesperson/Solicitor Registration Number: _____

This solar lease (this “Lease” or “Agreement”) is the agreement between a Homeowner (and Co-Homeowner, if applicable) (Homeowner and Co-Homeowner and “you” and “your”) and Palmetto Solar, LLC, DBA LightReach, License No. U.32289 (together with its successors and assigns, “LightReach” or “we,” “us” and “our”), entered into as of January 12, 2026 (“Effective Date”) covering the lease to you of the solar panel system described herein (the “System”).

LightReach and its Certified Installer (“Installer”, “Contractor”, “Subcontractor” or “Certified Partner”) will install at your property located at:

304 Cameronwood Dr, Fuquay-Varina, NC 27526.

LightReach Certified Installers are licensed and bonded contractors that meet LightReach’s quality standards and maintain insurance coverages as set forth in Section B(x) below. LightReach requires its Certified Installers to employ licensed personnel as required by applicable state and local law, regulations, or codes.

This Lease consists of the terms and conditions outlined in the table of contents and the following Exhibits:

- ☐ Exhibit A Electronic Funds Transfer or Credit Card Payment Authorization



- Exhibit B Limited Warranty
- Exhibit C Notice of Cancellation
- Exhibit D HOA Release
- Exhibit E Reserved
- Exhibit F Federal Consumer Leasing Act Disclosure and Monthly Lease Payment Schedule
- Exhibit G Performance and Production Guarantee
- Exhibit H Additional Products

This Lease is a legally binding agreement, so please read everything carefully including all of the Exhibits.



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1. INTRODUCTION

This Lease is the agreement between you and Palmetto Solar, LLC, DBA LightReach as of the Effective Date, for the lease to you of the System.

LightReach or its Certified Installer will coordinate development and installation of the System at the location listed on the previous page, which address will be referred to herein as the "Property" or your "Home." LightReach provides you with a Limited Warranty for the System which is attached as Exhibit B (Limited Warranty).

This Lease contains disclosures required by the Federal Consumer Leasing Act and, where applicable, state law. You acknowledge that you have received and reviewed all disclosure statements attached as Exhibit E (State-Specific Disclosure Statement).

You are entitled to a completely filled out copy of this Lease signed by both you and LightReach before any commencement of installation work begins.

Following the Effective Date, a representative of LightReach or its Certified Installer will contact you to verify your information. If you do not meet your contractual obligations under this Lease, you may lose your rights to the System.

You may manage your obligations pursuant to this Lease and communications with LightReach regarding this Lease in LightReach's online customer portal, located at palmetto.com/products/palmetto-app (the "App" herein).

You may also contact LightReach via email at help@palmetto.com with any questions regarding this Lease.

2. LEASE TERM

LightReach agrees to lease you the System for a minimum of twenty-five (25) years following your Interconnection Date. We refer to this period of time as the "Lease Term." Your Lease Term starts upon the "Interconnection Date," which is the date that the System has been approved by your utility to be connected to the utility grid and begin generating power. LightReach or its Certified Installer will notify you of your Interconnection Date.

Approximate Start Date.

The installation work to be performed by LightReach or its Certified Installer pursuant to this Agreement shall commence (the "Commencement Date") within thirty (30) business days from the date that is the later of the date in which (a) all permits and utility approvals have been issued; (b) any required homeowner's association approval letter has been received, and (c) all materials have been delivered to the Installation Location.

Approximate Interconnection Date.

All work to install the System shall be completed as soon as possible after the Commencement Date, subject to any applicable amendments to this Agreement. The time between Commencement Date and Interconnection Date will vary depending on a number of factors, some outside the control of LightReach and/or its subcontractors. These factors include the process for obtaining approvals for utility interconnection, approval for parallel operation by the applicable public utility, any applications for any Tax Credits as defined in Section 4 below, and/ or compliance with any applicable statute, regulation, permit, restriction, tariff, by-law (zoning or otherwise), guideline, injunction, or judgment enforced by any applicable authority (the “Applicable Laws”). The installation shall be deemed completed upon the Interconnection Date.

3. SYSTEM DESCRIPTION; ADDITIONAL PRODUCTS (IF ANY)

Estimated Solar System Size: 8.610 kW DC

Equipment Description:

Micro inverter, string inverter, or optimized string inverter

High-efficiency all-black solar panels

Racking and balance of materials required for installation

Your inverter type may be a micro inverter, string inverter, or optimized string inverter. Your inverter system may be from any LightReach-approved manufacturer (including, but not limited to, Enphase, SolarEdge, Tesla or equivalent approved inverter). Your panels may be from any LightReach-approved manufacturer (including, but not limited to, Canadian Solar, Q Cell (Hanwha), Trina, LG Electronics, Silfab, ET Solar, REC, URECO, Yingli, Panasonic, Mission, Jinko, and VSUN).

LightReach and its Certified Installer may substitute equipment depending upon availability and may change its list of approved manufacturers from time to time. Should a substitution of manufacturer materially change the production or cost of the System, either party may exercise the options to terminate this Agreement pursuant to Section 6 below. YOU AGREE THAT YOU HAVE REVIEWED THE ABOVE DESCRIPTION OF THE SYSTEM AND EQUIPMENT.

Additional Products: This Agreement ____ DOES / x DOES NOT include additional products described in Exhibit H hereto (the “Additional Products”).



LightReach may administer and operate the System, including any Additional Products, to optimize your Home's energy production and consumption, and for the purpose of demand response or other utility-based programs designed to reduce your utility costs or maintain the reliability of the local electrical grid.

If such Additional Products include one or more batteries, the following terms apply:

For each battery, the System will contain a storage-enabled inverter/charger capable of providing power dependent upon the current state of battery charge. Each battery will draw its charge from the System, providing backup power within the limits of the System. Each battery will power its designated circuits only and not your entire Home. You will ensure battery settings are set to draw charge from the System, and you will be responsible for damage caused due to backing up more loads than have been approved by LightReach and/or changing settings from initial installation. LightReach is not responsible for system failure caused by excessive loads.

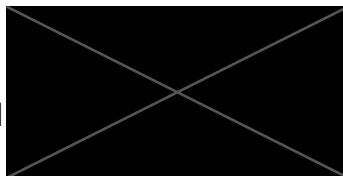
LightReach will establish a reasonable reserve level for your battery (at minimum, 20% of the battery) so that your battery will always be charged at a specified minimum to allow you to obtain a certain amount of power in the event of an outage. While the battery may be useful to provide backup power during an outage, LIGHTREACH DOES NOT WARRANT OR GUARANTEE THAT BATTERY BACKUP POWER WILL BE AVAILABLE WITHOUT INTERRUPTION DURING EVERY POWER OUTAGE. YOU AGREE THAT LIGHTREACH IS NOT LIABLE IN THE EVENT THAT THE BATTERY DOES NOT PROVIDE BACKUP POWER FOR ANY REASON. DO NOT DEPEND ON BATTERY BACKUP POWER TO POWER LIFE SUPPORT OR OTHER MEDICAL EQUIPMENT DURING A POWER OUTAGE, BUT INSTEAD CONTACT YOUR LOCAL EMERGENCY SERVICES OR DIAL 911.

Please notify LightReach in the event your battery does not provide backup power during a power outage.

Under normal conditions of use, the battery should pose no danger to you. However, if the battery is mishandled, it may become dangerous and could result in electrical hazards, fire, or other damage to people or property. YOU AGREE THAT, FOR THE DURATION OF THE TERM, YOU WILL NOT CONNECT ANOTHER POWER GENERATION RESOURCE OR ANY OTHER TECHNOLOGY FOR THE GENERATION OF ELECTRICITY (USING GASOLINE, DIESEL, PROPANE, NATURAL GAS, OR LIQUIFIED PETROLEUM GAS).

By initialing below, you
regarding Additional

Homeowner's Initial



and accept the above terms and conditions

Co- Homeowner's Initials: _____



4. LEASE PAYMENTS; SCHEDULE AND AMOUNTS; PURCHASE, PREPAYMENT & RENEWAL

Your monthly Lease payment (plus any sales tax, if applicable) (the “Monthly Payment”) will be due on the same day every month (the “Due Date”). Your first Due Date will be provided on your first invoice from LightReach, and will be approximately thirty (30) calendar days after the Interconnection Date (but no less than fifteen (15) calendar days following your receipt of invoice). If your Due Date falls on the twenty-ninth (29th) through thirty-first (31st) day of the month, it will be adjusted to be on the first (1st) day of the following month. Invoices for Monthly Payments will be provided on or around fifteen (15) calendar days prior to your Due Date each month. Automatic payments will be processed on your Due Date unless otherwise approved by LightReach.

Electric energy delivered to you from the System shall not be considered a resale of retail sale of energy and you agree that LightReach is not providing you with service as a competitive retail electric supplier or third party supplier.

Amounts Due at Lease Signing or Delivery	Monthly Payments:
● Payments Due at Signing: \$ <u>0.00</u> ● Payments Due at Installation: \$ <u>0</u> ● Payments Due after Inspection: \$ <u>0</u>	Your First Monthly payment is \$ <u>114.04</u> followed by 11 monthly payments of \$ <u>114.04</u> followed by 12 monthly payments of \$ <u>117.45</u> followed by 12 monthly payments of \$ <u>120.97</u> followed by 12 monthly payments of \$ <u>124.58</u> followed by 12 monthly payments of \$ <u>128.31</u> followed by 12 monthly payments of \$ <u>132.14</u> followed by 12 monthly payments of \$ <u>136.10</u> followed by 12 monthly payments of \$ <u>140.16</u> followed by 12 monthly payments of \$ <u>144.36</u> followed by 12 monthly payments of \$ <u>148.67</u> followed by 12 monthly payments of \$ <u>153.12</u> followed by 12 monthly payments of \$ <u>157.70</u> followed by 12 monthly payments of \$ <u>162.41</u> followed by 12 monthly payments of \$ <u>167.27</u> followed by 12 monthly payments of \$ <u>172.27</u> followed by 12 monthly payments of \$ <u>177.42</u> followed by 12 monthly payments of \$ <u>182.72</u> followed by 12 monthly payments of \$ <u>188.19</u> followed by 12 monthly payments of \$ <u>193.81</u> followed by 12 monthly payments of \$ <u>199.61</u> followed by 12 monthly payments of \$ <u>205.58</u>
Other Charges (not part of your monthly Lease Payments): Your estimated average monthly tax payments are \$ <u>0</u>	



Estimated taxes other than sales taxes collected monthly (if applicable) \$ <u>0</u>	followed by 12 monthly payments of \$ <u>211.72</u> followed by 12 monthly payments of \$ <u>218.05</u> followed by 12 monthly payments of \$ <u>224.57</u> followed by 12 monthly payments of \$ <u>231.29</u> Your total Solar Lease Monthly Payments over the Lease Term are \$ <u>49,830.12</u>.
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a. Taxes

- (i) **Tax Payments.** If any taxes (including, but not limited to, sales and transaction taxes and including any associated interest and penalties) are assessed related to this Lease, the System or the sale of electric energy (other than with respect to taxes on income from the System), you agree to pay the applicable taxes. Thus, if tax rates change, your Monthly Payment to LightReach may change to reflect this rate change. You also agree to pay as invoiced any applicable personal property taxes on the System that your local jurisdiction may levy. If any such taxes are paid by LightReach, you agree to pay or reimburse LightReach for all such taxes, except to the extent that you are prohibited from doing so by applicable law.
- (ii) **Tax Credits.** The listed tax payments do not consider any applicable tax credits or incentives. You agree that any and all tax credits, incentives, capacity rights, rebates, renewable energy/carbon credits, any credit compensation rates offered by any applicable authority, including, but not limited to, value of solar tariffs or net metering benefits, and/or any other applicable benefits to LightReach (the "Tax Credits") are exclusively the property of and the benefit of LightReach and its partners.

b. Payment Method; Late Payment Interest

The above-listed Monthly Payment amount assumes you will make automatic payments as described in Exhibit A (Electronic Funds Transfer or Credit Card Payment Authorization). If you pay by any method besides automatic payments, you will lose the discount for automatic payments and your Monthly Payment will be increased by fifteen dollars (\$15.00). If you pay by credit card, a pass through processing fee will be added to your Monthly Payment that is not for the benefit of Palmetto.



If you agree to ACH payments, you agree to pay LightReach all amounts owed pursuant to the Agreement via electronic funds transfer. You agree to sign the Electronic Funds Transfer or Credit Card Authorization attached as Exhibit A to this Agreement.

In the event you fail to timely pay amounts when due, you will be assessed a late payment fee of \$ 25 (or such lower amount as required by applicable law) per month beginning on the twentieth (20th) day after the date the payment was due and continuing until paid in full. Late payments hereunder may be reflected in your credit report.

c. Purchase Request

If you are not in default of this Lease, you may request to purchase the System prior to the end of the Lease Term at the following times:

- (i) Upon the fifth (5th) anniversary of the Interconnection Date;
- (ii) At any time after the fifth (5th) anniversary of the Interconnection Date; or
- (iii) If you sell the Home during the Lease Term.

In order for the purchase to occur you must (A) be in good standing under this Lease Agreement, and (B) LightReach must agree to the purchase request.

In order to purchase the System, you must deliver a written notice to LightReach of your request to purchase within sixty (60) days of the applicable date and deliver payment to LightReach within thirty (30) days of receiving an invoice from LightReach for the purchase price. You agree to pay any applicable tax on the purchase price for the System. You also understand and agree to pay as invoiced any applicable personal property taxes on the System if you exercise your option to purchase the System.

The purchase price will be the fair market value ("FMV") of the System at the time of the purchase. LightReach will determine the FMV of the System by hiring an independent appraiser to estimate the value of a comparable in-service photovoltaic solar system in your state and utility service area. This valuation will take into account the System's age, location, conditions, size, and other market characteristics such as equipment type, service costs, and value of electricity in your area, and any applicable incentives. LightReach will provide a Purchase Request Notice inclusive of estimated FMV purchase price at each year in the Lease Term. This notice will be delivered prior to the fifth (5th) anniversary of the Interconnection Date.

After you purchase the System, this Agreement will terminate and neither party will have any remaining obligations under this Agreement. For the avoidance of doubt, after termination, LightReach's maintenance and repair obligations under this Agreement will end unless you enter into a separate agreement with LightReach or its vendors and third parties to perform these services at your expense. If possible, LightReach will assign to you any equipment warranties still in effect for the System components. LightReach reserves the right to continue to measure the performance of the System after termination of the Agreement.

- d. Prepayment.** At any time, you may prepay all of the expected Monthly Payments you will owe LightReach during the remaining portion of the Term. The prepayment shall equal the remaining Monthly Payments for the current and remaining years of the Term, discounted by five percent (5%), as set forth as the "prepayment price" in Exhibit F (Federal Consumer Leasing Act Disclosure and Monthly Lease Payment Schedule). LightReach's obligations under this Lease will not change if you make a prepayment pursuant to this Section, and you will remain responsible for all non-Monthly Payment obligations contained herein.

e. Renewal.

If you are in compliance with your Lease at the end of the Lease Term, you have the option to renew your Lease for up to ten (10) years in two (2) five (5) year renewal periods.

LightReach will notify you sixty (60) days prior to the expiration of the initial Lease Term and provide renewal notice to include your end of initial Lease Term options. The renewal notices shall set forth the new Monthly Payment dues under the renewed Lease, based on our assessment of the then current fair market value of the System.

You will have the option to: (i) elect to renew the Lease for an additional five (5) year term at the terms and conditions specified in the renewal notice; (ii) elect to allow automatic renewal for a one (1) year term at the applicable payment structure described in Section 4; (iii) elect not to renew the Lease.

If you do not respond to the renewal notices, this Lease shall continue to renew for additional one (1) year terms on the above described payment terms until notice of at least thirty (30) days prior to the expiration of the then current term that you do not wish to renew. If you want to renew, complete the renewal forms and return

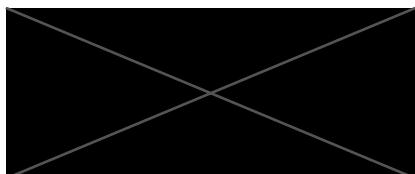


them to LightReach at least one (1) month prior to the expiration of the initial Lease Term.

YOU ATTEST THAT YOU HAVE REVIEWED THE ABOVE TERMS INCLUDING THE PURCHASE PRICE AND MONTHLY PAYMENT SCHEDULE AND AGREE TO THEM.

Ho

Sig



Name:



Date:

Co-Homeowner (if any):

Signature: _____

Name: _____

Date: _____

5. LEASE OBLIGATIONS

a. **System, Home and Property Maintenance.** You agree to:

- (i) only have the System repaired pursuant to the Limited Warranty and reasonably cooperate when repairs are being made;
- (ii) keep trees, bushes and hedges trimmed so that the System receives as much exposure to sunlight as it did when it was installed;
- (iii) keep the panels and modules clear and protect the System from debris, animals, and infestation pursuant to the Limited Warranty;
- (iv) not modify your Home or landscaping in a way that shades the System;
- (v) be responsible for any conditions at your home that affect the installation, repair, and maintenance (e.g. blocking access to the roof or removing a tree that is in the way);
- (vi) be responsible for the structural integrity of the Home where the System is installed, including structural or electrical modifications necessary to prepare your home and roof for the System. You agree that LightReach and its Certified Installer are not responsible for any known or unknown property conditions;
- (vii) be responsible for compliance with all requirements, rules and regulations of any homeowner's association governing the Home. You agree that, in the event a homeowner's association denies an application or other document related to the System, and you direct LightReach or its Certified Installer to proceed despite such denial, you will be responsible for all responsibility relating to the homeowner's association (including verifying such responsibility upon request, in the form attached hereto as Exhibit D (HOA Release));
- (viii) not remove any markings or identification tags on the System;
- (ix) permit LightReach, its employees, agents, and contractors, after we give you reasonable notice, to inspect the System for proper operation as we reasonably determine necessary;
- (x) use the System primarily for personal, family or household purposes, and not to use the System to heat a swimming pool;
- (xi) not do anything, permit or allow to exist any condition or circumstance that would cause the System not to operate as intended at the Property;



- (xii) notify LightReach immediately if you think the System is damaged or appears unsafe; if the System is stolen; and prior to changing your electric provider;
- (xiii) consent to, authorize, and direct LightReach access to use any data that may be obtained or generated by LightReach in operating the System for LightReach's business purposes;
- (xiv) consent to, authorize, and direct LightReach to disclose your data and personal information from the System to one or more third parties for LightReach's business purposes, including but not limited to sharing your personal information as necessary to qualify for Tax Credits;
- (xv) consent to, authorize, and direct LightReach and its subcontractors, vendors, and partners to access, use, and disclose data obtained or generated by LightReach in operating the System. This data includes but is not limited to, the production data of your System, energy usage patterns, and any other information that may be derived from the operation and monitoring of your System ('System Data'). You understand that this System Data may potentially be used in ways that could identify your home and energy usage trends. System Data may be used for LightReach's business purposes, including but not limited to optimizing system performance, understanding energy usage patterns, qualifying for Tax Credits, and improving services. System Data may also be shared with third parties, including but not limited to inverter manufacturers, Renewable Energy Certificate (REC) brokers, enterprise affiliates, or other similar partners, for the purposes of providing, improving, and facilitating services associated with your System;
- (xvi) authorize LightReach to utilize the electricity generated by the System to engage in any utility "demand response" and similar programs that set rules concerning solar and battery equipment like the System. These "demand response" and similar programs may maximize any Tax Credits and curtail load stress on the grid, including but not limited to time-of-use pricing, critical peak pricing, critical peak rebates, and variable peak pricing. Any such "demand response" grid services that are applicable to your System may be rendered and delivered as soon as service commences, and your execution of this Agreement also means that you, and we, are subject to those programs and requirements. We may manage the System's "demand response" participation and compliance using a third-party vendor. LightReach will continue to comply with the terms and conditions set forth in this Agreement and the exhibits;
- (xvii) cooperate fully with LightReach and its Certified Installer's efforts in seeking utility interconnection approval, parallel operation approval, and any net metering and/or Incentive Credits. This duty to cooperate includes, but is not limited to, the duty to return signed any documents LightReach or its Certified

- Installer sends you for signature within seven (7) days of receiving them;
- (xviii) authorize LightReach to maintain control of the System and all applicable electrical panels and conduits on your Property for the purposes of working with a system operator or utility to facilitate interconnection to support LightReach's application for Tax Credits;
 - (xix) authorize LightReach or its Certified Installer to install critter guard to help protect the system from pests, animals, and infestation that can damage components of the system; and
 - (xx) maintain and make available, at your cost, a functioning indoor Internet connection with one available wired Ethernet port and standard AC power outlet within _____ system's AC/DC inverter(s).

Homeowner's Initials:



Co- Homeowner's Initials: _____

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b. System Construction, Repair, Insurance, and LightReach Obligations.

LightReach agrees (and, as applicable, agrees to cause our Certified Installer contractors) to:

- (i) schedule the installation of the System at a mutually convenient date and time;
- (ii) construct the System according to written plans you review that provides a detailed description of work to be done;
- (iii) notify you if the System design has to be materially changed so that you can review any such changes;
- (iv) clean up after ourselves during the construction of the System;
- (v) insure the System against all damage or loss unless (A) that damage or loss is caused by your failure to adhere to your System, Home, and Property Maintenance obligations as listed in Section 5; (B) that damage is caused by your gross negligence; or (C) you intentionally damage the System. Upon damage or destruction to the System, you will not be entitled to insurance proceeds. In cases where LightReach bears the risk of loss, your sole remedy shall be listed under Exhibit B (Limited Warranty);
- (vi) not be a loss payee (nor named insured) on the insurance policy covering your Home;
- (vii) be responsible for risk of loss or damage to the System unless (A) that damage or loss is caused by your gross negligence, (B) you intentionally damage the System, or (C) that damage or loss is caused by your failure to adhere to your System, Home, and Property Maintenance obligations as listed in Section 5;
- (viii) require its Certified Installers to maintain (A) workers compensation, subject to state statutory limits, (B) Employers liability, with a minimum of one million (\$1,000,000) dollars per occurrence; (C) Commercial general liability, in an amount not less than one million (\$1,000,000) dollars per occurrence and two million (\$2,000,000) dollars annual aggregate; (D) Commercial automobile liability, in force either for a Combined Single Limit or per accident and Property Damage limit of one million (\$1,000,000) dollars; (E) Any other insurance as required by applicable laws and regulations;
- (ix) repair the System pursuant to the Limited Warranty and reasonably cooperate with you when scheduling repairs;

- (x) not put a lien on your Home or Property; and
- (xi) install, operate and maintain the System in accordance with any Applicable Laws.

c. System Installation & Interconnection Timeline

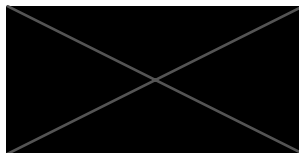
Your System requires review and approval by your utility. Review and approval of your application may take 1-3 months or more to complete.

LightReach and/or its Certified Installers will work with you to complete this process as quickly as possible.

The utility review is dependent on several factors, some unbeknownst to LightReach and its Certified Installers and are subject to change. LightReach makes no representation or warranty as to the accuracy of any utility approval time length estimate. you expressly acknowledge that you did not rely on any express or implied representation made by LightReach of any approval time length estimate when executing this Lease take several months to complete the review of your application and complete Interconnection of your system.

By initialing below, you acknowledge that the utility review and approval process may delay your Interconnection Date.

Homeowner's Ini



Co- Homeowner's Initials: _____

d. Home Renovations or Repairs

If you want to make any repairs or improvements to the Property that could interfere with the System (such as repairing the roof where the System is located), you may only remove and replace the System at your cost and pursuant to the Limited Warranty.

e. No Alterations

You agree that you will not make any modifications, improvements, revisions or additions to the System or take any other action (such as modifying your Home or landscaping in a way that affects the System) that could void the Limited Warranty or alter the expected production the System without LightReach's prior written consent. If you make any modifications, improvements, revisions or additions to the System, they will become part of the System and shall be LightReach's property.

f. Access to the System

You grant to LightReach and its employees, agents, and contractors a royalty-free license for the duration of this Agreement, to allow us to access the System from a public road or access route, including use of all of your ingress and egress rights to your Property and access to the roof, all electrical panels, and conduits, for the purpose of (i) installing, constructing, operating, owning, repairing, removing, and replacing the System or making any additions to the System or installing complementary technologies on or about the location of the System; (ii) enforcing LightReach's rights as to this Agreement and the System; (iii) installing, using and maintaining electric lines, inverters and meters, necessary to interconnect the System to your electric system at the Property and/or to the utility's electric distribution system; or (iv) taking any other action reasonably necessary in connection with the construction, installation, operation, maintenance, monitoring, removal or repair of the System. This access right shall continue for up to ninety (90) days after this Agreement expires or is terminated and the system is removed. LightReach shall provide you with reasonable notice of its need to access the Property whenever commercially reasonable.

During the time that LightReach has access rights, you shall ensure that its access rights are preserved and shall not interfere with or permit any third party to interfere with such rights or access.

g. Indemnity

To the fullest extent permitted by law, you shall indemnify, defend, protect, save and hold harmless LightReach, its employees, officers, directors, agents, successors and assigns from any and all third-party claims, actions, costs, expenses (including reasonable attorneys' fees and expenses), damages, liabilities, penalties, losses, obligations, injuries, demands and liens of any kind or nature arising out of, connected with, relating to or resulting from your negligence or willful misconduct; provided, that nothing herein shall require you to indemnify LightReach for its own negligence or willful misconduct. The provisions of this paragraph shall survive termination or expiration of this Lease.

h. Acknowledgement of Lease Payments

The Monthly Payment set forth in Section 4 describes your Monthly Payment obligations under this Lease.

YOU AGREE THAT THIS IS A NET LEASE AND THE OBLIGATION TO PAY ALL MONTHLY PAYMENTS AND ALL OTHER AMOUNTS DUE UNDER THIS AGREEMENT SHALL BE ABSOLUTE AND UNCONDITIONAL UNDER ALL CIRCUMSTANCES AND SHALL NOT BE SUBJECT TO ANY ABATEMENT, DEFENSE, COUNTERCLAIM, SETOFF, RECOUPMENT OR REDUCTION FOR ANY REASON WHATSOEVER, IT BEING THE EXPRESS INTENT OF THE PARTIES THAT ALL AMOUNTS PAYABLE BY YOU HEREUNDER SHALL BE AND CONTINUE TO BE PAYABLE IN ALL EVENTS INCLUDING BY YOUR HEIRS AND ESTATE AND, EXCEPT AS SET FORTH BELOW IN SECTIONS 6 AND 27, YOU HEREBY WAIVE ALL RIGHTS YOU MAY HAVE TO REJECT OR CANCEL THIS AGREEMENT, TO REVOKE ACCEPTANCE OF THE SYSTEM, OR TO GRANT A SECURITY INTEREST IN THE SYSTEM.

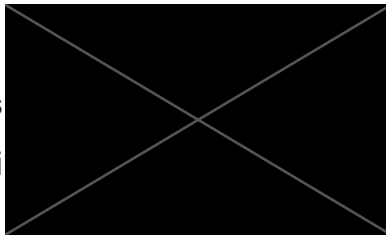
i. Utility Service

You agree to continue to subscribe to the utility service that you had at the time of entering into this Lease and you agree to execute all documentation associated with that utility service. You agree to not alter or change your utility service without express written approval from LightReach. In the event LightReach notifies you that another utility service provides an alternative electric utility rate plan more favorable for the System's production, you will review and (provided such rate plan does not materially alter your obligations) reasonably coordinate with LightReach to transfer your service to such rate plan.

Utility rates and utility rate structures are subject to change. These changes cannot be accurately predicted and projected savings from your solar energy facility are therefore termination by executive action.

Homeowner's Initials

Co- Homeowner's Initials



j. Supplemental Energy

All electric energy made available by the System is for use at your Home pursuant to this Lease. If at any time, you need more electricity than is being produced by the System ("Supplemental Energy"), you will be responsible for purchasing that Supplemental Energy from another supplier, such as your utility.

**k. Credit Check**

LightReach may have prescreened your credit. Prescreening of credit does not impact your credit score. You can choose to stop receiving “prescreened” offers of credit from LightReach and other companies by calling toll-free 1-888-567-8688.

You authorize LightReach or its designee to obtain your credit report now and in the future, check your credit and employment history, answer questions others may ask regarding your credit and share your credit information with LightReach’s financing partners. You certify that all information you provide to us in connection with checking your credit will be true and understand that this information must be updated upon request if your financial condition changes.

6. CONDITIONS PRIOR TO INSTALLATION OF THE SYSTEM**a. LightReach’s Obligation to Install and Lease**

LightReach's obligations to install and Lease the System are conditioned on the following items having been completed to its reasonable satisfaction:

- (i) completion of (A) the engineering site audit (a thorough physical or virtual inspection of the Property, including, if applicable, geotechnical work), (B) the final System design, and (C) real estate due diligence to confirm the suitability of the Property for the construction, installation and operation of the System;
- (ii) completion of your credit check by LightReach or its designee as defined in Section 5(k) and confirmation that your credit check meets LightReach and any of LightReach’s financing partner’s conditions;
- (iii) approval of this Lease by LightReach's financing partner(s);
- (iv) confirmation of any available Tax Credits and confirmation that LightReach will obtain all applicable Tax Credits;
- (v) confirmation that your Property and the System will comply with any and all Applicable Laws; and
- (vi) completion of any renovations, site improvements or changes reasonably required at your Home or on the Property (e.g. removal of a tree, roof repairs, or electrical service upgrades necessary to enable LightReach and its Certified Installers to safely install the System).



LightReach may terminate this Agreement without liability if, in its reasonable judgment, any of the above-listed conditions (i) through (v) will not be satisfied in a timely manner for any reason. Once LightReach or its Certified Installer starts installation, however, it may not terminate this Agreement for the failure to satisfy conditions (i) through (v) above.

b. Your Right to Terminate

Both parties will have the right to terminate this Agreement, without penalty or fee, up to ten (10) days after the Effective Date of this Agreement. You may also terminate this agreement for any reason prior to LightReach or its Certified Installer commencing installation of the System, but you will pay to LightReach a cancellation fee. If you wish to terminate this Agreement, you must provide written notice to LightReach, via mail to the address in Exhibit B (Limited Warranty), via email to help@palmetto.com, or via the App.

You do not have the right to terminate this Agreement after LightReach or its Certified Installer has commenced installation of the System.

c. Utility Interface.

You authorize LightReach and/or its Certified Installer to make corrections to utility paperwork to conform to this Lease or any amendments to this Lease that we both sign.

7. WARRANTY

YOU UNDERSTAND THAT THE SYSTEM IS WARRANTED SOLELY UNDER THE WARRANTIES ATTACHED AND INCORPORATED HEREIN THROUGH EXHIBIT B (LIMITED WARRANTY) AND EXHIBIT G (PERFORMANCE AND PRODUCTION GUARANTEE), AND THAT THERE ARE NO OTHER REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY, FITNESS FOR ANY PURPOSE, CONDITION, DESIGN, CAPACITY, SUITABILITY OR PERFORMANCE OF THE SYSTEM OR ITS INSTALLATION.

8. TRANSFER

LightReach works with banks, large companies and other financing partners to finance your System. As a result, LightReach C may assign this Agreement to one of its financing partners. You agree that LightReach may assign, sell or transfer the System and this Agreement, or any part of this Agreement or the exhibits, without your consent. Assignment, sale or transfer generally means LightReach would transfer certain of its

rights and certain of its obligations under this Agreement to another party. This assignment does not change LightReach's obligation to maintain and repair your System as set forth in the Limited Warranty.

Note: LightReach may only assign, sell, or transfer this Agreement to a third party that is certified as an Electric Generator Lessor by the North Carolina Utilities Commission, as required by North Carolina General Statute § 62-126.7(a).

9. OWNERSHIP OF THE SYSTEM: TAX CREDITS, REBATES AND CAPACITY RIGHTS

You understand and agree that this is a lease and not a sale agreement. LightReach owns the System for all purposes, including any data generated from the System. You expressly waive any privacy right to any data which is generated by the System. You shall at all times keep the System free and clear of all liens, claims, levies and legal processes not created by LightReach, and shall at your expense, protect and defend LightReach against the same.

You acknowledge that LightReach does not characterize the System as a fixture; however, LightReach as owner of the System has the right to file a UCC-1 financing statement or equivalent filing confirming its interest in the System. Such filing is intended only to give notice of LightReach's rights relating to the System and is not a lien or encumbrance against the Home or the Property. LightReach will explain such filing to any subsequent purchasers of the Home or Property and any related lenders, upon your request, and will accommodate reasonable requests from lenders or title companies to facilitate a purchase, financing or refinancing of the Property.

NO FEDERAL OR STATE TAX INCENTIVES ARE INCLUDED IN CALCULATING THE MONTHLY PAYMENT. YOU UNDERSTAND AND AGREE THAT WITH THE EXCEPTION OF STATE SPECIFIC REBATES AND/OR TAX CREDITS AVAILABLE ONLY TO THE HOMEOWNER, ANY AND ALL TAX CREDITS, INCENTIVES, CAPACITY RIGHTS AND UTILITY REBATES ARE THE PROPERTY OF AND FOR THE BENEFIT OF LIGHTREACH, USABLE AT ITS SOLE DISCRETION. LIGHTREACH SHALL HAVE THE EXCLUSIVE RIGHT TO ENJOY AND USE ALL SUCH BENEFITS, WHETHER SUCH BENEFITS EXIST NOW OR IN THE FUTURE. YOU AGREE TO REFRAIN FROM ENTERING INTO ANY AGREEMENT WITH YOUR UTILITY THAT WOULD ENTITLE YOUR UTILITY TO CLAIM ANY SUCH BENEFITS. YOU AGREE TO REASONABLY COOPERATE WITH LIGHTREACH SO THAT IT MAY CLAIM ANY TAX CREDITS, REBATES, CAPACITY RIGHTS OR BENEFITS FROM THE SYSTEM. THIS MAY INCLUDE TO THE EXTENT ALLOWABLE BY LAW FILING REGISTRATIONS AND/OR APPLICATIONS FOR REBATES OR CREDITS FROM THE FEDERAL, STATE OR LOCAL,



GOVERNMENT OR A LOCAL UTILITY AND GIVING THESE TAX CREDITS, REBATES, CAPACITY RIGHTS OR BENEFITS TO LIGHTREACH.

ADDITIONALLY, YOU AGREE THAT LIGHTREACH HAS THE RIGHT TO ENROLL THE SYSTEM OR MANAGE THE ENROLLMENT OF THE SYSTEM IN ENERGY MANAGEMENT PROGRAMS AND YOU AGREE TO EXECUTE ANY NECESSARY DOCUMENTS AND TO PROVIDE INFORMATION REGARDING YOUR UTILITY ACCOUNT TO FACILITATE ENROLLMENT IN SUCH ENERGY MANAGEMENT PROGRAMS. YOU AGREE THAT LIGHTREACH IS EXCLUSIVELY ENTITLED TO RECEIVE ANY AND ALL BENEFITS RESULTING FROM THE ENROLLMENT OR PARTICIPATION IN SUCH ENERGY MANAGEMENT PROGRAMS.

10. SELLING YOUR HOME

a. If you sell your Home you can:

- (i) Transfer this Lease and the Monthly Payments.

If the person buying your Home meets LightReach's underwriting requirements, then where permitted by the local electric utility, the person buying your Home can sign a transfer agreement assuming all of your rights and obligations under this Agreement.

If the person buying your home does not meet LightReach's underwriting requirements, LightReach at its discretion may remove the system or offer alternate solutions while preserving its rights and remedies otherwise under this Lease, including as to a default. If you sell your Home or transfer your obligations under this Lease without LightReach's express written authorization, you will be in default of this Lease.

The new homeowner will get the benefit of the same rate for the Lease that is included in this Agreement.

- (ii) Prepay this Lease and Transfer only the Use of the System.

At any time during the Lease Term, if the person buying your home does not meet LightReach's credit and underwriting requirements, but still wants the System, then you may elect to prepay the payments remaining on the Lease and add the cost of the Lease to the price of your Home, as set forth in Section 4(d) of this Agreement.

You may not move the system to your new home. If you do so it will be a breach of this Lease and you will be liable to pay the fair market value of the System at the

time of signing this Agreement. If you wish to enable LightReach's services at your new home, we will provide a separate agreement for execution based upon conditions at the new property.

- b. You agree to give LightReach at least fifteen (15) days but not more than three (3) months prior written notice if you want someone to assume your Lease obligations.**

In connection with this assumption, you, your approved buyer and LightReach shall execute a written transfer of this Agreement. Unless we have released you from your obligations in writing, you are still responsible for performing under this Agreement. If your buyer defaults on this Agreement and we have not yet signed the transfer agreement, you will be responsible for their default. We will release you from your obligations under this Agreement in writing once we have a signed transfer agreement with the person buying your Home (provided such person has been approved as a transferee by LightReach in writing).

- c. If you sell your Home and can't comply with any of the options in subsection (a) above, you will be in default under this Agreement.**

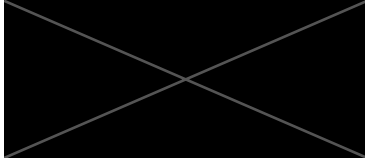
Death does not negate the obligations in this Agreement and does not give rise to a right of termination. In the event of death, this Agreement and the obligations herein will transfer to the decedent's estate.

- d. Free Assumability.**

This Agreement is free of any restrictions that would prevent you, the homeowner, from freely transferring the Property. In the event of a foreclosure on the Property, your lender has the right (but not obligation) to do ONE of the following:

- (i) terminate the Agreement and require LightReach to remove the System subject to your obligations under Sections 15 and 16;
- (ii) become a beneficiary (but not the obligor) of your Agreement free of charge (i.e., receive power from the System and enforce the Limited Warranty but not have the obligation to make payment, which obligation will remain with you — if you don't make a timely payment you will be in default under Section 14 and LightReach can terminate, remove the System and take all other remedies it has under Section 15 in this Agreement);
- (iii) enter into a new Agreement with LightReach on terms no less favorable than the current Agreement; or

(iv) require the transfer of the Agreement under Section 11 to a subsequent purchaser of the Property. LightReach will not prohibit the sale, conveyance or refinancing of the Property.

e. EXCEPT AS SET FORTH IN THIS SECTION, YOU WILL NOT ASSIGN, SELL, PLEDGE OR IN ANY OTHER WAY TRANSFER YOUR INTEREST IN THE SYSTEM OR THIS AGREEMENT WITHOUT OUR PRIOR WRITTEN CONSENT, WHICH SHALL NOT BE UNREASONABLY WITHHELD. BY INITIALING BELOW, YOU EXPRESSLY AGREE THAT YOU HAVE  **IN ITS ENTIRETY AND AGREE TO ITS TERMS.**

Homeowner's Initials:

Homeowner's Initials: _____

11. LOSS OR DAMAGE

- a. Unless you are grossly negligent, you intentionally damage the System, or that damage or loss is caused by your failure to adhere to your System, Home, and Property Maintenance obligations as listed in Section 5, LightReach will bear all of the risk of loss, damage, theft, destruction or similar occurrence to any or all of the System.** Except as expressly provided in this Agreement, no loss, damage, theft or destruction will excuse you from your obligations under this Agreement, including Monthly Payments.
- b.** If there is loss, damage, theft, destruction, or a similar occurrence affecting the System, and you are not in default of this Agreement, you shall continue to timely make all Monthly Payments and pay all other amounts due under the Agreement and notify LightReach immediately and cooperate with LightReach, at LightReach's sole cost and expense, to have the System repaired pursuant to the Limited Warranty.
- c. Force Majeure.**

If either party is unable to perform all or some of its obligations under this Lease due to a Force Majeure Event, the affected party shall be excused from the performance affected by the Force Majeure Event; provided however, that (i) the affected party provides notice to the other party within (5) days of the Force Majeure Event where such notice generally describes the Force Majeure Event and the affected party's intention to rely upon the Force Majeure Event as a basis for its non-performance, and (ii) the affected party performs following the cessation of such Force Majeure Event.

“Force Majeure Event” means any event, condition or circumstance beyond the control of and not caused by the affected party’s fault or negligence. It shall include, without limitation, failure or interruption of the production, delivery or acceptance of power due to: an act of god; war (declared or undeclared); sabotage; riot; insurrection; civil unrest or disturbance; military or guerilla action; terrorism; economic sanction or embargo; civil strike, work stoppage, slow-down, or lock-out; explosion; fire; earthquake; pandemic; abnormal weather condition or actions of the elements; hurricane; flood; lightning; wind; drought; the binding order of any governmental authority (provided that such order has been resisted in good faith by all reasonable legal means); the failure to act on the part of any governmental authority (provided that such action has been timely requested and diligently pursued); unavailability of power from the utility grid, equipment, supplies or products; power or voltage surge caused by someone other than LightReach including a grid supply voltage outside of the standard range specified by your utility; and failure of equipment not utilized by LightReach or under its control.

12. LIMITATION OF LIABILITY

a. No Consequential Damages

LIGHTREACH’S LIABILITY TO YOU UNDER THIS LEASE SHALL BE LIMITED TO DIRECT, ACTUAL DAMAGES ONLY. YOU AGREE THAT IN NO EVENT SHALL EITHER PARTY BE LIABLE TO THE OTHER FOR CONSEQUENTIAL, INCIDENTAL, PUNITIVE, EXEMPLARY, SPECIAL OR INDIRECT DAMAGES. FOR THE PURPOSES OF THIS AGREEMENT, YOU AGREE THAT ANY TAX CREDIT, INCENTIVES, CAPACITY RIGHTS, AND UTILITY REBATES DO NOT CONSTITUTE CONSEQUENTIAL DAMAGES AND ARE EXPRESSLY RECOVERABLE BY LIGHTREACH IN THE EVENT OF A DEFAULT.

b. Actual Damages

Except for claims under Indemnity provision herein in Section 5(g), neither party’s liability to the other will exceed an amount equal to the maximum amount that could be payable by you under Section 14(i). Damages to your Home, belongings or property resulting from the installation or operation of the System are covered in the Limited Warranty.

13. DEFAULT

You will be in default under this Lease if any one of the following occurs:

- a. you fail to make any payment when it is due and such failure continues for a period of sixty (60) days;**
- b. you fail to perform any material obligation that you have undertaken in this Lease (which includes doing something you have agreed not to do, like alter the System) and such failure continues for a period of thirty (30) days after written notice;**
- c. you have provided any false or misleading financial or other information to obtain this Lease;**
- d. you assign, transfer, encumber, or sell this Lease or any part of the System without LightReach's prior written consent; or**
- e. you make an assignment for the benefit of creditors, admits in writing its insolvency, files or there is filed against you or it a voluntary petition in bankruptcy, is adjudicated bankrupt or insolvent or undertakes or experiences any substantially similar activity.**

14. REMEDIES IN CASE OF DEFAULT

If this Lease is in default, we may take any one or more of the following actions. If the law requires us to do so, we will give you notice and wait any period of time required before taking any of these actions. We may:

- a. terminate this Lease and your rights to possess and use the System;**
- b. suspend our performance under this Lease;**
- c. take any reasonable action to correct your default or to prevent our loss. Any amount we pay will be added to the amount you owe us and will be immediately due;**
- d. require you, at your expense, to return the System or make it available to us in a reasonable manner;**
- e. proceed, by appropriate court action, to enforce performance of this Lease and to recover damages for your breach;**
- f. turn off or take back the System by legal process or self-help, but we may not disturb the peace or violate the law;**



- g.** report such non-operational status of the System to your utility, informing them that you are no longer parallel generating or participating in any net metering compensation or tax credits;
- h.** charge you a reasonable reconnection fee for reconnecting the System to your utility or turning your System back on after we disconnect or turn off the System due to your default;
- i.** recover from you (i) all accrued but unpaid monthly payments, taxes, late charges, penalties, interest and all or any other sums then accrued or due and owing, plus (ii) the unpaid balance of the aggregate rent, each payment discounted to present value at 5% per annum, plus (iii) reasonable compensation, on a net basis assuming a tax rate of 35%, for the loss or recapture of (A) the investment tax credit applicable with respect to the System cost, including installation and (B) accelerated depreciation over five (5) years equal to eighty five percent (85%) of the System cost, including installation, and (iv) for the loss of any Tax Credits available pursuant to this Lease (LightReach shall furnish you with a detailed calculation of such compensation if such a claim is made);
- j.** in the case of your failure to protect the System from animals, infestation or overgrown tree growth and foliage, unilaterally adjust the contract terms upon notice to you for reduced production as appropriate; or
- k.** use any other remedy available to us in this Lease or by law or equity.

You agree to repay us for any reasonable amounts we pay to correct or cover your default. You also agree to reimburse us for any costs and expenses we incur relating to the System's return resulting from early termination. By choosing any one or more of these remedies, LightReach does not give up its right to use another remedy. By deciding not to use any remedy should this Lease be in default LightReach does not give up our right to use that remedy in case of a subsequent default.

We may submit to consumer reporting agencies (credit bureaus) negative credit reports that would be reflected on your credit record if you do not pay any amounts due under this Agreement as required.

15. RETURNING THE SYSTEM AT THE END OR UPON TERMINATION OF THIS AGREEMENT

- a.** If at the termination of this Lease prior to the maximum Lease Term, you have not defaulted and have opted not to purchase the System, then within ninety (90) days:



- (i) LightReach will remove the System from your Home at no cost to you at our convenience; or
 - (ii) If you want to have the System removed from your roof at a specific time, you must inform LightReach of the timing requirement and we will do so pursuant to the Limited Warranty. You will be responsible for payment of a fee determined at that time based on market rates for system removal, which LightReach will disclose to you prior to removal.
- b.** If at the termination of this Lease, you are in default, and LightReach chooses to remove the System from your Home then you agree to pay LightReach the reasonable expense of removing the System from your Home.
- c.** If the maximum Lease Term has expired and you have not defaulted, then:
- (i) LightReach may at its choosing, remove the System from your Home at no cost to you at our convenience.
 - (ii) LightReach may at its sole discretion offer to sell the System or renegotiate a lower rate and maintain the System for your use. You may request it to be removed at this point and we will do so at no cost to you, pursuant to the Limited Warranty.
 - (iii) if LightReach does not tell you that it wants to remove, sell or renegotiate a lease extension, and you want to have the System removed from your roof you must tell us to remove it and we will do so, at no cost to you, pursuant to the Limited Warranty.
 - (iv) if LightReach chooses not to remove the System, offer to sell or renegotiate it with you, and you do not request removal within ninety (90) days, then you will be considered to be the new owner of the System and it will automatically be conveyed to you as is. In that event, you should consult a tax advisor to determine whether the transfer of the System has any tax consequences for you.

16. ADDITIONAL AGREEMENTS

a. Notice of Changes.

You agree to notify LightReach if your name, telephone number, or mailing address changes or if there is any material deterioration in your financial circumstances or

any material changes to the condition of your Home that would impact the System or impact LightReach's security interest in the System.

b. Waiver of Confidentiality of Residence Address.

By signing this Agreement, and so long as LightReach has a contract with you, you waive the confidentiality of your residence address under the provisions of any applicable law and authorize LightReach to obtain from the applicable state agency your current residence address.

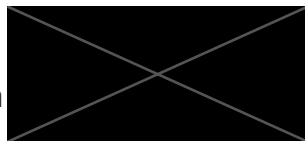
c. Personal Information and Privacy Policy.

You have read, understand, and agree with the terms of LightReach's Privacy Policy as set forth on the website: palmetto.com/legal/privacy-policy. You also understand that LightReach's Privacy Policy may be changed from time to time.

d. Monitoring and Recording Telephone Calls.

LightReach and others acting on our behalf may (a) monitor and record telephone calls between you and LightReach regarding this Agreement and (b) use automatic dialing equipment to make calls to you. You expressly consent to LightReach's, and others acting on LightReach's behalf, using pre recorded/artificial voice messages, or text messages, while servicing and enforcing LightReach's rights under this Agreement, including the collection of outstanding payments, even if your phone number is listed on any national or state "Do Not Call" list. In making calls to you, you agree that LightReach, and others acting on LightReach's behalf, may use any telephone number you provide LightReach, or that is lawfully given to LightReach by someone other than you even if the number is for a mobile telephone, and even if LightReach doing so results in charges to you under your telephone payment plan. LightReach will not charge you for such calls.

Homeowner's Initials



o- Homeowner's Initials: _____

17. APPLICABLE LAW;

AND JURY TRIAL WAIVER; ARBITRATION

PLEASE READ THIS SECTION CAREFULLY. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY.

Applicable law: Federal law and the laws of the state where your Home is located (without regard to conflict of laws principles) shall govern the substance of any claims between

you and us. But with respect to this arbitration agreement, only the Federal Arbitration Act, not any state arbitration law, applies.

Forum selection and jury trial waiver: This Lease specifies that most disputes must be resolved in arbitration or in your local small claims court. To the extent that a dispute is not subject to arbitration and not brought in small claims court (including any action involving the applicability or enforceability of this arbitration agreement), you and we agree that such disputes may be brought in the state and federal courts in South Carolina, in addition to any other court that may have jurisdiction. You and we agree to waive any objections to personal jurisdiction or venue in the courts of South Carolina. **IN ADDITION, IN THE EVENT THAT ANY DISPUTE PROCEEDS IN COURT, TO THE GREATEST EXTENT PERMITTED BY APPLICABLE LAW, YOU AND WE EACH WAIVE THE RIGHT TO TRIAL BY JURY.**

What claims must be arbitrated: You and we agree that any dispute, claim, or disagreement between you and us (a "Dispute") shall be resolved exclusively by arbitration except as specifically provided below. Disputes that must be arbitrated include but are not limited to: claims arising out of or relating to this Lease; claims arising out of or relating to our relationship; claims that arose before this or any prior Lease (including, but not limited to, claims relating to advertising); consumer protection claims; and claims under any federal or state statute. In this section 17 only, the terms "you," "we," and "us" shall include our respective parents, subsidiaries, affiliates, agents, employees, predecessors, successors, and assigns, as well as all users or beneficiaries of the Lease. This arbitration agreement shall survive the termination of this Lease.

What claims do not need to be arbitrated: Instead of arbitration, either you or we may bring an action seeking only individualized relief in small claims court, but if the action is removed or appealed de novo to a court of general jurisdiction, the dispute must be arbitrated. In addition, any party may seek interim injunctive relief, such as a temporary restraining order or preliminary injunction, from a court if needed to prevent an irreparable harm. You and we agree that seeking such relief is not a waiver of the right to arbitrate any claim. Further, only a court may decide any disputes over whether a claim can or must be brought in arbitration, such as disputes over the scope or enforceability of this arbitration agreement.

No later than 60 days after a signed Notice containing all of the required information above is received (including an Attorney Authorization and Verification, if required), either party may request an individualized discussion (by telephone or videoconference) regarding settlement ("Informal Settlement Conference"). The parties must work together

in good faith to select a mutually agreeable time for the Informal Settlement Conference (which can be held after the 60-day period). You and our designated representative must both personally participate in the Informal Settlement Conference, unless otherwise agreed in writing. Your and our lawyers (if any) can also participate. Any applicable statute of limitations or contractual limitations periods will be tolled during the "Informal Resolution Period," which is the period between the date that a fully complete Notice is received by the other party and the later of (i) 60 days later or (ii) the date an Informal Settlement Conference is completed, if timely requested.

Commencing arbitration: An arbitration proceeding cannot be commenced until after the Informal Resolution Period has ended, unless the non-claimant failed to cooperate in good faith in scheduling the Informal Settlement Conference. A court will have authority to enforce this paragraph, including the power to enjoin the filing or prosecution of arbitrations without first providing a fully complete Notice and participating in a timely requested Informal Settlement Conference. The court also may enjoin the assessment or collection of arbitration fees incurred as a result of such arbitrations. Further, unless prohibited by applicable law, the arbitration provider shall not accept nor administer any arbitration unless the claimant has complied with the Notice and Informal Settlement Conference requirements.

Arbitration procedures: The arbitration, including the selection of the arbitrator, will be administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules and Mass Arbitration Supplementary Rules (the "AAA Rules"), as modified by this arbitration agreement, by a single neutral arbitrator. Either party may initiate the arbitration process by filing the necessary forms with the AAA. To learn more about arbitration before the AAA or for a copy of the AAA Rules, please visit www.adr.org.

Arbitration fees and costs: The AAA Rules will govern the allocation and payment of filing, administrative and arbitrator fees ("AAA Fees"). If you initiate the arbitration, but you cannot afford to pay your share of AAA Fees (and the AAA will not waive them after submitting any required forms), we will consider in good faith any written request to advance these costs or reimburse them. Any request like this should be sent to Palmetto Solar, LLC, DBA LightReach, 1616 Camden Rd, Suite 300, Charlotte, NC 28203. In addition, if you initiate an arbitration of claims valued at \$1,000 or less, we will either pay all AAA Fees directly or reimburse you for any AAA Fees you paid, so long as you fully complied with the Notice and Informal Settlement Conference requirements before commencing arbitration. If, however, the arbitrator finds that you have violated the standards set forth in Federal Rule of Civil Procedure 11(b), then the payment of AAA Fees will be governed

by the AAA Rules. In such case, you agree to reimburse us for any amounts we paid on your behalf that are otherwise your obligation to pay under the AAA Rules.

Requirement of Individual Arbitration: Only Disputes involving you and us may be addressed in the arbitration. Disputes must be brought in the name of an individual person or entity and must proceed on an individual (non-class, non representative) basis. The arbitrator will not award relief (including monetary, declaratory, or injunctive relief) for or against anyone who is not a party to the Dispute. If you and we arbitrate a Dispute, none of you or us, nor any other person, may pursue the Dispute in arbitration as a class action, class arbitration, private attorney general action or other representative action, nor may any such Dispute be pursued on your or our behalf in any litigation in any court except as specifically provided below. Claims regarding any Dispute and remedies sought as part of a class action, class arbitration, private attorney general or other representative action are subject to arbitration only on an individual (non-class, non representative) basis, and the arbitrator may award relief only on an individual (non-class, non representative) basis. **This means that the arbitration may not address disputes involving other persons with disputes similar to the Disputes between you and us, and that you and we both waive the right to bring or participate in class actions or representative actions.** Further, unless both you and we agree otherwise, the arbitrator may not consolidate the claims of more than one person (except for the claims of co-Homeowners pertaining to jointly owned Property). If, after exhaustion of all appeals, a court declares unenforceable any of these prohibitions on non-individualized relief or proceedings or on consolidation, then all other arbitrable aspects of the case must be arbitrated first. After completing arbitration, the remaining non-arbitra



Homeowner's Initi

o- Homeowner's Initials: _____

18. WAIVER AND SEVERABILITY

Any delay or failure of a party to enforce any of the provisions of this Lease, including but not limited to any remedies listed in this Lease or to require performance by the other party of any of the provisions of this Agreement, shall not be construed to (i) be a waiver of such provisions or a party's right to enforce that provision; or (ii) affect the validity of this Lease.



Except as specified in the *Requirement of Individual Arbitration* subsection of Section 17, if any provision of this Lease is found to be unenforceable, the remaining provisions will remain in full force and effect.

19. NOTICES

All notices under this Lease shall be in writing and shall be by personal delivery, facsimile transmission, electronic mail, SMS, online customer portal (including the App), overnight courier, or certified, or registered mail, return receipt requested, and deemed received upon personal delivery, acknowledgment of receipt of electronic transmission, the promised delivery date after deposit with an overnight courier, or five (5) days after deposit in the mail. Notices shall be sent to the person identified in this Lease at the addresses set forth in this Lease or such other address as either party may specify in writing. Each party shall deem a document faxed or sent via PDF as an original document.

20. ENTIRE AGREEMENT; CHANGES

This Lease contains the parties' entire agreement regarding the lease of the System. There are no other agreements regarding this Lease, either written or oral. Any change to this Lease must be in writing and signed by both parties. If any portion of this Lease is determined to be unenforceable, the remaining provisions shall be enforced in accordance with their terms or shall be interpreted or re-written so as to make them enforceable.

21. HEADINGS AND INTERPRETATION

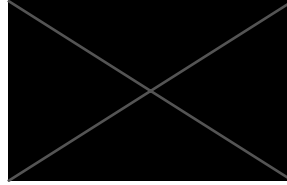
The headings in this Lease are for convenience or reference only. They do not limit or modify the term or provision. In some sections where examples are given, you acknowledge that the examples cover some, but not all, of the situations or items that are covered by the section or the Lease. Unless specifically referred to as "business day(s)", all references to "day" or "days" shall mean calendar days, meaning every consecutive day on the calendar including holidays and weekends. All periods stated in days should count every day including intermediate Saturdays, Sundays and holidays and include the last day of the period, but if the last day is a Saturday, Sunday or a holiday, the period continues to run until the end of the next day that is not a Saturday, Sunday or a holiday. All references to "business day(s)" mean only those calendar days that are not Saturday, Sunday or a holiday, and in counting a period of "business days" all Saturdays, Sundays and holidays should be excluded.

22. PUBLICITY

LightReach will not publicly use or display any images of the System unless you initial the space below. If you initial the space below, you give LightReach permission to take

pictures of the System as installed on your Home to show to other customers or display on our website. LightReach will not disclose your contact information with the use of any of these images. LightReach appreciates your cooperation.

Homeowner's Initials:



Homeowner's Initials: _____

23. COMMUNICATIONS EQUIPMENT

During installation or at any time thereafter during the Lease Term, we may install, replace or update communication equipment (for example, an antenna) (the "Communication Equipment") at the Home. The Communication Equipment will be used in connection with the System and to enhance connectivity and communication. For the purposes of this Lease, the Communications Equipment shall be a part of the System. You hereby give LightReach consent for the installation of the Communication Equipment if, when, and as needed

24. COUNTERPARTS

This Lease may be executed simultaneously in any number of counterparts. Each counterpart shall be deemed to be an original, and all such counterparts shall constitute one and the same instrument. The parties agree that this Lease and signature pages may be signed electronically and transmitted between them by facsimile or by electronic mail and that electronic, faxed and PDF signatures shall constitute original signatures and that an electronic, faxed or PDF signature page containing the signature (electronic, faxed, PDF or original) is binding upon the parties

25. FURTHER ASSURANCES

You will cooperate fully with us to effect the intent and provisions of this Lease and, from time to time, to execute and deliver any and all other agreements, documents or instruments, and to take such other actions, as LightReach may determine to be reasonably necessary or desirable to effect the intent and provisions of this Lease.

26. ADDITIONAL RIGHTS TO CANCEL

YOU MAY CANCEL THIS LEASE AND RECEIVE A FULL REFUND OF ANY DEPOSIT PAID BY MAILING (OR EMAILING, TO HELP@PALMETTO.COM) A NOTICE TO LIGHTREACH (WHICH MAY BE IN THE FORM ATTACHED HERETO AS EXHIBIT C). THE NOTICE MUST SAY THAT YOU DO NOT WANT THE GOODS OR SERVICES AND MUST BE MAILED BEFORE MIDNIGHT OF THE TENTH (10TH) BUSINESS DAY AFTER YOU SIGN THIS LEASE.

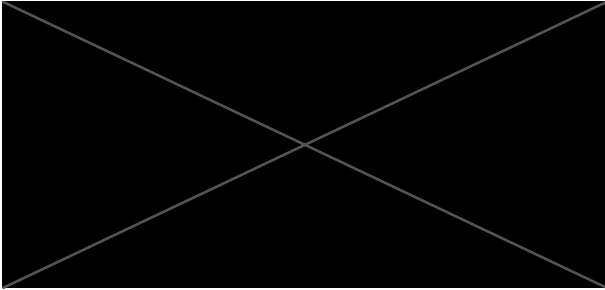


THE NOTICE MUST BE MAILED TO LIGHTREACH AT ITS ADDRESS PROVIDED IN THIS LEASE.

This Lease has been duly signed by the parties as set forth below.

By your signature, you acknowledge you have read this Lease (including its Exhibits) in its entirety, and that you have received a complete copy of this Lease. By your signature, you represent that you have the full right and authority to enter into this Lease and that you do not need the consent or approval of any other person or entity to do so.

DO NOT SIGN THIS CONTRACT IF THERE ARE ANY BLANK SPACES.

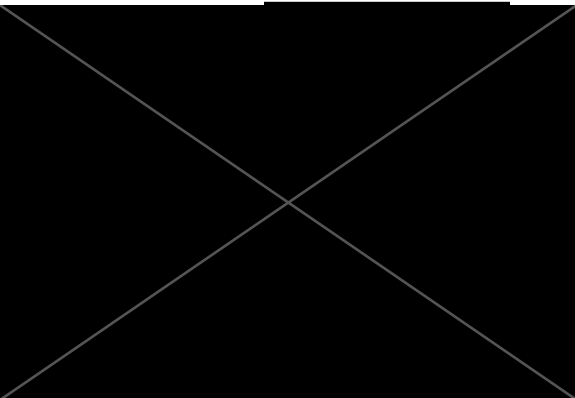


Co-Homeowner (if any):

Signature: _____

Name: _____

Date: _____



ch:



EXHIBIT A: ELECTRONIC FUNDS TRANSFER OR CREDIT CARD PAYMENT AUTHORIZATION

In this Electronic Funds Transfer or Credit Card Payment Authorization ("Authorization"), "I," "me," "my," "we" and "our" refer to the Homeowner(s) under the Lease Agreement ("Agreement") signed the same date I sign this Authorization. I may choose the convenience of having my Monthly Payments under the Agreement made automatically from my Bank Account at my Financial Institution or through recurring charges to my Credit Card Account. This Authorization allows pre authorized payments from my designated Bank Account or Credit Card Account ("Account") to LightReach or its designees ("You"). By signing this Authorization, I agree to the following terms:

1. AUTHORIZATION

As applicable to the type of Account that I designate, I authorize You to: (i) automatically withdraw funds from my deposit Account ("Electronic Funds Transfer Payment") through an automated clearing house transfer (electronic debiting of my Account=) or by bank draft (remotely created check or "RCC"); or (ii) initiate charges to my credit Account, in order to make my payments to You as required by the Agreement. If the due date falls on a Saturday, Sunday, or holiday, my payment will be deducted on the next business day following the due date, and You will credit my payment as if it had been received on the due date. If I designate a deposit Account, I agree to keep sufficient available funds in the Account on the due date so that the payment can be made in the required amount and to cover all payment to You under the Agreement. If there are insufficient funds in my deposit Account, You may initiate a second debit to my Account or attempt a second presentment of a remotely created check. You will not attempt to debit my deposit Account or present a remotely created check drawn on my Account more than twice for any single payment due. If any of this information changes, I will immediately notify LightReach at help@palmetto.com or by calling us at (855) 339-1831. If LightReach incurs any fees as a result of inaccurate or out of date information, LightReach will bill me for those charges.

2. REJECTED PAYMENTS

My failure to keep sufficient funds in my deposit Account or a rejected charge to my credit Account will be an event of default under this Authorization and You will have the right to terminate this Authorization. I will be responsible for any payments that do not clear as well as any dishonored check fees, including those that may be discovered after the Agreement is apparently paid off, paid in full or otherwise.

3. BANK FEES



I agree to be bound by any rules my bank requires for preauthorized electronic funds transfers and/or credit card transactions and understand that I will be responsible for any fees my financial institution may charge for these electronic payments.

I agree to pay an additional processing fee if I pay by credit card.

4. EARLY PAYMENT

If I make a full Monthly Payment two business days before the scheduled transfer date, there will be no automatic payment for that month. I agree that the termination of this Authorization shall not prevent a debit or credit transaction authorized before any notice of termination and does not terminate the Agreement or my obligation to make payments as required by the Agreement.

5. RIGHTS REGARDING VARYING AMOUNTS

I acknowledge and understand that You reserve the right to change these conditions at any time. Notice may be provided on or with my bill or by other methods. I have the right to receive notice of all Electronic Funds Transfer Payments that vary from a pre authorized amount, or from the previous Electronic Funds Transfer Payment amount.

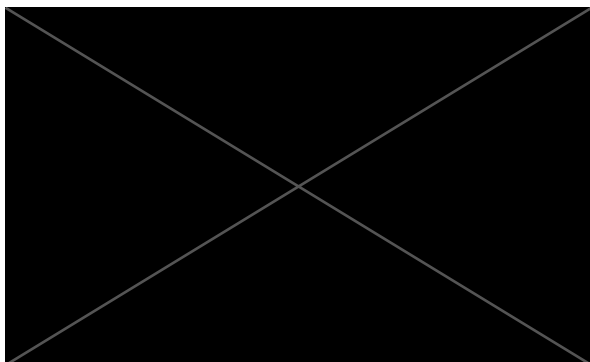
6. PROCEDURES UPON CANCELLATION OR END OF LEASE TERM

I understand that when my lease is canceled or reaches the end of its term and You send notice to my Bank to cease making Electronic Funds Transfer Payments or initiating charges to my credit Account, as applicable, occasionally a bank fails to stop such payments in a timely manner. If this occurs, or if an overpayment is otherwise made, You will refund to me the amount exceeding any amount due as soon as reasonably possible upon discovery of the overpayment, and I agree that this is a reasonable procedure. If there is a balance remaining after the scheduled final due date of the Agreement, I authorize You to continue to debit and/or initiate charges to my Account in the amount of the minimum payment required under the Agreement at regular intervals until the unpaid balance is paid. Although You are authorized to continue these payments, You are under no obligation to do so.

BY SIGNING THIS DOCUMENT, I ACKNOWLEDGE THAT I HAVE READ THE TERMS AND CONDITIONS OF THIS AUTHORIZATION ABOVE AND AGREE TO BE BOUND BY ITS TERMS. I ACKNOWLEDGE THAT I HAVE RECEIVED A COPY OF THIS AUTHORIZATION. I REPRESENT THAT ALL PERSONS WHOSE SIGNATURES ARE REQUIRED TO WITHDRAW FUNDS FROM OR INITIATE CHARGES TO THE ACCOUNT I HAVE DESIGNATED HAVE EXECUTED OR OTHERWISE AUTHORIZED THIS AUTHORIZATION. I UNDERSTAND THAT



I WILL RECEIVE A SEPARATE REQUEST TO SECURELY PROVIDE MY DESIGNATED BANK OR CREDIT CARD ACCOUNT INFORMATION.



Co-Homeowner (if any):

Signature: _____

Name: _____

Date: _____

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**EXHIBIT B: LIMITED WARRANTY****LIMITED WARRANTY****1. INTRODUCTION**

This Limited Warranty is Palmetto Solar, LLC DBA LightReach's agreement to provide you warranties on the leased System. The System will be professionally installed by LightReach or a Certified Installer acting on LightReach's behalf at the address you listed in the Agreement. We will refer to the installation location as your "Property" or your "Home." This Limited Warranty begins when our contractor starts installing the System at your Home. We look forward to helping you produce clean, renewable solar power at your Home.

2. LIMITED WARRANTIES**a. Limited Warranties**

LightReach warrants the System as follows:

(i) System Warranty

During the entire Lease Term, under normal use and service conditions, the System will be free from defects in workmanship or defects in, or a breakdown of, materials or components (the "System Warranty");

(ii) Roof Warranty

When our contractors penetrate your roof during a System installation we will warrant roof damage caused by our contractors due to our roof penetrations. This roof warranty will run the longer of (A) ten (10) years following the completion of the System installation; and (B) the length of any existing installation warranty or new home builder performance standard for your roof (the "Roof Warranty Period"); and

(iii) System Repair Promise

During the entire Lease Term, LightReach will honor the System Warranty and will repair or replace any defective part, material or component or correct any defective workmanship, at no cost or expense to you (including all labor costs), when you submit a valid and approved claim to us under this Limited Warranty; provided, however, that the damage is not caused by your gross negligence, your intentional damage to the System, or your failure to adhere to your System,

Home, and Property Maintenance obligations as listed in Section 5 in the Agreement or foreign objects, including objects such as golf balls but excluding hail, damage the system. If our contractors damage your Home, your belongings or your Property we will cause our contractors to repair the damage they cause or pay you for the damage as described in Section 4 of this Limited Warranty. LightReach may use new or reconditioned parts when making repairs or replacements. LightReach may also, at no additional cost to you, upgrade or add to any part of the System as it deems advisable in its discretion. Our workmanship warranty does not cover normal wear and tear cosmetic repairs (fading of paints and finishes), damage resulting from mold, fungus, or shrinking and/or cracking of grout and caulking on the roof of your home, and any such repairs shall be made solely at LightReach's discretion.

b. Warranty Length

- (i) The warranties in Sections 2(a)(i) and 2(a)(iii) above will start when our contractors begin installing the System at your Home and continue through the entire Lease Term. Thus, for as long as you purchase power from the System from LightReach, you will have a System Warranty and our Repair Promise.
- (ii) The Roof Warranty Period may be shorter than the System Warranty, as described in Section 2(a)(ii) above.
- (iii) If you have assumed an existing Agreement, then this Limited Warranty will cover you for the remaining balance of the existing Lease Term.

c. Limitation of Duration of Implied Warranties

ANY IMPLIED WARRANTIES, INCLUDING THE IMPLIED WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE AND MERCHANTABILITY ARISING UNDER STATE LAW, SHALL IN NO EVENT EXTEND PAST THE EXPIRATION OF ANY WARRANTY PERIOD IN THIS LIMITED WARRANTY. SOME STATES DO NOT ALLOW LIMITATIONS ON HOW LONG AN IMPLIED WARRANTY LASTS, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

3. LIGHTREACH STANDARDS

- a. For the purpose of this Limited Warranty the standards for our performance will be
 - (i) normal professional standards of performance within the solar photovoltaic power generation industry in the relevant market; and
 - (ii) Prudent Electrical Practices. "Prudent Electrical Practices" means those practices, as changed from



time to time, that are engaged in or approved by a significant portion of the solar power electrical generation industry operating in the United States to operate electric equipment lawfully and with reasonable safety, dependability, efficiency and economy.

4. SYSTEM REPAIR OR REMOVAL

- a. You agree that if (i) the System needs any repairs that are not the responsibility of LightReach under this Limited Warranty, (ii) the system needs to be removed and reinstalled to facilitate remodeling of your Home, you will have LightReach, or another a LightReach-approved service provider, at your expense, perform such repairs, removal and reinstallation, or relocation on a time and materials basis.
- b. If you want to return the System to LightReach under Section 16 of the Lease, then LightReach will cause our contractors to remove the System at no cost to you. LightReach will cause our contractors to remove the posts, waterproof the post area and return the roof as close as is reasonably possible to its original condition before the System was installed (e.g. ordinary wear and tear and color variances due to manufacturing changes are excepted). LightReach will warrant the waterproofing for one (1) year after it removes the System. You agree to reasonably cooperate with LightReach or its contractors in removing the System including providing necessary space, access and storage, and we or our contractors will reasonably cooperate with you to schedule removal in a time and manner that minimizes inconvenience to you.

5. FORCE MAJEURE

If LightReach is unable to perform all or some of its obligations under this Limited Warranty because of a Force Majeure Event (as defined in the Agreement), LightReach will be excused from whatever performance is affected by the Force Majeure Event, provided that:

- a. LightReach, as soon as is reasonably practical, gives you notice describing the Force Majeure Event;
- b. LightReach's suspension of its obligations is of no greater scope and of no longer duration than is required by the Force Majeure Event (i.e. when a Force Majeure Event is over, we will make repairs); and



- c. No LightReach obligation that arose before the Force Majeure Event that could and should have been fully performed before such Force Majeure Event is excused as a result of such Force Majeure Event.

Performance times under this Limited Warranty may be considered extended for a period of time equivalent to the time lost due to such conditions. In certain circumstances, when the System will need to be repaired, but access is limited due to a Force Majeure Event, the obligations under the Limited Warranty and the Lease may be suspended during the duration of the Force Majeure Event and then the term of the Limited Warranty and the Agreement will be extended for a period of time equivalent to the time lost due to such Force Majeure conditions.

6. LIMITATIONS ON LIABILITY

- a. No Consequential Damages
YOU MAY ONLY RECOVER DIRECT DAMAGES INCLUDING THOSE AMOUNTS DUE PURSUANT TO SECTION 2 UNDER THIS LIMITED WARRANTY, AND IN NO EVENT SHALL LIGHTREACH OR ITS AGENTS OR CONTRACTORS BE LIABLE TO YOU OR YOUR ASSIGNS FOR SPECIAL, INDIRECT, PUNITIVE, EXEMPLARY, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ANY NATURE. SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU.
- b. Limit of Liability
Notwithstanding any other provision of this Limited Warranty to the contrary, LightReach's total liability arising out of relating to this Limited Warranty shall in no event:
 - (i) For System Replacement: exceed the greater of (a) the sum of the Lease payments over the Lease Term of the Agreement; and (b) the original cost of the System; and
 - (ii) For damages to your Home, Belongings and Property: exceed five-hundred thousand dollars (\$500,000).

7. NOTICES

All notices under this Limited Warranty shall be made in the same manner as set forth in the Agreement to the addresses listed below:



TO: LIGHTREACH

Street: 1616 Camden Rd, Suite 300

City, State, Zip: Charlotte, NC 28203

Phone: (855) 339-1831

Email: help@palmetto.com

TO YOU: At the billing address in the Lease, through the customer portal (the App), or any subsequent billing address you give us.

8. ASSIGNMENT AND TRANSFER OF THIS LIMITED WARRANTY

LightReach may assign its rights or obligations under this Limited Warranty to a third party without your consent, provided that any assignment of LightReach's obligations under this Limited Warranty shall be to a party professionally and financially qualified to perform such obligation. This Limited Warranty protects only the person who pays for power from the System. Your rights and obligations under this Limited Warranty will be automatically transferred to any person who purchases the System from you or to whom you properly transfer the Agreement. This Limited Warranty contains the parties' entire agreement regarding the limited warranty of the System.

Before the maintenance or warranty obligations of the System under this Agreement are transferred, LightReach must disclose the name, address, and telephone number of the person who will be assuming the maintenance or warranty of the System.

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EXHIBIT C: NOTICE OF CANCELLATION

You may cancel this transaction, without any penalty or obligation, within 10 days after you sign the contract. 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 10 days following receipt by the seller (Palmetto Solar, LLC, DBA LightReach) 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 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 regarding the return shipment of the goods at the seller's expense and risk. If you do make the goods available to the seller and the seller does not pick them up within 60 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, or if you agree to return the goods to the seller 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 an email to help@palmetto.com not later than midnight of the date that is 10 days after you sign the Agreement.

This notice of cancellation shall also be valid if you e-mail it to LightReach or its Certified Installer at either address set forth below:

LightReach: help@palmetto.com

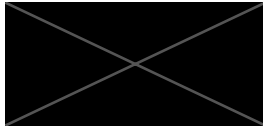
Certified Installer: will@completesolar.com

I hereby CANCEL/RESCIND this transaction on _____ [Cancellation Date].

Installation Address: 304 Cameronwood Dr, Fuquay-Varina, NC 27526

Homeowner:

Signature: _____

Name:  _____

Date: _____

Co-Homeowner (if any):

Signature: _____

Name: _____

Date: _____



EXHIBIT D: HOA RELEASE

**HOMEOWNER RELEASE OF SERVICE PROVIDER
FROM HOMEOWNER'S ASSOCIATION CLAIMS**

By my signature below I represent that I (a) am the owner of the property located at:

304 Cameronwood Dr, Fuquay-Varina, NC 27526

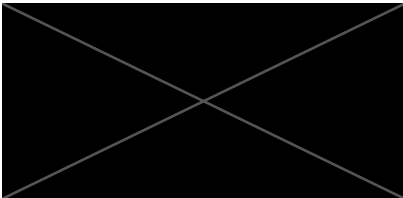
I acknowledge that my homeowner's association has denied my application relating to the performance of the Services by Palmetto Solar, LLC, DBA LightReach. By my signature below I hereby direct LightReach, to nonetheless proceed with its performance of the Services. I acknowledge and accept all responsibility relating to the homeowner's association (including claims alleged or damages assessed) of proceeding with the services. I also fully release LightReach, from any and all past, present, and future claims, demands, obligations or causes of action alleged by or through, or relating in any manner to, the homeowner's association.

Homeowner's Name:

Signature: _____

Name: _____

Date: _____



Co-Homeowner's Name (if any):

Signature: _____

Name: _____

Date: _____



EXHIBIT E: RESERVED



EXHIBIT F:

Federal Consumer Leasing Act Disclosure

(Pursuant to Code of Federal Regulations, Regulation M, 12 CFR Part 1013)

Date: January 12, 2026

Lessor: [REDACTED]

Amount Due at Lease Signing or Delivery	Monthly Payments	Other Payments (not part of your monthly payment)	Total of Payments
Payments Due at Signing: \$ 0.00	Your first payment of \$ 114.04 is due on the first day of the first full calendar month following the Interconnection Date, followed by Total 299 payments due on the first day of each month. Monthly Payments shall increase by 2.99% after each 12 months of scheduled monthly payments during the Lease Term. A full payment schedule is included below.	Your estimated average monthly tax payments are (if applicable): \$ 0	(The amount you will have paid by the end of the lease) \$ 49,830.12
Payments Due at Installation: \$ 0	Your First Monthly payment is \$ 114.04 followed by 11 monthly payments of \$ 114.04 followed by 12 monthly payments of \$ 117.45 followed by 12 monthly payments of \$ 120.97 followed by 12 monthly payments of \$ 124.58 followed by 12 monthly payments of \$ 128.31 followed by 12 monthly payments of \$ 132.14 followed by 12 monthly payments of \$ 136.10 followed by 12 monthly payments of \$ 140.16 followed by 12 monthly payments of \$ 144.36 followed by 12 monthly payments of \$ 148.67 followed by 12 monthly payments of \$ 153.12 followed by 12 monthly payments of \$ 157.70 followed by 12 monthly payments of \$ 162.41 followed by 12 monthly payments of \$ 167.27 followed by 12 monthly payments of \$ 172.27 followed by 12 monthly payments of \$ 177.42 followed by 12 monthly payments of \$ 182.72 followed by 12 monthly payments of \$ 188.19 followed by 12 monthly payments of \$ 193.81	Estimated taxes other than sales taxes collected monthly (if applicable) \$ 0	
Payments Due after Inspection: \$ 0		Total \$ 0	



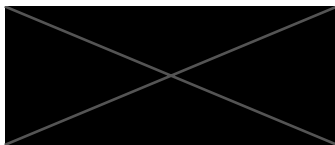
	followed by 12 monthly payments of \$ <u>199.61</u> followed by 12 monthly payments of \$ <u>205.58</u> followed by 12 monthly payments of \$ <u>211.72</u> followed by 12 monthly payments of \$ <u>218.05</u> followed by 12 monthly payments of \$ <u>224.57</u> followed by 12 monthly payments of \$ <u>231.29</u> The total of your monthly payments is \$ <u>49,830.12</u> .		
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Purchase Option at End of Agreement Lease Term. You do not have a right to purchase the System at the end of the Lease Term, but you may request to purchase the System and LightReach, in its discretion, may agree to your purchase request.

Other Important Terms. See your Agreement for additional information on early termination, purchase options, tax and maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

The above-listed Monthly Payment amount assumes you will make automatic payments as described in Exhibit A (Electronic Funds Transfer or Credit Card Payment Authorization). If you pay by any method besides automatic payments, you will lose the discount for automatic payments and your Monthly Payment will be increased by fifteen dollars (\$15.00). If you pay by credit card, a pass through processing fee will be added to your Monthly Payment that is not for the benefit of Palmetto.

Homeowner's Ini



Co- Homeowner's Initials: _____



EXHIBIT G: PERFORMANCE AND PRODUCTION GUARANTEE

Power Production Guarantee

LightReach guarantees that during the Term of this Lease the System will generate kilowatt-hours (kWh) as set forth in the table below.

Year	Guaranteed kWh (kWh)
3	28,140 kWh
6	55,444 kWh
9	81,937 kWh
12	107,644 kWh
15	132,587 kWh
18	156,789 kWh
21	180,272 kWh
24	203,058 kWh
25	210,502 kWh

The above guarantee assumes module and System production degradation of 1% per year.

- A. If at the end of each successive 36-month anniversary of your first Monthly Payment the cumulative Actual kWh (defined below) generated by the system is less than the Guaranteed kWh, then we will credit your account equal to the difference between the cumulative Actual kWh and the Guaranteed kWh multiplied by the Guaranteed Energy Price per kWh of \$ 0.12.

For example, if the first 36-month period commences on October 1, 2023, and ends on September 30, 2026, and the energy the system was supposed to generate is less than the energy the system was guaranteed to generate during such 36 month period, LightReach will credit you the difference in the Actual kWh and the Guaranteed kWh multiplied by the Guaranteed Energy Price per kWh within (30) days after we receive your request. See the table below for a real-world example:

Example Guaranteed kWh	Example Actual kWh	Example Energy \$/kWh	Example Credit to You
10,000	9,500	\$0.10	\$50.00

- B. If at the end of each successive 36-month anniversary of your first Monthly Payment the Actual kWh is greater than the Guaranteed kWh during any 36-month period, this

surplus will be carried over and will be used to offset any deficits that may occur in the future. If, over the course of the term, your System produces more energy than the Guaranteed Output, then this additional energy is yours at no additional cost.

- c. This Exhibit G—Performance and Production Guaranty shall be your sole and exclusive remedy available in this Agreement in the event that your System fails to produce the Guaranteed kWh. You shall not be eligible for the remedy under Exhibit G in the following circumstances:
- (i) you are currently in default in this Agreement; or
 - (ii) the failure to produce the Guaranteed kWh is caused by a Force Majeure Event, foreign objects damaging the System (including objects such as golf balls but excluding hail) or any other condition or circumstance beyond the control of and not caused by LightReach.

EXHIBIT H: ADDITIONAL PRODUCTS

LightReach or its Certified Installer(s) will procure and install the following Additional Products at the Property:

☒ **No Additional Products**

☐ **Energy Arbitrage Battery (NOT BACKUP BATTERY)**

The Energy Arbitrage Battery ("Arbitrage Battery") is a non-backup supply battery energy storage device that helps manage and store electricity for use at your Property during times when electricity rates are high and it is financially beneficial to use your self-generated power. The arbitrage battery is configured to charge from the System and allows you and LightReach to optimize the use and configuration of your System, which may further reduce your electricity costs, increase the value of your solar System's production, and/or maximize utility or government incentive programs relating to your System.

Use of the Arbitrage Battery requires the grid to be operating and WILL NOT PROVIDE POWER IN THE EVENT OF A GRID OUTAGE OR BLACKOUT. DO NOT RELY ON THE ARBITRAGE BATTERY FOR ANY LIFE SUPPORT, OTHER MEDICAL EQUIPMENT, OR OTHER LIFE-CRITICAL POWER NEEDS. THE AVAILABILITY OF POWER FROM THE ARBITRAGE BATTERY COULD ALSO BE LIMITED BY UTILITY "DEMAND RESPONSE" AND SIMILAR PROGRAMS AND REQUIREMENTS, AND LIGHTREACH HAS NO CONTROL OVER THOSE PROGRAMS AND REQUIREMENTS. LIGHTREACH CANNOT ASSURE OR PREDICT TO YOU THE AMOUNT, NATURE, TIMING, OR AVAILABILITY OF ANY COMPENSATION THAT COULD BE PAID TO YOU – IF ANY – IN CONNECTION WITH THE ARBITRAGE BATTERY OR YOUR USE OF THE SYSTEM, AND "DEMAND RESPONSE" PROGRAM RULES AND LIGHTREACH'S MANAGEMENT OF THE SYSTEM AND THE ARBITRAGE BATTERY COULD REDUCE ANY SUCH COMPENSATION. YOU ACKNOWLEDGE AND AGREE THAT YOUR SYSTEM WITH ARBITRAGE BATTERY WILL NOT PROVIDE BACKUP POWER AND LIGHTREACH IS NOT LIABLE FOR THE LACK OF BACKUP POWER IN THE EVENT OF A GRID OUTAGE.

Under normal conditions of use, the Energy Arbitrage Battery system should pose no danger to you. However, if the arbitrage battery system is mishandled or tampered with following installation, it may become dangerous and could result in electrical hazards, fire, or other damage to people or property.

LightReach Certified Installers are licensed and trained to safely and compliantly install the battery energy storage systems according to each manufacturer's listings and specifications, and according to all applicable product, fire, building, electrical, and electric grid codes and standards.

YOU AGREE THAT, FOR THE DURATION OF THE TERM, YOU WILL NOT CONNECT ANOTHER POWER GENERATION RESOURCE OR ANY OTHER TECHNOLOGY FOR THE GENERATION OF ELECTRICITY. YOU AGREE NOT TO ALTER THE CONFIGURATION OF THE EXISTING EQUIPMENT.

☐ **Full Services Backup Battery**

The Full Services Backup Battery system ("Backup Battery") is a backup battery energy storage system that may be used to provide backup power during a grid outage in addition to time-based-controls and other operating modes and services supported by the equipment and battery management system. LightReach or its Certified Installers will establish a reasonable reserve level for your battery (at minimum, 20% of the battery) so that your Backup Battery will always be charged at a specified minimum to allow you to obtain a certain amount of power in the event of an electric grid outage.

For each Backup Battery, the System will contain a storage-enabled inverter/charger capable of providing power dependent upon the current state of Battery charge. Each Backup Battery will draw its charge from the System, providing backup power within the limits of the System. Each Backup Battery will power its designated circuits only, these designated circuits may or may not include your Home's entire main service panel. LightReach or its Certified Installers will ensure the Backup Battery is configured to draw charge from the System, and You will be responsible for damage caused due to backing up more loads than have been approved by LightReach or its Certified Installers. LightReach is not responsible for system failure caused by excessive loads.

While the Backup Battery may be useful to provide backup power during an outage, LIGHTREACH DOES NOT WARRANT OR GUARANTEE THAT BATTERY BACKUP POWER WILL BE AVAILABLE WITHOUT INTERRUPTION DURING A POWER OUTAGE. YOU AGREE THAT LIGHTREACH IS NOT LIABLE IN THE EVENT THAT THE BATTERY DOES NOT PROVIDE BACKUP POWER FOR ANY REASON. THE AVAILABILITY OF POWER FROM THE BACKUP BATTERY COULD ALSO BE LIMITED BY UTILITY "DEMAND RESPONSE" AND SIMILAR PROGRAMS AND REQUIREMENTS, AND LIGHTREACH HAS NO CONTROL OVER THOSE PROGRAMS AND REQUIREMENTS. LIGHTREACH CANNOT ASSURE OR PREDICT TO YOU THE AMOUNT, NATURE, TIMING, OR AVAILABILITY OF ANY COMPENSATION THAT COULD BE PAID TO YOU – IF ANY – IN CONNECTION WITH THE BACKUP BATTERY OR YOUR USE OF THE SYSTEM, AND "DEMAND RESPONSE" PROGRAM RULES AND LIGHTREACH'S MANAGEMENT OF THE SYSTEM AND THE BACKUP BATTERY COULD REDUCE ANY SUCH COMPENSATION. DO NOT DEPEND ON BATTERY BACKUP POWER TO POWER LIFE SUPPORT, OTHER MEDICAL EQUIPMENT, OR OTHER LIFE-CRITICAL POWER NEEDS DURING A POWER OUTAGE, BUT INSTEAD CONTACT YOUR LOCAL EMERGENCY SERVICES OR DIAL 911.



Under normal conditions of use, the Backup Battery energy storage should pose no danger to you. However, if the battery system is mishandled or tampered with following installation, it may become dangerous and could result in electrical hazards, fire, or other damage to people or property.

LightReach Certified Installers are licensed and trained to install backup battery energy storage systems safely and compliantly according to each manufacturer's listings and specifications, and according to all applicable product, fire, building, electrical, and electric grid codes and standards.

Please notify LightReach in the event your Backup Battery does not provide backup power during a power outage.

YOU AGREE THAT, FOR THE DURATION OF THE TERM, YOU WILL NOT CONNECT ANOTHER POWER GENERATION RESOURCE OR ANY OTHER TECHNOLOGY FOR THE GENERATION OF ELECTRICITY. YOU AGREE NOT TO ALTER THE CONFIGURATION OF THE EXISTING EQUIPMENT.

The above-described Additional Products, as applicable, will be provided to you at no up-front cost, and all installation services will be subject to LightReach's Warranty as set forth in Exhibit B. LightReach will provide any replacement parts, either new or refurbished, to keep the System in working order for the Initial Term of the Agreement and any subsequent renewal terms. Equipment and technology can change over time, we reserve the right to replace the current equipment with a functional equivalent, or better, when it breaks. Any replacement equipment will not interrupt the primary services described above.

THE PORTION OF THE INITIAL MONTHLY PAYMENT ATTRIBUTABLE TO THE ADDITIONAL PRODUCTS IS: \$ 0.00.

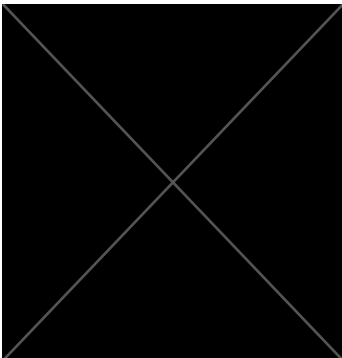
YOU ACKNOWLEDGE AND AGREE THAT SUCH COST INCREASES YOUR MONTHLY PAYMENT SET FORTH IN THE AGREEMENT, AND YOU ACCEPT THE INCREASED MONTHLY PAYMENT. THESE COSTS WILL BE REFLECTED AND DISCLOSED IN YOUR PAYMENT SCHEDULE(S) IN EXHIBIT F:

Homeow

Signature: _____

Name: _____

Date: _____



Co-Homeowner (if any):

Signature: _____

Name: _____

Date: _____



Duke Energy North Carolina
Net Metering Bridge (Rider NMB)

All new solar interconnection applications submitted to Duke Energy starting October 1, 2023, will be credited under the Net Metering Bridge Rider (NMB) or Residential Solar Choice Rider (RSC).

LightReach would like to take this opportunity to inform you of recent changes to net metering in Duke Energy North Carolina. Net metering, or 'NEM,' enables solar customers to be credited for excess production not used in your home and sent to the electric grid. Net metering programs can vary in their design.

Legacy Net Metering - *CLOSED*

Duke Energy (NC) closed 1-to-1 net metering on October 1, 2023. Legacy Net Metering customers will be required to move to one of the new net metering programs by January 1, 2027.

Net Metering Bridge (Rider NMB) - *OPEN*

New solar customers are eligible for a Net Metering Bridge Rider (NMB) or Residential Solar Choice Rider (RSC). The Net Metering Bridge Rider (NMB) is a transitional program as the "bridge" name suggests. It's available until January 1, 2027 or until annual capacity limits are met, whichever occurs first. Once the Bridge Rate is closed, new applications will be placed on Residential Solar Choice (RSC).

Under all Duke Energy (NC) net metering programs, solar produced and consumed within the same monthly billing cycle nets 1-to-1. Meaning the credit is at the same price per kWh the utility charges you.

Under the NMB and RSC monthly net metering policies, if the electricity delivered to the grid exceeds the electricity supplied by Duke Energy during a billing period, the customer will be credited at the Net Excess Energy Credit rate of approximately 3.4 to 4.5 cents per kWh, depending on the utility's annual avoided cost.

- Net Metering Bridge (NMB) customers may stay on their current electric rate schedule.
- Under the Residential Solar Choice Rider (RSC), which is not yet required, customers would take service on a Time of Use rate with Critical Peak Pricing (TOU-CPP).

Your LightReach Certified Installer will do everything they can to enroll you in the best option available, but cannot guarantee your enrollment in any program given limited capacity. Please sign and submit your documents as soon as possible so that your design and application can be submitted to Duke Energy.

To learn more about NMB and RSC, please see LightReach's Appendix & FAQs accompanied with this letter, visit the North Carolina Utilities Commission (NCUC) [website](#), or Duke Energy's Renewable Energy [website](#).

Please sign below to confirm you have read and understand the information provided.

Sincerely,

The LightReach Team
(855) 339-1831
help@palmetto.com





APPENDIX: Net Metering Bridge (Rider NMB)

Utility rates adjust over time. Prices stated herein are effective as of January 1, 2025

Net Metering Bridge (Rider NMB)

- Customers are billed for Delivered Energy (energy used by the customer from the grid) minus Exported Energy (energy sent to the grid from the customer’s generation system), but not less than zero.
 - For TOU customers, Exported Energy will initially reduce Delivered Energy within the same TOU period. If any Exported Energy remains, it will be used to reduce Delivered Energy in lower-price TOU periods.
- Any Exported Energy that is not used to reduce Delivered Energy will be credited at the annualized avoided cost rate, or “Net Excess Energy Credit.”

Example Monthly Billing

- If 600 kWh are produced while 800 kWh are consumed, then 200 kWh will be charged the retail rate.
- If 800 kWh are produced while 600 kWh are consumed, then -200 kWh will be credited the Net Excess Energy Credit of 3.4 to 4.5 cents per kWh.

There are new fees under NMB and RSC

- Non-Bypassable Charge based on the solar system size
 - \$0.49/kW DC per month in Duke Energy Carolinas (DEC)
 - \$0.72/kW DC per month in Duke Energy Progress (DEP)
 - A typical 8 kW system would be charged \$3.92 per month in DEC or \$5.76 in DEP
- Minimum Monthly Bill
 - \$22 per month (DEC)
 - \$28 per month (DEP)

A **Minimum Monthly Bill** will apply in months when the distribution costs and the \$14 Basic Customer Charge do not total to at least the Minimum Charge. It will apply in months where net consumption from the utility is low.

Customer and distribution costs, like the existing Basic Customer Charge, apply toward the minimum bill calculation. The Non-Bypassable Charge and Renewable Energy Rider do not count toward the minimum bill.

Sample Bill: Net Metering Bridge >>>
142 kWh of Net Excess kWh generated
Net Excess = (Exported Solar Energy - Delivered Energy)
The customer was credited for the net excess solar production, which reduced the remaining amount due to Duke Energy Progress.

Sample Bill: Net Metering Bridge

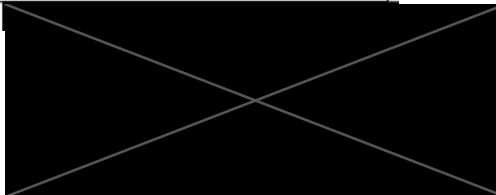
Billed kWh	0.000 kWh	Generation Capacity DC	6.885 kW
Total Net Excess kWh	142.000 kWh		

Billing details - Electric

Billing Period - Mar 20 24 to Apr 17 24	
Meter	
Basic Customer Charge	\$14.00
Monthly Minimum Charge	14.00
Non bypassable Charge	
6.885 kW @ \$0.67000000	4.61
Net Excess Energy Credit	-4.83
Renewable Energy Rider	1.22
Total Current Charges	\$29.00

Billing details - Taxes

Sales Tax For Utility	\$2.03
Total Taxes	\$2.03





Frequently Asked Questions

Q: Will I potentially have a \$0 bill at some point?

A: Duke Energy states, "It is possible but unlikely. Both the NMB and RSC riders have a minimum monthly bill component and a non-bypassable charge. While net excess energy generated by customers will function as a credit to offset any applicable charges and could result in a \$0 or even negative bill amount, it is unlikely. Most customers will have monthly bills greater than \$0 but much less than their bill before solar."

Q: What are the Deadlines to receive Net Metering Bridge (NMB)?

A: The Bridge Rider (NMB) is open to a limited number of customers each year. When this limit is reached and no later than January 1, 2027, Duke Energy (NC) will place new interconnection applications on Residential Solar Choice (RSC), the long-term successor program. Residential Solar Choice (RSC) requires that customers take service under a Time of Use with Critical Peak Pricing rate schedule, called the Flex Savings Option. [Learn more about TOU](#)

Q: Which program is better: Net Metering Bridge or Residential Solar Choice?

A: Most customers will see higher savings on NMB. While RSC has a grid access charge for systems over 15 kW AC, the main difference is the way Time of Use is credited. Under NMB, TOU rates are optional.

- If NMB customers opt for TOU, Exported Energy will initially reduce Delivered Energy within the same TOU period. If any Exported Energy remains, it will be used to reduce Delivered Energy in the next lower-price TOU period.
- RSC customers are required to select Time of Use with Critical Peak Pricing. Exported Energy will net with Delivered Energy in the same time period. Any excess per TOU pricing period will be credited at the Net Excess Energy Credit rate of 3.4 - 4.5 cents per kWh, depending on the utility's current avoided cost rate.

Q: How long can customers stay on the programs?

A: Legacy Net Metering customers - moved to Net Metering Bridge (NMB) by January 1, 2027
Net Metering Bridge (NMB) - up to 15 years from Interconnection application submission
Residential Solar Choice (RSC) - at least 10 years from Interconnection application submission





Your Protection and Warranty Coverage

You get peace of mind that your investment in solar is protected.



Performance Plan

90% performance assurance, labor & extended equipment warranty

- ✓ Equipment: Panel and Inverter
- ✓ Workmanship
- ✓ Roof Penetration
- ✓ Energy App & Monthly Report
- ✓ Intelligent Issue Detection
- ✓ Remote Diagnosis & Troubleshooting
- ✓ Proactive Service Alerts
- ✓ Customer Support
- ✓ Service Management
- ✓ Nationwide Field Service Network
- ✓ Covered Repairs & Labor
- ✓ Performance Guarantee

What happens next?

1

Lightreach Contract Signature

A 25-year protection plan is part of your agreement. We've got you covered.

2

Finalize Design & Solar Installation

Your installer's team and partners will guide you through the design, engineering, and installation process.

3

Solar System Permission to Operate

Once your system receives approval from your utility and is activated, your system will be monitored, and you will be proactively notified of any issues.

Understanding your coverage

Your Protection Plan & Warranties

 Issue Detection	Once activated, we will monitor your system for issues.
 Proactive Communication	When any actionable issue is detected, you will be contacted to troubleshoot or schedule service.
 Service Management	If an issue cannot be resolved remotely, our team will coordinate an onsite service visit.
 Workmanship + Parts and Labor Coverage	Workmanship as well as labor for unexpected maintenance and repairs that may occur in the future is included in the package.
 Remote Diagnosis & Troubleshooting	We resolve issues remotely via online guides and live customer support.
 Customer Support	You have unlimited access to our solar experts.
 System Warranties	Performance Warranty on Panels Equipment Warranty on Inverters Workmanship Warranty / Install Guarantee Roof Penetration Warranty
 Performance Guarantee	We provide reimbursement in the event of underperformance below 90% of verified estimates.

Certificate Of Completion

Envelope Id: 586DC394-CFF5-4410-B23E-8B748419CFCF

Status: Completed

Subject: Signature Required - LightReach Lease Agreement - NC

Vault With eOriginal:

Source Envelope:

Document Pages: 60

Signatures: 5

Envelope Originator:

Certificate Pages: 4

Initials: 12

Palmetto Finance

AutoNav: Enabled

997 Morrison Drive

Envelopeld Stamping: Enabled

Suite 200

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

Charleston, SC 29403

palmetto.finance@palmetto.com

IP Address: 35.232.95.155

Record Tracking

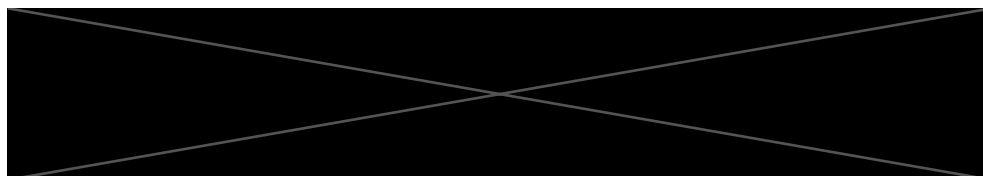
Status: Original

Holder: Palmetto Finance

Location: DocuSign

1/12/2026 1:42:21 PM

palmetto.finance@palmetto.com



1/12/2026 1:42:47 PM

Signature Adoption: Drawn on Device

Using IP Address: 104.139.92.90

Signed using mobile

Timestamp

Sent: 1/12/2026 1:42:24 PM

Viewed: 1/12/2026 1:43:02 PM

Signed: 1/12/2026 1:46:27 PM

Electronic Record and Signature Disclosure:

Accepted: 1/12/2026 1:43:02 PM

ID: 91eb7906-d4bc-4f6c-9753-65afb0d6c7aa

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	1/12/2026 1:42:24 PM
Certified Delivered	Security Checked	1/12/2026 1:43:02 PM
Signing Complete	Security Checked	1/12/2026 1:46:27 PM
Completed	Security Checked	1/12/2026 1:46:27 PM
Payment Events	Status	Timestamps

Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, LightReach (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact LightReach:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: help@golightreach.com

To advise LightReach of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at help@golightreach.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from LightReach

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to help@golightreach.com and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with LightReach

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to help@golightreach.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify LightReach as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by LightReach during the course of your relationship with LightReach.

PROPERTY FLOOD RISK REPORT

FEMA National Flood Hazard Layer (NFHL) — Official Data Source

Report No.
FZD-90AAEA7C

Created
June 01, 2026

Purpose
Seller Disclosure

PROPERTY IS NOT UNDER FLOOD ZONE

This property is NOT UNDER a FEMA flood zone

SECTION 1 — PROPERTY INFORMATION

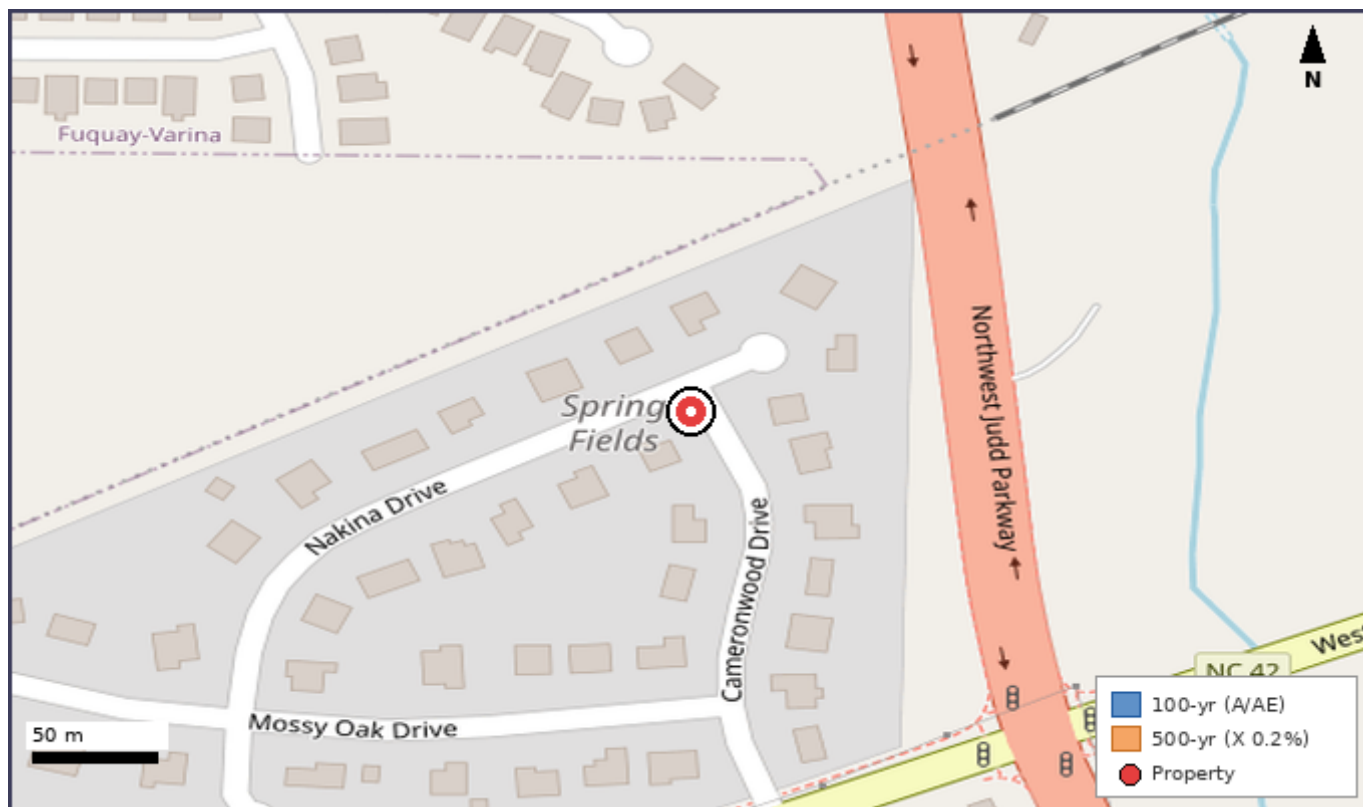
Submitted Address:	304 Cameronwood Dr, Fuquay Varina, NC 27526
Geocoded Match:	304 CAMERONWOOD DR, FUQUAY VARINA, NC, 27526
Latitude:	35.583885
Longitude:	-78.816040

SECTION 2 — FLOOD ZONE DETERMINATION

Determination:	This property is NOT UNDER a FEMA flood zone
FEMA Flood Zone:	X (Outside SFHA)
Zone Sub-Type:	AREA OF MINIMAL FLOOD HAZARD
SFHA (Special Flood Hazard Area):	No
FIRM Panel:	3720065600K (eff. Jul 19, 2022)
Flood Insurance Requirement:	Not required
Multi-Point Coverage Analysis:	5-point coverage sample (center + 4 offsets at ~50m N/S/E/W) classified as: 0 BLUE (100-yr) · 0 ORANGE (500-yr) · 5 MINIMAL

SECTION 2A — PROPERTY MAP WITH FEMA FLOOD OVERLAY

FEMA flood zones rendered as semi-transparent overlay on OpenStreetMap base layer. The red pin marks the property at 35.583885, -78.816040. Blue shading indicates 100-year (high-risk) zones; orange shading indicates 500-year (0.2% annual chance) zones.



SECTION 3 — DATA SOURCES

Primary Source:	FEMA National Flood Hazard Layer (NFHL) — Layer 28 (S_FLD_HAZ_AR)
Service Endpoint:	hazards.fema.gov/arcgis/rest/services/public/NFHL/MapServer
Geocoding:	U.S. Census Bureau Geocoder (Public_AR_Current)
Map Base Layer:	OpenStreetMap (© OpenStreetMap contributors)
Verification Method:	5-Point Coverage Analysis (center + 4 cardinal offsets at ~50m, point-in-polygon query against FEMA NFHL, WGS 84 / EPSG:4326)
Verified On:	2026-06-01 21:24 UTC

SECTION 4 — FLOOD INSURANCE GUIDANCE

This property is located **outside mapped FEMA flood hazard areas** — neither in the high-risk 100-year zone nor the moderate-risk 500-year zone.

Federal mandate: Flood insurance is not federally required.

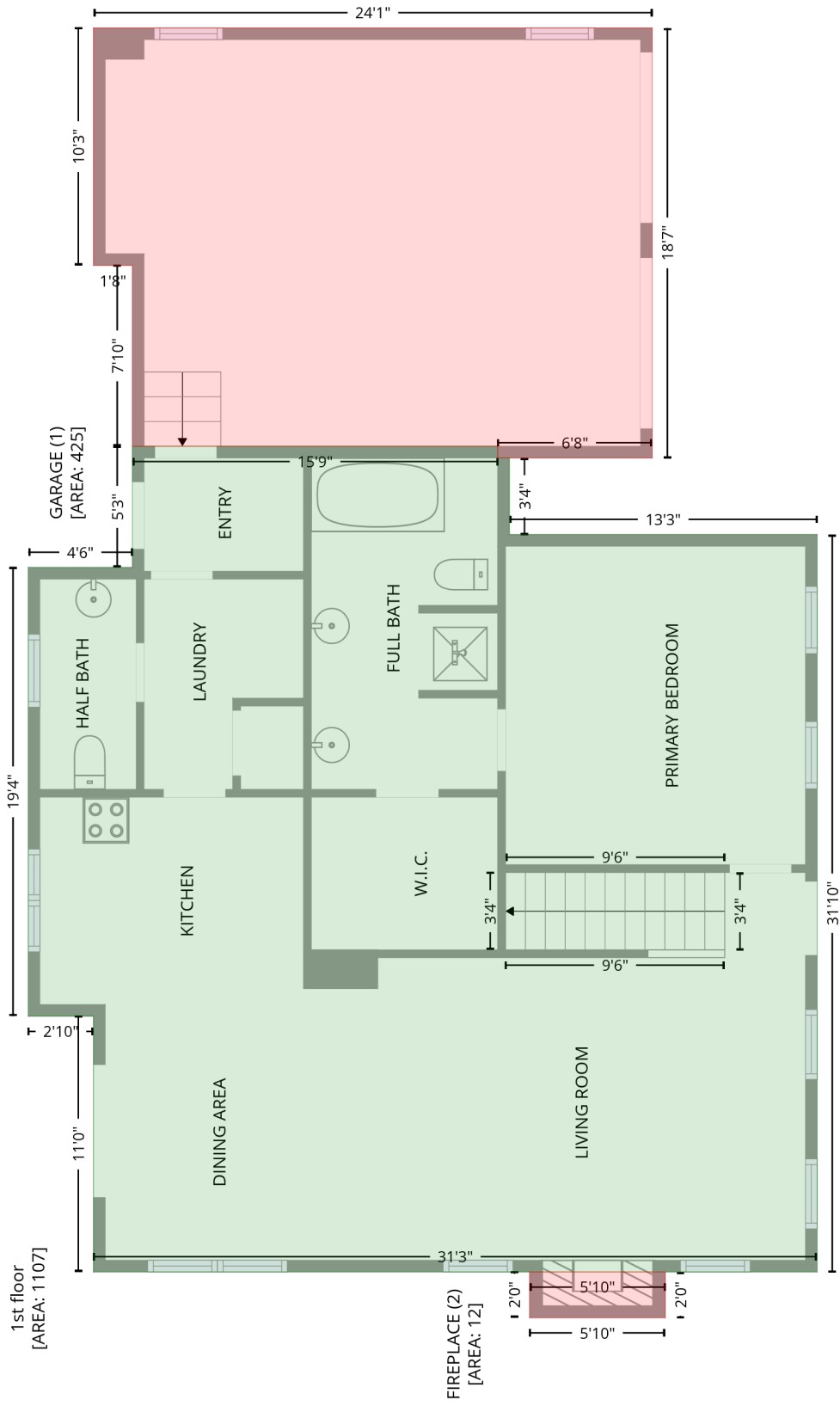
Optional coverage: Flood damage is excluded from standard homeowners insurance. NFIP Preferred Risk Policies are available at the lowest premium tier for minimal-risk properties.

Note: Flood risk can exist outside mapped zones due to local drainage issues, storm surge, or evolving conditions. Discuss with a licensed insurance agent if the property is near waterways or low-lying terrain.

SECTION 5 — LEGAL DISCLAIMER

This Property Flood Risk Report is generated from publicly available FEMA National Flood Hazard Layer (NFHL) data and is provided for informational purposes (e.g., real-estate seller disclosure, preliminary due diligence). **This document is NOT the Standard Flood Hazard Determination Form (SFHDF) required for federally-backed mortgage loan determinations pursuant to 42 U.S.C. § 4012a (Flood Disaster Protection Act).** Lenders and federal agencies must use the official **FEMA Form FF-206-FY-22-152** (Standard Flood Hazard Determination Form), completed by a qualified flood-zone determination provider. FEMA flood maps are subject to revision; effective panels and Letters of Map Change (LOMC/LOMA/LOMR) should be verified at msc.fema.gov. The issuer assumes no liability for decisions made in reliance on this informational summary.

Data Source: FEMA National Flood Hazard Layer (hazards.fema.gov) · **Report No.:** FZD-90AAEA7C



2nd floor
[AREA: 630]

