EXIT MY SOLAR DEAL

YOUR ACTIONS

THE SHORT BOOK

SAMPLE — illustrative example

John Smith

Installer — SunHollow Solar. Lender — BrightLedger Funding.

This book tells you exactly what to do, in order. Nothing else.

The other file, your In-Depth Version, has all the details.

If you get stuck, call us: **(214) 810-3131**

THE LIST

EVERY ACTION, ON ONE LIST

Do them in order. Check a box when an action is done, and write the date next to it.

- ☐ **Action 1.** Send the arbitration opt-out letter, if your window is still open
- ☐ **Action 2.** Put every paper in one folder and do not throw anything away
- ☐ **Action 3.** Take screenshots of your online solar and loan accounts
- ☐ **Action 4.** Send the records-preservation notice to SunHollow Solar
- ☐ **Action 5.** Send the records-preservation notice to BrightLedger Funding
- ☐ **Action 6.** Ask SunHollow Solar for your complete file, in writing
- ☐ **Action 7.** Ask BrightLedger Funding for your complete loan file, in writing
- ☐ **Action 8.** Ask for the electronic signing record (audit trail)
- ☐ **Action 9.** Search for any filing against your home (UCC search)
- ☐ **Action 10.** Get your free credit reports and save them
- ☐ **Action 11.** Ask the permit office for your permit file and final inspection
- ☐ **Action 12.** Get this paper: The complete loan file from the lender, including any dealer-fee disclosure
- ☐ **Action 13.** Get this paper: Any written quote, text message, or email from the salesperson
- ☐ **Action 14.** Get this paper: Your credit reports and the latest loan servicer statements
- ☐ **Action 15.** Get this paper: The complete signed contract, every page including the arbitration pages
- ☐ **Action 16.** Get this paper: The complete warranty documents for the system
- ☐ **Action 17.** Get this paper: A short written statement from anyone who was present at the sale
- ☐ **Action 18.** Mail the dispute letter to SunHollow Solar
- ☐ **Action 19.** Mail the claims-preservation notice to BrightLedger Funding
- ☐ **Action 20.** Mail the billing dispute to your loan servicer
- ☐ **Action 21.** Mail the warranty demand letter
- ☐ **Action 22.** Mail the credit bureau disputes (one letter, sent to three bureaus)
- ☐ **Action 23.** Mail the demand about the filing against your home
- ☐ **Action 24.** File your complaint with the Consumer Financial Protection Bureau (CFPB)
- ☐ **Action 25.** File your complaint with the Federal Trade Commission (FTC)
- ☐ **Action 26.** File your complaint with the Texas Attorney General
- ☐ **Action 27.** File your complaint with the State contractor licensing board
- ☐ **Action 28.** File your complaint with the State public utility commission
- ☐ **Action 29.** File your complaint with the Texas elder financial abuse reporting channel

(through the Attorney General / Adult Protective Services)

- [ ] **Action 30.** Read your choices: settle it, arbitration, small claims, or a lawyer
- [ ] **Action 31.** Give the Attorney Packet (in this book) to a lawyer, if you choose one
- [ ] **Action 32.** Check the laws in your findings that may help pay a lawyer (fee-shifting)
- [ ] **Action 33.** After a resolution: get the filing removed (UCC-3 termination)
- [ ] **Action 34.** Record the lien release, if any, with the county
- [ ] **Action 35.** Scope panel removal and roof repair, if panels come off
- [ ] **Action 36.** Talk to a title company before you sell or refinance

THE ACTIONS

WHAT TO DO, IN ORDER

Phase 1 — Stop the Clock

ACTION 1 OF 36

YOUR JOB

Send the arbitration opt-out letter, if your window is still open

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ Nothing goes in an envelope for this step unless the step says so
- ☐ Keep your copies in your folder
- ☐ **DONE — Date I did it:** _____

ACTION 2 OF 36

YOUR JOB

Put every paper in one folder and do not throw anything away

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.

- [ ] Pay at the counter. Keep the receipt they give you.
- [ ] When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- [ ] Nothing goes in an envelope for this step unless the step says so
- [ ] Keep your copies in your folder
- [ ] **DONE — Date I did it:** _____

ACTION 3 OF 36 — YOUR JOB

Take screenshots of your online solar and loan accounts

Send to: BrightLedger Funding

HOW TO DO IT

- [ ] Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- [ ] Write the date on it. Sign it where the line is.
- [ ] Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- [ ] Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- [ ] Pay at the counter. Keep the receipt they give you.
- [ ] When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- [ ] Nothing goes in an envelope for this step unless the step says so
- [ ] Keep your copies in your folder
- [ ] **DONE — Date I did it:** _____

ACTION 4 OF 36 — YOUR JOB

Send the records-preservation notice to SunHollow Solar

Letter: Letters pages, #1

Send to: SunHollow Solar

HOW TO DO IT

- [ ] Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.

- [ ] Write the date on it. Sign it where the line is.
- [ ] Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- [ ] Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- [ ] Pay at the counter. Keep the receipt they give you.
- [ ] When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- [ ] Nothing goes in an envelope for this step unless the step says so
- [ ] Keep your copies in your folder
- [ ] **DONE — Date I did it:** _____

ACTION 5 OF 36 YOUR JOB

Send the records-preservation notice to BrightLedger Funding

Letter: Letters pages, #2

Send to: BrightLedger Funding

HOW TO DO IT

- [ ] Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- [ ] Write the date on it. Sign it where the line is.
- [ ] Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- [ ] Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- [ ] Pay at the counter. Keep the receipt they give you.
- [ ] When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- [ ] Nothing goes in an envelope for this step unless the step says so
- [ ] Keep your copies in your folder
- [ ] **DONE — Date I did it:** _____

Phase 2 — Force the Paper Into the Open

ACTION 6 OF 36

YOUR JOB

Ask SunHollow Solar for your complete file, in writing

Letter: Letters pages, #3

Send to: SunHollow Solar

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 7 OF 36

YOUR JOB

Ask BrightLedger Funding for your complete loan file, in writing

Letter: Letters pages, #4

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 8 OF 36

YOUR JOB

Ask for the electronic signing record (audit trail)

Send to: SunHollow Solar

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 9 OF 36

YOUR JOB

Search for any filing against your home (UCC search)

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 10 OF 36

YOUR JOB

Get your free credit reports and save them

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 11 OF 36

YOUR JOB

Ask the permit office for your permit file and final inspection

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 12 OF 36

YOUR JOB

Get this paper: The complete loan file from the lender, including any dealer-fee disclosure

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Get this paper: The complete loan file from the lender, including any dealer-fee disclosure.
- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 13 OF 36

YOUR JOB

Get this paper: Any written quote, text message, or email from the salesperson

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Get this paper: Any written quote, text message, or email from the salesperson.
- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)

- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 14 OF 36

YOUR JOB

Get this paper: Your credit reports and the latest loan servicer statements

Send to: BrightLedger Funding

HOW TO DO IT

- [ ] Get this paper: Your credit reports and the latest loan servicer statements.
- [ ] Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- [ ] Use the address, website, or phone number printed in this step. Do not search for a different one.
- [ ] Write down what happened, and the date, on the DONE line at the bottom of this page.
- [ ] Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 15 OF 36

YOUR JOB

Get this paper: The complete signed contract, every page including the arbitration pages

Send to: BrightLedger Funding

HOW TO DO IT

- [ ] Get this paper: The complete signed contract, every page including the arbitration pages.
- [ ] Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- [ ] Use the address, website, or phone number printed in this step. Do not search for a different one.
- [ ] Write down what happened, and the date, on the DONE line at the bottom of this page.

- [ ] Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 16 OF 36 — **YOUR JOB**

Get this paper: The complete warranty documents for the system

Send to: BrightLedger Funding

HOW TO DO IT

- [ ] Get this paper: The complete warranty documents for the system.
- [ ] Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- [ ] Use the address, website, or phone number printed in this step. Do not search for a different one.
- [ ] Write down what happened, and the date, on the DONE line at the bottom of this page.
- [ ] Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 17 OF 36 — **YOUR JOB**

Get this paper: A short written statement from anyone who was present at the sale

Send to: BrightLedger Funding

HOW TO DO IT

- [ ] Get this paper: A short written statement from anyone who was present at the sale.
- [ ] Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- [ ] Use the address, website, or phone number printed in this step. Do not search for a different one.

- [ ] Write down what happened, and the date, on the DONE line at the bottom of this page.
- [ ] Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

Phase 3 — Put the Dispute in Writing

ACTION 18 OF 36 **YOUR JOB**

Mail the dispute letter to SunHollow Solar

Letter: Letters pages, #5

Send to: SunHollow Solar

HOW TO DO IT

- [ ] Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- [ ] Write the date on it. Sign it where the line is.
- [ ] Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- [ ] Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- [ ] Pay at the counter. Keep the receipt they give you.
- [ ] When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 19 OF 36

YOUR JOB

Mail the claims-preservation notice to BrightLedger Funding

Letter: Letters pages, #6

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ A copy of your loan papers
- ☐ **DONE — Date I did it:** _____

ACTION 20 OF 36

YOUR JOB

Mail the billing dispute to your loan servicer

Letter: Letters pages, #7

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.

- [ ] When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 21 OF 36 — **YOUR JOB**

Mail the warranty demand letter

Letter: Letters pages, #8

Send to: SunHollow Solar

HOW TO DO IT

- [ ] Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- [ ] Write the date on it. Sign it where the line is.
- [ ] Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- [ ] Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- [ ] Pay at the counter. Keep the receipt they give you.
- [ ] When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] Any warranty paper you were given
- [ ] Photos of the problem, if you can take them
- [ ] **DONE — Date I did it:** _____

ACTION 22 OF 36

YOUR JOB

Mail the credit bureau disputes (one letter, sent to three bureaus)

Letter: Letters pages, #9

Send to: Experian, Equifax, and TransUnion

HOW TO DO IT

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your photo ID
- ☐ A copy of a utility bill with your name and address
- ☐ The credit report pages that show the item you dispute
- ☐ **DONE — Date I did it:** _____

ACTION 23 OF 36

YOUR JOB

Mail the demand about the filing against your home

Letter: Letters pages, #10

Send to: BrightLedger Funding

HOW TO DO IT

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.

- [ ] When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

Phase 4 — Tell the Regulators

ACTION 24 OF 36 YOUR JOB

File your complaint with the Consumer Financial Protection Bureau (CFPB)

Words to write: your In-Depth Version

Send to: Consumer Financial Protection Bureau (CFPB)

HOW TO DO IT

- [ ] Open the complaint page or form named in this step.
- [ ] Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- [ ] Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- [ ] Send it. Save the confirmation page or number in your folder.
- [ ] Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 25 OF 36 YOUR JOB

File your complaint with the Federal Trade Commission (FTC)

Words to write: your In-Depth Version

Send to: Federal Trade Commission (FTC)

HOW TO DO IT

- [ ] Open the complaint page or form named in this step.

- [ ] Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- [ ] Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- [ ] Send it. Save the confirmation page or number in your folder.
- [ ] Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 26 OF 36 YOUR JOB

File your complaint with the Texas Attorney General

Words to write: your In-Depth Version

Send to: Texas Attorney General

HOW TO DO IT

- [ ] Open the complaint page or form named in this step.
- [ ] Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- [ ] Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- [ ] Send it. Save the confirmation page or number in your folder.
- [ ] Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 27 OF 36 YOUR JOB

File your complaint with the State contractor licensing board

Words to write: your In-Depth Version

Send to: State contractor licensing board

HOW TO DO IT

- [ ] Open the complaint page or form named in this step.

- [ ] Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- [ ] Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- [ ] Send it. Save the confirmation page or number in your folder.
- [ ] Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 28 OF 36 YOUR JOB

File your complaint with the State public utility commission

Words to write: your In-Depth Version

Send to: State public utility commission

HOW TO DO IT

- [ ] Open the complaint page or form named in this step.
- [ ] Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- [ ] Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- [ ] Send it. Save the confirmation page or number in your folder.
- [ ] Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 29 OF 36 YOUR JOB

File your complaint with the Texas elder financial abuse reporting channel (through the Attorney General / Adult Protective Services)

Words to write: your In-Depth Version

Send to: Texas elder financial abuse reporting channel (through the Attorney General / Adult Protective Services)

HOW TO DO IT

- ☐ Open the complaint page or form named in this step.
- ☐ Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- ☐ Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- ☐ Send it. Save the confirmation page or number in your folder.
- ☐ Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

Phase 5 — Escalate — Your Choices

ACTION 30 OF 36 GET HELP

Read your choices: settle it, arbitration, small claims, or a lawyer

Send to: You read this step at home. If it involves a lawyer, that lawyer's office.

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 31 OF 36

YOUR JOB

Give the Attorney Packet (in this book) to a lawyer, if you choose one

Send to: You read this step at home. If it involves a lawyer, that lawyer's office.

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 32 OF 36

GET HELP

Check the laws in your findings that may help pay a lawyer (fee-shifting)

Send to: You read this step at home. If it involves a lawyer, that lawyer's office.

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 33 OF 36

YOUR JOB

After a resolution: get the filing removed (UCC-3 termination)

Send to: The county clerk, the filing holder, or the title company named in this step

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 34 OF 36

YOUR JOB

Record the lien release, if any, with the county

Send to: The county clerk, the filing holder, or the title company named in this step

HOW TO DO IT

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ **DONE — Date I did it:** _____

ACTION 35 OF 36

GET HELP

Scope panel removal and roof repair, if panels come off

Send to: The county clerk, the filing holder, or the title company named in this step

HOW TO DO IT

- [ ] Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- [ ] Use the address, website, or phone number printed in this step. Do not search for a different one.
- [ ] Write down what happened, and the date, on the DONE line at the bottom of this page.
- [ ] Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

ACTION 36 OF 36

YOUR JOB

Talk to a title company before you sell or refinance

Send to: The county clerk, the filing holder, or the title company named in this step

HOW TO DO IT

- [ ] Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- [ ] Use the address, website, or phone number printed in this step. Do not search for a different one.
- [ ] Write down what happened, and the date, on the DONE line at the bottom of this page.
- [ ] Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now
- [ ] **DONE — Date I did it:** _____

LETTER #1 OF 10 — READY TO SIGN AND MAIL

Records preservation notice to the installer

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER #2 OF 10 — READY TO SIGN AND MAIL

Records preservation notice to the lender

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER #3 OF 10 — READY TO SIGN AND MAIL

Request for complete file from the installer

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER #4 OF 10 — READY TO SIGN AND MAIL

Request for complete loan file from the lender

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER #5 OF 10 — READY TO SIGN AND MAIL

Notice of dispute and demand to the installer

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER #6 OF 10 — READY TO SIGN AND MAIL

Notice to the holder preserving your claims and defenses (Holder Rule)

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER #7 OF 10 — READY TO SIGN AND MAIL

Billing dispute / notice of error to the servicer

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER #8 OF 10 — READY TO SIGN AND MAIL

Warranty demand under the written warranty

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER #9 OF 10 — READY TO SIGN AND MAIL

Credit bureau disputes (all three) plus the furnisher dispute

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER #10 OF 10 — READY TO SIGN AND MAIL

Demand for a termination statement for the filing, where a filing exists

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

WHEN THEY CALL YOU

Read these words out loud, exactly as written, if you want to:

“Please put that in writing and mail it to me.”

“I am not agreeing to anything on the phone today.”

“I am working through a written plan. Send me your offer in writing.”

“Do not call me about a new contract. I will not sign anything new.”

“Thank you. I need to go now.” — and then you may hang up. That is allowed.

YOUR NUMBERS

Your payment: **$256.00 every month**

Total of all payments: **$76,800.00**

Paid so far: **about $12,288.00**

Still to pay: **about $64,512.00**

Electric bill: **$200.00 before solar — $180.00 now**

LETTER TRACKING TABLE

Write down when you mailed each letter. Keep the green cards in your folder.

Records preservation notice to the installer — Mailed: _____ · Green card back: _____ · Reply: _____

Records preservation notice to the lender — Mailed: _____ · Green card back: _____ · Reply: _____

Request for complete file from the installer — Mailed: _____ · Green card back: _____ · Reply: _____

Request for complete loan file from the lender — Mailed: _____ · Green card back: _____ · Reply: _____

Notice of dispute and demand to the installer — Mailed: _____ · Green card back: _____ · Reply: _____

Notice to the holder preserving your claims and defenses (Holder Rule) — Mailed: _____ · Green card back: _____ · Reply: _____

Billing dispute / notice of error to the servicer — Mailed: _____ · Green card back: _____ · Reply: _____

Warranty demand under the written warranty — Mailed: _____ · Green card back: _____ · Reply: _____

Credit bureau disputes (all three) plus the furnisher dispute — Mailed: _____ · Green card back: _____ · Reply: _____

Demand for a termination statement for the filing, where a filing exists — Mailed: _____ · Green card back: _____ · Reply: _____

LAST PAGE

IF YOU GET STUCK — CALL US

You do not have to figure this out alone. If any action in this book is confusing, or a company gives you a hard time, call us.

Call us: **(214) 810-3131**

Your details — every finding and the full numbers — are in your other file, your In-Depth Version. Keep both files together.

We are not a law firm. This is not legal advice. This is a workbook of findings and checklists, compiled from the papers provided and the homeowner's account. Nobody can promise an outcome. Consider having a licensed attorney in your state review this packet.

EXIT MY SOLAR DEAL

YOUR IN-DEPTH VERSION

SAMPLE — illustrative example

The detailed companion to your Actions book — the detailed findings workbook of your educational workbook package. Not legal advice — we are not a law firm.

John Smith

Your case score: **9.9** out of 10 — **Critical**

This book has everything: every finding in full, every action in full, your letters, your numbers, and — at the back — the full evidence pages.

Your other file, your Actions book, is the short one. Start there for the doing. Keep this book for the details.

Start Here is the next page.

START HERE

When you paid, you got two books. This page explains both, in plain words.

File 1 — YOUR ACTIONS, the short book. It tells you exactly what to do, in order — your checklist, your actions, your letters, and nothing else. That is the book you work from, day to day.

File 2 — YOUR IN-DEPTH VERSION, this book. The long book with every detail: every finding with its full evidence, the full numbers, and the complete findings pages at the back. Keep it safe.

IF YOU DO NOTHING ELSE, DO THESE THREE ACTIONS FIRST

Action 1. Send the arbitration opt-out letter, if your window is still open — page 27

Action 2. Put every paper in one folder and do not throw anything away — page 28

Action 3. Take screenshots of your online solar and loan accounts — page 29

IT HELPS TO HAVE THESE READY

- ☐ One folder. Put both books in it.
- ☐ A pen you like. You will check boxes and write dates.
- ☐ Some envelopes and stamps. Some actions ask for certified mail — the post office will help you with that.

How to use these books: Work from the Actions book, one action at a time, in order. Come to this In-Depth Version when you want the detail behind an action. There is no rush. Work through the actions at your own pace.

If you get stuck, call us: **(214) 810-3131**

THE MAP

THE MAP — EVERYTHING IN THIS BOOK

Start Here — The two books, in plain words. — page 2

Section 1 — Findings in Full — What we found in your papers, in full detail. — page 4

Your Case on One Page — Your companies, your numbers, and how strong the record is. — page 4

What You Can Go After — Your options, strongest first, and the paper that strengthens each one. — page 5

Findings in Full — Every finding as a detailed card, with its full evidence. — page 8

Section 2 — The Actions in Full — What you do, in order, with the full instructions. — page 24

Master Checklist — Every action on one list, with its page. — page 24

Your Letters — Ready to sign and mail — your actions point to them. — page 64

What to Write — Complaints — The exact words for each complaint, in full. — page 74

When They Call You — What to say on the phone, word for word. — page 76

Your Numbers — The math of your deal, step by step, and the findings behind it. — page 77

Letter Tracking Table — Write down when you mailed each letter. — page 79

If You See a Lawyer — The pages to hand a lawyer. — page 80

Attorney Summary — Your case, summarized the way a lawyer reads it. — page 81

Document Index — Every paper that was reviewed. — page 83

Last Page — What this book is not. — page 84

SECTION 1

FINDINGS IN FULL

What we found in your papers — every detail

YOUR CASE ON ONE PAGE

John Smith — 1612 Cimmarron St Portland, TX 78374

Your goal: Cancel entirely

The companies in your case: Installer — SunHollow Solar. Lender — BrightLedger Funding.

Your case score: **9.9** out of 10 — **Critical**

YOUR NUMBERS

Your solar payment is **$256.00** every month. Your deal lasts **25 years** (300 payments), **$76,800.00** in total.

You have paid about **$12,288.00** so far (an estimate). About **$64,512.00** is still to pay if nothing changes.

Your electric bill before solar was **$200.00** a month. It is now **$180.00** a month, before the solar payment is added. Amount financed: **$80,000.00**.

How strong is the documented record? Strong documented record. 12 well-documented item(s), proven from the papers · 11 item(s) that need one more paper · 0 item(s) on record from the homeowner's account only · 1 critical and 13 high-severity item(s)

Strongest documented paths: Attorney handoff · Dispute letter to the installer · Notice to the loan holder · Regulator complaint · Warranty demand

The papers that would strengthen it: TILA Disclosure · Cancellation Notice · Utility Bill (pre-solar) · Utility Bill (post-solar) · The complete loan file from the lender, including any dealer-fee disclosure · Any written quote, text message, or email from the salesperson

4 high-value paper(s) were not in the set reviewed: TILA Disclosure, Cancellation Notice, Utility Bill (pre-solar), Utility Bill (post-solar).

This measures how well the case is DOCUMENTED. It does not decide whether a court, agency, or company will cancel the deal, and it is not legal advice.

SECTION 1 — FINDINGS IN FULL

WHAT YOU CAN GO AFTER

Not every finding is equal. Here they are in plain order: the ones backed by paper come first, then the ones that need one more paper, then the ones that stay on the record. These are options and paths — not promises of any outcome.

CASE ASSESSMENT

How strong is the documented record? Strong documented record. 12 well-documented item(s), proven from the papers 11 item(s) that need one more paper 0 item(s) on record from the homeowner's account only 1 critical and 13 high-severity item(s)

This measures how well the case is DOCUMENTED. It does not decide whether a court, agency, or company will cancel the deal, and it is not legal advice.

STRONGEST OPTIONS — WELL DOCUMENTED

Arbitration clause — check the opt-out date first — Why this one is strong: It is written in the papers themselves, in the company's own words. The path it supports: Attorney handoff.

The electric bill did not go away as described — Why this one is strong: It is proven by the numbers in the papers themselves — simple arithmetic anyone can check. The path it supports: Dispute letter to the installer.

Loan document (D2) shows a lender assignment and indicates a security interest — Why this one is strong: It is written in the papers themselves, in the company's own words. The path it supports: Notice to the loan holder.

Loan note (D2) is missing required closed-end credit numbers — Why this one is strong: A paper that should be in the file is not there, and that gap is itself documented. The path it supports: Notice to the loan holder.

Solar contract (D1) is missing basic identity and price terms — Why this one is strong: A paper that should be in the file is not there, and that gap is itself documented. The path it supports: Notice to the loan holder.

Loan cost papers may be missing or incomplete — Why this one is strong: A

paper that should be in the file is not there, and that gap is itself documented. The path it supports: Notice to the loan holder.

Cancellation form was not in the documents reviewed — Why this one is strong: A paper that should be in the file is not there, and that gap is itself documented. The path it supports: Regulator complaint.

Holder notice in the contract needs to be confirmed — Why this one is strong: A paper that should be in the file is not there, and that gap is itself documented. The path it supports: Attorney handoff.

Contract contains a termination clause that looks like contractor/homeowner notice, not a consumer cancellation form — Why this one is strong: It is written in the papers themselves, in the company's own words. The path it supports: Notice to the loan holder.

Arbitration indication in the solar agreement file — Why this one is strong: It is written in the papers themselves, in the company's own words. The path it supports: Dispute letter to the installer.

Warranty papers were not in the documents reviewed — Why this one is strong: A paper that should be in the file is not there, and that gap is itself documented. The path it supports: Warranty demand.

Warranty language is present in the solar agreement — Why this one is strong: It is written in the papers themselves, in the company's own words. The path it supports: Dispute letter to the installer.

OPTIONS THAT NEED ONE MORE PAPER

Homeowner reports loan details and payments (intake numbers) — The paper that would strengthen it: The complete loan file from the lender, including any dealer-fee disclosure.

The promise made at the sale, in the homeowner's own words — The paper that would strengthen it: Any written quote, text message, or email from the salesperson.

The salesperson may have implied a utility or government connection — The paper that would strengthen it: Any written quote, text message, or email from the

salesperson.

The deal was described as free or government-paid — The paper that would strengthen it: Any written quote, text message, or email from the salesperson.

The tax credit was described as a check or rebate — The paper that would strengthen it: Any written quote, text message, or email from the salesperson.

Credit was affected after being told it would not be — The paper that would strengthen it: Your credit reports and the latest loan servicer statements.

A home sale or refinance was blocked or delayed — The paper that would strengthen it: The complete signed contract, every page including the arbitration pages.

The decision was pressed for the same day — The paper that would strengthen it: Any written quote, text message, or email from the salesperson.

Signing happened on the salesperson’s device or on partly filled pages — The paper that would strengthen it: Any written quote, text message, or email from the salesperson.

The installer appears to be out of business — The paper that would strengthen it: The complete warranty documents for the system.

Age and circumstances at the time of the sale — The paper that would strengthen it: A short written statement from anyone who was present at the sale.

SECTION 1 — FINDINGS IN FULL

FINDINGS IN FULL

Every finding in your review, as a detailed card: the words from the paper itself, where they came from, the math when there is math, what the finding proves and what it does not prove — in full — and the action that uses it. This is the part of the book to hand to a lawyer.

FINDING 1 OF 23 — SEVERITY: MODERATE — EVIDENCE: GRADE B

Arbitration clause — check the opt-out date first

TIME-SENSITIVE — Check the contract for the opt-out deadline — act within 7 days of starting your plan.

Severity: Moderate · Evidence: Evidence grade B — documented: it comes from the papers reviewed, or from arithmetic on them.

WHAT THE PAPER SAYS

“The word "arbitration" appears in the uploaded documents. Many solar contracts allow a short window to opt out in writing.”

WHERE IT CAME FROM: Solar Agreement (Solar Agreement Form.pdf)

WHAT THIS PROVES: The words are in the papers themselves — anyone can open the document named below and read them.

WHAT THIS DOES NOT PROVE: It does not prove the company intended to mislead you, and it does not decide what a court, agency, or company would do.

THE NEXT STEP IT SUPPORTS: The path this supports: Attorney handoff. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 1 — Send the arbitration opt-out letter, if your window is still open

FINDING 2 OF 23 — SEVERITY: CRITICAL — EVIDENCE: GRADE B

The electric bill did not go away as described

Severity: Critical · Evidence: Evidence grade B — documented: it comes from the papers reviewed, or from arithmetic on them.

WHAT THE PAPER SAYS

“Homeowner was told the bill would be eliminated. Bill before solar: $200 per month. Bill now: $180 per month, plus a solar payment of $256 per month.”

WHERE IT CAME FROM: The homeowner’s intake answers

THE MATH: Electric bill before solar: **$200 per month** · Electric bill now, plus the solar payment: **$180 per month + $256 per month** · What you pay now, in total: **$436 per month for both** (computed from the recorded values — not estimated)

WHAT THIS PROVES: The math is computed from numbers in your own papers or in your recorded answers. Anyone can re-check it with a calculator.

WHAT THIS DOES NOT PROVE: It does not prove why the numbers came out this way — only that they did.

THE NEXT STEP IT SUPPORTS: The path this supports: Dispute letter to the installer. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 18 — Mail the dispute letter to SunHollow Solar

FINDING 3 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE A

Loan document (D2) shows a lender assignment and indicates a security interest

Severity: High · Evidence: Evidence grade A — proven from the papers themselves: the words or numbers are right there to read.

WHAT THE PAPER SAYS

“assignment_holder: "Lender all rights to receive the"”

WHERE IT CAME FROM: Loan Note / Retail Installment Contract (loan_agreement-biz1.pdf)

WHAT THIS PROVES: The words are in the papers themselves — anyone can open the document named below and read them.

WHAT THIS DOES NOT PROVE: It does not prove the company intended to mislead you, and it does not decide what a court, agency, or company would do.

THE NEXT STEP IT SUPPORTS: The path this supports: Notice to the loan holder. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 19 — Mail the claims-preservation notice to BrightLedger Funding

FINDING 4 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE A

Loan note (D2) is missing required closed-end credit numbers

Severity: High · Evidence: Evidence grade A — proven from the papers themselves: the words or numbers are right there to read.

WHAT THE PAPER SAYS

“missing_elements: ["APR","amount financed","finance charge","total of payments"]”

WHERE IT CAME FROM: Loan Note / Retail Installment Contract (loan_agreement-biz1.pdf)

WHAT THIS PROVES: The full set of papers you gave us was reviewed, and this item was not in it. The gap itself is the documented fact.

WHAT THIS DOES NOT PROVE: This was not in the papers you gave us — not proof it never existed, and not proof it was never handed to you.

THE NEXT STEP IT SUPPORTS: The path this supports: Notice to the loan holder. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 19 — Mail the claims-preservation notice to BrightLedger Funding

FINDING 5 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE B

Solar contract (D1) is missing basic identity and price terms

Severity: High · Evidence: Evidence grade B — documented: it comes from the papers reviewed, or from arithmetic on them.

WHAT THE PAPER SAYS

“missing_elements: ["Homeowner name (actual filled)", "Site Address (filled)", "Phone Number (Homeowner)", "Email (Homeowner)", "Specific system size in kW (system_size_kw)", "List of Solar Panels make/model and quantity", "List of Inverters make/model and quantity", "Contract Price / Cash Price", "Amount Financed", "APR"]”

WHERE IT CAME FROM: Solar Agreement (Solar Agreement Form.pdf)

WHAT THIS PROVES: The full set of papers you gave us was reviewed, and this item was not in it. The gap itself is the documented fact.

WHAT THIS DOES NOT PROVE: This was not in the papers you gave us — not proof it never existed, and not proof it was never handed to you.

THE NEXT STEP IT SUPPORTS: The path this supports: Notice to the loan holder. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 19 — Mail the claims-preservation notice to BrightLedger Funding

FINDING 6 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE B

Loan cost papers may be missing or incomplete

Severity: High · Evidence: Evidence grade B — documented: it comes from the papers reviewed, or from arithmetic on them.

WHAT THE PAPER SAYS

“The cost items the law lists could not all be found in the papers read. “Solar Agreement Form.pdf” is missing: Amount Financed, APR; “loan_agreement-biz1.pdf” is missing: APR, amount financed, finance charge, total of payments.”

WHERE IT CAME FROM: Solar Agreement (Solar Agreement Form.pdf) · Loan Note / Retail Installment Contract (loan_agreement-biz1.pdf)

WHAT THIS PROVES: The full set of papers you gave us was reviewed, and this

item was not in it. The gap itself is the documented fact.

WHAT THIS DOES NOT PROVE: This was not in the papers you gave us — not proof it never existed, and not proof it was never handed to you.

THE NEXT STEP IT SUPPORTS: The path this supports: Notice to the loan holder. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 19 — Mail the claims-preservation notice to BrightLedger Funding

FINDING 7 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE B

Cancellation form was not in the documents reviewed

Severity: High · Evidence: Evidence grade B — documented: it comes from the papers reviewed, or from arithmetic on them.

WHAT THE PAPER SAYS

“No cancellation notice was found among the documents provided for review.”

WHERE IT CAME FROM: The full set of papers provided for review

WHAT THIS PROVES: The full set of papers you gave us was reviewed, and this item was not in it. The gap itself is the documented fact.

WHAT THIS DOES NOT PROVE: This was not in the papers you gave us — not proof it never existed, and not proof it was never handed to you.

THE NEXT STEP IT SUPPORTS: The path this supports: Regulator complaint. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 24 — File your complaint with the Consumer Financial Protection Bureau (CFPB)

FINDING 8 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE B

Holder notice in the contract needs to be confirmed

Severity: High · Evidence: Evidence grade B — documented: it comes from the papers reviewed, or from arithmetic on them.

WHAT THE PAPER SAYS

“The preservation-of-claims (Holder Rule) notice could not be found in the readable text of the Loan Note / Retail Installment Contract (loan_agreement-biz1.pdf) that was reviewed.”

WHERE IT CAME FROM: Loan Note / Retail Installment Contract (loan_agreement-biz1.pdf) · The full set of papers provided for review

WHAT THIS PROVES: The full set of papers you gave us was reviewed, and this item was not in it. The gap itself is the documented fact.

WHAT THIS DOES NOT PROVE: This was not in the papers you gave us — not proof it never existed, and not proof it was never handed to you.

THE NEXT STEP IT SUPPORTS: The path this supports: Attorney handoff. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 31 — Give the Attorney Packet (in this book) to a lawyer, if you choose one

FINDING 9 OF 23 — SEVERITY: MODERATE — EVIDENCE: GRADE A

Contract contains a termination clause that looks like contractor/homeowner notice, not a consumer cancellation form

Severity: Moderate · Evidence: Evidence grade A — proven from the papers themselves: the words or numbers are right there to read.

WHAT THE PAPER SAYS

“20. Termination of Contract. The Contract will terminate when tasks are complete, allocated budget is expended, or upon fifteen (15) days' written notice by the Contractor or the Homeowner to the other party, whichever first occurs.”

WHERE IT CAME FROM: Solar Agreement (Solar Agreement Form.pdf)

WHAT THIS PROVES: The words are in the papers themselves — anyone can

open the document named below and read them.

WHAT THIS DOES NOT PROVE: It does not prove the company intended to mislead you, and it does not decide what a court, agency, or company would do.

THE NEXT STEP IT SUPPORTS: The path this supports: Notice to the loan holder. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 19 — Mail the claims-preservation notice to BrightLedger Funding

FINDING 10 OF 23 — SEVERITY: MODERATE — EVIDENCE: GRADE B

Arbitration indication in the solar agreement file

Severity: Moderate · Evidence: Evidence grade B — documented: it comes from the papers reviewed, or from arithmetic on them.

WHAT THE PAPER SAYS

“arbitration_present: true”

WHERE IT CAME FROM: Solar Agreement (Solar Agreement Form.pdf)

WHAT THIS PROVES: The words are in the papers themselves — anyone can open the document named below and read them.

WHAT THIS DOES NOT PROVE: It does not prove the company intended to mislead you, and it does not decide what a court, agency, or company would do.

THE NEXT STEP IT SUPPORTS: The path this supports: Dispute letter to the installer. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 18 — Mail the dispute letter to SunHollow Solar

FINDING 11 OF 23 — SEVERITY: MODERATE — EVIDENCE: GRADE B

Warranty papers were not in the documents reviewed

Severity: Moderate · Evidence: Evidence grade B — documented: it comes from the papers reviewed, or from arithmetic on them.

WHAT THE PAPER SAYS

“No warranty document was found among the documents provided for review.”

WHERE IT CAME FROM: The full set of papers provided for review

WHAT THIS PROVES: The full set of papers you gave us was reviewed, and this item was not in it. The gap itself is the documented fact.

WHAT THIS DOES NOT PROVE: This was not in the papers you gave us — not proof it never existed, and not proof it was never handed to you.

THE NEXT STEP IT SUPPORTS: The path this supports: Warranty demand. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 21 — Mail the warranty demand letter

FINDING 12 OF 23 — SEVERITY: LOW — EVIDENCE: GRADE A

Warranty language is present in the solar agreement

Severity: Low · Evidence: Evidence grade A — proven from the papers themselves: the words or numbers are right there to read.

WHAT THE PAPER SAYS

“16. Warranty of Work. Contractor warrants all solar-related work for a period of ten (10) years following completion. The system’s most critical components – the solar modules and inverters—are covered by 25-year performance warranties, which protect against component-related failure.”

WHERE IT CAME FROM: Solar Agreement (Solar Agreement Form.pdf)

WHAT THIS PROVES: The words are in the papers themselves — anyone can open the document named below and read them.

WHAT THIS DOES NOT PROVE: It does not prove the company intended to mislead you, and it does not decide what a court, agency, or company would do.

THE NEXT STEP IT SUPPORTS: The path this supports: Dispute letter to the

installer. The steps and letters in this book lead with it.

YOUR ACTION FOR THIS: Action 18 — Mail the dispute letter to SunHollow Solar

FINDING 13 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE C

Homeowner reports loan details and payments (intake numbers)

Severity: High · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

“amount_financed: "80000"; monthly_payment: "256"; term_years: "25"; lender_name: "BrightLedger Funding"; installer_name: "SunHollow Solar""

WHERE IT CAME FROM: The homeowner’s intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven — no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: The complete loan file from the lender, including any dealer-fee disclosure. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: The complete loan file from the lender, including any dealer-fee disclosure

YOUR ACTION FOR THIS: Action 12 — Get this paper: The complete loan file from the lender, including any dealer-fee disclosure

FINDING 14 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE C

The promise made at the sale, in the homeowner's own words

Severity: High · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

“"Disappear ""

WHERE IT CAME FROM: The homeowner's intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven — no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: Any written quote, text message, or email from the salesperson. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: Any written quote, text message, or email from the salesperson

YOUR ACTION FOR THIS: Action 13 — Get this paper: Any written quote, text message, or email from the salesperson

FINDING 15 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE C

The salesperson may have implied a utility or government connection

Severity: High · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

“Homeowner account: the salesperson said or implied they worked for the utility, the government, or a government program.”

WHERE IT CAME FROM: The homeowner's intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven

— no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: Any written quote, text message, or email from the salesperson. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: Any written quote, text message, or email from the salesperson

FINDING 16 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE C

The deal was described as free or government-paid

Severity: High · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

"Homeowner account: the deal was described as free, a rebate program, or paid for by the government."

WHERE IT CAME FROM: The homeowner's intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven — no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: Any written quote, text message, or email from the salesperson. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: Any written quote, text message, or email from the salesperson

FINDING 17 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE C

The tax credit was described as a check or rebate

Severity: High · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

"Homeowner account: the tax credit was described as a cash rebate or a check. Tax situation discussed: No."

WHERE IT CAME FROM: The homeowner's intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven — no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: Any written quote, text message, or email from the salesperson. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: Any written quote, text message, or email from the salesperson

FINDING 18 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE C

Credit was affected after being told it would not be

Severity: High · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

"Homeowner account: they were told credit would not be affected, and their credit has since been hurt."

WHERE IT CAME FROM: The homeowner's intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven — no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: Your credit reports and the latest loan servicer statements. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: Your credit reports and the latest loan servicer statements

YOUR ACTION FOR THIS: Action 14 — Get this paper: Your credit reports and the latest loan servicer statements

FINDING 19 OF 23 — SEVERITY: HIGH — EVIDENCE: GRADE C

A home sale or refinance was blocked or delayed

Severity: High · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

“Homeowner account: a sale or refinance was blocked or delayed because of the solar deal.”

WHERE IT CAME FROM: The homeowner’s intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven — no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: The complete signed contract, every page including the arbitration pages. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: The complete signed contract, every page including the arbitration pages

YOUR ACTION FOR THIS: Action 15 — Get this paper: The complete signed contract, every page including the arbitration pages

FINDING 20 OF 23 — SEVERITY: MODERATE — EVIDENCE: GRADE C

The decision was pressed for the same day

Severity: Moderate · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

“Homeowner account: they were pressured to decide the same day as first contact.”

WHERE IT CAME FROM: The homeowner’s intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven

— no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: Any written quote, text message, or email from the salesperson. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: Any written quote, text message, or email from the salesperson

FINDING 21 OF 23 — SEVERITY: MODERATE — EVIDENCE: GRADE C

Signing happened on the salesperson's device or on partly filled pages

Severity: Moderate · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

"Homeowner account: signing was on the salesperson's device, or pages were blank or pre-filled at signing."

WHERE IT CAME FROM: The homeowner's intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven — no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: Any written quote, text message, or email from the salesperson. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: Any written quote, text message, or email from the salesperson

FINDING 22 OF 23 — SEVERITY: MODERATE — EVIDENCE: GRADE C

The installer appears to be out of business

Severity: Moderate · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

“Homeowner account: the installer is no longer in business.”

WHERE IT CAME FROM: The homeowner’s intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven — no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: The complete warranty documents for the system. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: The complete warranty documents for the system

YOUR ACTION FOR THIS: Action 16 — Get this paper: The complete warranty documents for the system

FINDING 23 OF 23 — SEVERITY: MODERATE — EVIDENCE: GRADE C

Age and circumstances at the time of the sale

Severity: Moderate · Evidence: Evidence grade C — your account, recorded at intake or in your answers. Not proven by a paper yet.

WHAT YOU TOLD US

“Homeowner account: age range 70-79. Alone at the sale: Yes.”

WHERE IT CAME FROM: The homeowner’s intake answers

WHAT THIS PROVES: Your account is recorded, in your words, in the case file — so it is on the record from the start.

WHAT THIS DOES NOT PROVE: This is your account, not independently proven — no paper in this file backs it yet.

THE NEXT STEP IT SUPPORTS: Get this paper: A short written statement from anyone who was present at the sale. A step in Phase 2 of this book asks for it by name.

THE PAPER THAT WOULD MAKE IT STRONGER: A short written statement from anyone who was present at the sale

YOUR ACTION FOR THIS: Action 17 — Get this paper: A short written statement from anyone who was present at the sale

SECTION 2

THE ACTIONS IN FULL

What you do, in order — the full instructions

MASTER CHECKLIST

Every action in this book, on one list. Check a box when the action is done. Write the date next to it.

- ☐ **Action 1.** Send the arbitration opt-out letter, if your window is still open — page 27
- ☐ **Action 2.** Put every paper in one folder and do not throw anything away — page 28
- ☐ **Action 3.** Take screenshots of your online solar and loan accounts — page 29
- ☐ **Action 4.** Send the records-preservation notice to SunHollow Solar — page 30
- ☐ **Action 5.** Send the records-preservation notice to BrightLedger Funding — page 31
- ☐ **Action 6.** Ask SunHollow Solar for your complete file, in writing — page 32
- ☐ **Action 7.** Ask BrightLedger Funding for your complete loan file, in writing — page 33
- ☐ **Action 8.** Ask for the electronic signing record (audit trail) — page 34
- ☐ **Action 9.** Search for any filing against your home (UCC search) — page 35
- ☐ **Action 10.** Get your free credit reports and save them — page 36
- ☐ **Action 11.** Ask the permit office for your permit file and final inspection — page 37
- ☐ **Action 12.** Get this paper: The complete loan file from the lender, including any dealer-fee disclosure — page 38
- ☐ **Action 13.** Get this paper: Any written quote, text message, or email from the salesperson — page 39
- ☐ **Action 14.** Get this paper: Your credit reports and the latest loan servicer statements — page 40
- ☐ **Action 15.** Get this paper: The complete signed contract, every page including the arbitration pages — page 41
- ☐ **Action 16.** Get this paper: The complete warranty documents for the system — page 42
- ☐ **Action 17.** Get this paper: A short written statement from anyone who was present at the sale — page 43
- ☐ **Action 18.** Mail the dispute letter to SunHollow Solar — page 44
- ☐ **Action 19.** Mail the claims-preservation notice to BrightLedger Funding — page 45
- ☐ **Action 20.** Mail the billing dispute to your loan servicer — page 46
- ☐ **Action 21.** Mail the warranty demand letter — page 47
- ☐ **Action 22.** Mail the credit bureau disputes (one letter, sent to three bureaus) — page 48
- ☐ **Action 23.** Mail the demand about the filing against your home — page 49

- ☐ **Action 24.** File your complaint with the Consumer Financial Protection Bureau (CFPB) — page 50
- ☐ **Action 25.** File your complaint with the Federal Trade Commission (FTC) — page 51
- ☐ **Action 26.** File your complaint with the Texas Attorney General — page 52
- ☐ **Action 27.** File your complaint with the State contractor licensing board — page 53
- ☐ **Action 28.** File your complaint with the State public utility commission — page 54
- ☐ **Action 29.** File your complaint with the Texas elder financial abuse reporting channel (through the Attorney General / Adult Protective Services) — page 55
- ☐ **Action 30.** Read your choices: settle it, arbitration, small claims, or a lawyer — page 56
- ☐ **Action 31.** Give the Attorney Packet (in this book) to a lawyer, if you choose one — page 57
- ☐ **Action 32.** Check the laws in your findings that may help pay a lawyer (fee-shifting) — page 58
- ☐ **Action 33.** After a resolution: get the filing removed (UCC-3 termination) — page 59
- ☐ **Action 34.** Record the lien release, if any, with the county — page 60
- ☐ **Action 35.** Scope panel removal and roof repair, if panels come off — page 61
- ☐ **Action 36.** Talk to a title company before you sell or refinance — page 62

WHO DOES WHAT

YOUR JOB — AND A LAWYER’S JOB

YOUR JOB

Mail the letters in this book. File the free complaints. Gather the papers your actions ask for. Keep every paper, receipt, and date in your folder.

A LAWYER’S JOB

3 of your actions are marked GET HELP (Actions 30, 32, 35). Do those with a lawyer, a trusted family member, or our office. Or hand this whole book to a lawyer — the pages at the back are made for them.

ACTION 1 of 36

YOUR JOB

Send the arbitration opt-out letter, if your window is still open

WHY: Because of Finding: Arbitration clause — check the opt-out date first

WHAT TO DO: Send the arbitration opt-out letter, if your window is still open.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ Nothing goes in an envelope for this step unless the step says so
- ☐ Keep your copies in your folder

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 2 of 36

YOUR JOB

Put every paper in one folder and do not throw anything away

WHY: Because of Finding: Arbitration clause — check the opt-out date first

WHAT TO DO: Put every paper in one folder and do not throw anything away.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ Nothing goes in an envelope for this step unless the step says so
- ☐ Keep your copies in your folder

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 3 of 36

YOUR JOB

Take screenshots of your online solar and loan accounts

WHY: Because of Finding: Arbitration clause — check the opt-out date first

WHAT TO DO: Take screenshots of your online solar and loan accounts.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ Nothing goes in an envelope for this step unless the step says so
- ☐ Keep your copies in your folder

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 4 of 36

YOUR JOB

Send the records-preservation notice to SunHollow Solar

WHY: Because your plan includes this letter: Records preservation notice to the installer.

WHAT TO DO: Send the records-preservation notice to SunHollow Solar.

Who to send it to: SunHollow Solar

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ Nothing goes in an envelope for this step unless the step says so
- ☐ Keep your copies in your folder

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 5 of 36

YOUR JOB

Send the records-preservation notice to BrightLedger Funding

WHY: Because your plan includes this letter: Records preservation notice to the lender.

WHAT TO DO: Send the records-preservation notice to BrightLedger Funding.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ Nothing goes in an envelope for this step unless the step says so
- ☐ Keep your copies in your folder

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 6 of 36

YOUR JOB

Ask SunHollow Solar for your complete file, in writing

WHY: Because your plan includes this letter: Request for complete file from the installer.

WHAT TO DO: Ask SunHollow Solar for your complete file, in writing.

Who to send it to: SunHollow Solar

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 7 of 36

YOUR JOB

Ask BrightLedger Funding for your complete loan file, in writing

WHY: Because your plan includes this letter: Request for complete loan file from the lender.

WHAT TO DO: Ask BrightLedger Funding for your complete loan file, in writing.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 8 of 36

YOUR JOB

Ask for the electronic signing record (audit trail)

WHAT TO DO: Ask for the electronic signing record (audit trail).

Who to send it to: SunHollow Solar

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 9 of 36

YOUR JOB

Search for any filing against your home (UCC search)

WHAT TO DO: Search for any filing against your home (UCC search).

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 10 of 36

YOUR JOB

Get your free credit reports and save them

WHAT TO DO: Get your free credit reports and save them.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 11 of 36

YOUR JOB

Ask the permit office for your permit file and final inspection

WHAT TO DO: Ask the permit office for your permit file and final inspection.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 12 of 36

YOUR JOB

Get this paper: The complete loan file from the lender, including any dealer-fee disclosure

WHY: Because of Finding: Homeowner reports loan details and payments (intake numbers)

WHAT TO DO: Get this paper: The complete loan file from the lender, including any dealer-fee disclosure. This paper would strengthen this item in your file: “Homeowner reports loan details and payments (intake numbers)”. Ask for it in writing, and keep whatever you receive in your folder.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 13 of 36

YOUR JOB

Get this paper: Any written quote, text message, or email from the salesperson

WHY: Because of Finding: The promise made at the sale, in the homeowner's own words

WHAT TO DO: Get this paper: Any written quote, text message, or email from the salesperson. This paper would strengthen this item in your file: "The promise made at the sale, in the homeowner's own words". Ask for it in writing, and keep whatever you receive in your folder.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 14 of 36

YOUR JOB

Get this paper: Your credit reports and the latest loan servicer statements

WHY: Because of Finding: Credit was affected after being told it would not be

WHAT TO DO: Get this paper: Your credit reports and the latest loan servicer statements. This paper would strengthen this item in your file: “Credit was affected after being told it would not be”. Ask for it in writing, and keep whatever you receive in your folder.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 15 of 36

YOUR JOB

Get this paper: The complete signed contract, every page including the arbitration pages

WHY: Because of Finding: A home sale or refinance was blocked or delayed

WHAT TO DO: Get this paper: The complete signed contract, every page including the arbitration pages. This paper would strengthen this item in your file: “A home sale or refinance was blocked or delayed”. Ask for it in writing, and keep whatever you receive in your folder.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 16 of 36

YOUR JOB

Get this paper: The complete warranty documents for the system

WHY: Because of Finding: The installer appears to be out of business

WHAT TO DO: Get this paper: The complete warranty documents for the system. This paper would strengthen this item in your file: “The installer appears to be out of business”. Ask for it in writing, and keep whatever you receive in your folder.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 17 of 36

YOUR JOB

Get this paper: A short written statement from anyone who was present at the sale

WHY: Because of Finding: Age and circumstances at the time of the sale

WHAT TO DO: Get this paper: A short written statement from anyone who was present at the sale. This paper would strengthen this item in your file: “Age and circumstances at the time of the sale”. Ask for it in writing, and keep whatever you receive in your folder.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 18 of 36

YOUR JOB

Mail the dispute letter to SunHollow Solar

WHY: Because of Findings: The electric bill did not go away as described · Arbitration indication in the solar agreement file · Warranty language is present in the solar agreement

WHAT TO DO: Mail the dispute letter to SunHollow Solar.

Who to send it to: SunHollow Solar

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 19 of 36

YOUR JOB

Mail the claims-preservation notice to BrightLedger Funding

WHY: Because of Findings: Loan document (D2) shows a lender assignment and indicates a security interest · Loan note (D2) is missing required closed-end credit numbers · Solar contract (D1) is missing basic identity and price terms · and 2 more in Section 1

WHAT TO DO: Mail the claims-preservation notice to BrightLedger Funding.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ A copy of your loan papers

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 20 of 36

YOUR JOB

Mail the billing dispute to your loan servicer

WHY: Because your plan includes this letter: Billing dispute / notice of error to the servicer.

WHAT TO DO: Mail the billing dispute to your loan servicer.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 21 of 36

YOUR JOB

Mail the warranty demand letter

WHY: Because of Finding: Warranty papers were not in the documents reviewed

WHAT TO DO: Mail the warranty demand letter.

Who to send it to: SunHollow Solar

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now
- ☐ Any warranty paper you were given
- ☐ Photos of the problem, if you can take them

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 22 of 36

YOUR JOB

Mail the credit bureau disputes (one letter, sent to three bureaus)

WHY: Because your plan includes this letter: Credit bureau disputes (all three) plus the furnisher dispute.

WHAT TO DO: Mail the credit bureau disputes (one letter, sent to three bureaus).

Who to send it to: Experian, Equifax, and TransUnion

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your photo ID
- ☐ A copy of a utility bill with your name and address
- ☐ The credit report pages that show the item you dispute

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 23 of 36

YOUR JOB

Mail the demand about the filing against your home

WHY: Because your plan includes this letter: Demand for a termination statement for the filing, where a filing exists.

WHAT TO DO: Mail the demand about the filing against your home.

Who to send it to: BrightLedger Funding

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Get the letter or paper named in this step. It is printed in this book, right after the steps for this phase, or listed below.
- ☐ Write the date on it. Sign it where the line is.
- ☐ Put it in a plain envelope. Write the name and address shown in WHO TO SEND IT TO on the envelope.
- ☐ Take it to the post office. Ask for CERTIFIED MAIL with RETURN RECEIPT.
- ☐ Pay at the counter. Keep the receipt they give you.
- ☐ When the green card comes back in your mail, put it in your folder and write the date on your Letter Tracking Table.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 24 of 36

YOUR JOB

File your complaint with the Consumer Financial Protection Bureau (CFPB)

WHY: Because of Finding: Cancellation form was not in the documents reviewed

WHAT TO DO: File your complaint with the Consumer Financial Protection Bureau (CFPB).

Who to send it to: Consumer Financial Protection Bureau (CFPB)

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Open the complaint page or form named in this step.
- ☐ Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- ☐ Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- ☐ Send it. Save the confirmation page or number in your folder.
- ☐ Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 25 of 36

YOUR JOB

File your complaint with the Federal Trade Commission (FTC)

WHY: Because filing a complaint is one of your paths: Federal Trade Commission (FTC).

WHAT TO DO: File your complaint with the Federal Trade Commission (FTC).

Who to send it to: Federal Trade Commission (FTC)

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Open the complaint page or form named in this step.
- ☐ Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- ☐ Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- ☐ Send it. Save the confirmation page or number in your folder.
- ☐ Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 26 of 36

YOUR JOB

File your complaint with the Texas Attorney General

WHY: Because filing a complaint is one of your paths: Texas Attorney General.

WHAT TO DO: File your complaint with the Texas Attorney General.

Who to send it to: Texas Attorney General

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Open the complaint page or form named in this step.
- ☐ Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- ☐ Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- ☐ Send it. Save the confirmation page or number in your folder.
- ☐ Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 27 of 36

YOUR JOB

File your complaint with the State contractor licensing board

WHY: Because filing a complaint is one of your paths: State contractor licensing board.

WHAT TO DO: File your complaint with the State contractor licensing board.

Who to send it to: State contractor licensing board

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Open the complaint page or form named in this step.
- ☐ Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- ☐ Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- ☐ Send it. Save the confirmation page or number in your folder.
- ☐ Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 28 of 36

YOUR JOB

File your complaint with the State public utility commission

WHY: Because filing a complaint is one of your paths: State public utility commission.

WHAT TO DO: File your complaint with the State public utility commission.

Who to send it to: State public utility commission

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Open the complaint page or form named in this step.
- ☐ Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- ☐ Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- ☐ Send it. Save the confirmation page or number in your folder.
- ☐ Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 29 of 36

YOUR JOB

File your complaint with the Texas elder financial abuse reporting channel (through the Attorney General / Adult Protective Services)

WHY: Because filing a complaint is one of your paths: Texas elder financial abuse reporting channel (through the Attorney General / Adult Protective Services).

WHAT TO DO: File your complaint with the Texas elder financial abuse reporting channel (through the Attorney General / Adult Protective Services).

Who to send it to: Texas elder financial abuse reporting channel (through the Attorney General / Adult Protective Services)

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Open the complaint page or form named in this step.
- ☐ Copy the words from the box in this step that says WHAT TO WRITE. You may copy them word for word.
- ☐ Attach copies — never originals — of the papers listed in WHAT TO ATTACH.
- ☐ Send it. Save the confirmation page or number in your folder.
- ☐ Write the date on the DONE line at the bottom of this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 30 of 36

GET HELP

Read your choices: settle it, arbitration, small claims, or a lawyer

WHAT TO DO: Read your choices: settle it, arbitration, small claims, or a lawyer.

Who to send it to: You read this step at home. If it involves a lawyer, that lawyer's office.

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Get Help — A wrong move here can affect your rights or your money — do this one with help. A lawyer, a trusted family member, or our office can help you organize the papers for this action.

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 31 of 36

YOUR JOB

Give the Attorney Packet (in this book) to a lawyer, if you choose one

WHY: Because of Finding: Holder notice in the contract needs to be confirmed

WHAT TO DO: Give the Attorney Packet (in this book) to a lawyer, if you choose one.

Who to send it to: You read this step at home. If it involves a lawyer, that lawyer's office.

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 32 of 36

GET HELP

Check the laws in your findings that may help pay a lawyer (fee-shifting)

WHAT TO DO: Check the laws in your findings that may help pay a lawyer (fee-shifting).

Who to send it to: You read this step at home. If it involves a lawyer, that lawyer's office.

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Get Help — A wrong move here can affect your rights or your money — do this one with help. A lawyer, a trusted family member, or our office can help you organize the papers for this action.

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 33 of 36

YOUR JOB

After a resolution: get the filing removed (UCC-3 termination)

WHAT TO DO: After a resolution: get the filing removed (UCC-3 termination).

Who to send it to: The county clerk, the filing holder, or the title company named in this step

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 34 of 36

YOUR JOB

Record the lien release, if any, with the county

WHAT TO DO: Record the lien release, if any, with the county.

Who to send it to: The county clerk, the filing holder, or the title company named in this step

HOW TO DO IT — ONE LINE AT A TIME

- [ ] Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- [ ] Use the address, website, or phone number printed in this step. Do not search for a different one.
- [ ] Write down what happened, and the date, on the DONE line at the bottom of this page.
- [ ] Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- [ ] A copy of your solar contract (never the original)
- [ ] A copy of one electric bill from before solar, and one from now

HOW HARD: Medium

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 35 of 36

GET HELP

Scope panel removal and roof repair, if panels come off

WHAT TO DO: Scope panel removal and roof repair, if panels come off.

Who to send it to: The county clerk, the filing holder, or the title company named in this step

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Get Help — A wrong move here can affect your rights or your money — do this one with help. A lawyer, a trusted family member, or our office can help you organize the papers for this action.

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

ACTION 36 of 36

YOUR JOB

Talk to a title company before you sell or refinance

WHAT TO DO: Talk to a title company before you sell or refinance.

Who to send it to: The county clerk, the filing holder, or the title company named in this step

HOW TO DO IT — ONE LINE AT A TIME

- ☐ Read WHAT TO DO above, out loud if that helps. Do just that one thing.
- ☐ Use the address, website, or phone number printed in this step. Do not search for a different one.
- ☐ Write down what happened, and the date, on the DONE line at the bottom of this page.
- ☐ Put any paper you get back in your folder, behind this page.

WHAT TO PUT IN THE ENVELOPE

- ☐ A copy of your solar contract (never the original)
- ☐ A copy of one electric bill from before solar, and one from now

HOW HARD: Easy

DONE — Date I did it: _____ If you get stuck on this action, call us: (214) 810-3131

YOUR TOOLBOX

THE PAPERS YOUR ACTIONS USE

Your letters, the words for your complaints in full, what to say when they call, your numbers in full, and a table to track your mail. Your actions point to the right page as you go.

YOUR LETTERS

Each letter is on its own page, next. The action that uses a letter tells you which one. Sign it. Mail it the way the action says.

LETTER — READY TO SIGN AND MAIL

Records preservation notice to the installer

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER — READY TO SIGN AND MAIL

Records preservation notice to the lender

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER — READY TO SIGN AND MAIL

Request for complete file from the installer

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER — READY TO SIGN AND MAIL

Request for complete loan file from the lender

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER — READY TO SIGN AND MAIL

Notice of dispute and demand to the installer

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER — READY TO SIGN AND MAIL

Notice to the holder preserving your claims and defenses (Holder Rule)

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER — READY TO SIGN AND MAIL

Billing dispute / notice of error to the servicer

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER — READY TO SIGN AND MAIL

Warranty demand under the written warranty

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER — READY TO SIGN AND MAIL

Credit bureau disputes (all three) plus the furnisher dispute

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

LETTER — READY TO SIGN AND MAIL

Demand for a termination statement for the filing, where a filing exists

October 31, 2026

From: John Smith
1612 Cimmarron St Portland, TX 78374

Re: My solar agreement — written dispute and request

Dear Sir or Madam,

I am writing about the solar system and financing sold to me for my home at 1612 Cimmarron St Portland, TX 78374.

After a review of my documents, I dispute the items listed in my case review, and I ask you to preserve and provide all records about my account, including every signed document, the electronic signing record, the sales proposal, and any recordings.

Please respond to me in writing. Please do not call me with a verbal offer. I want everything in writing so I can read it carefully.

This letter is a general dispute and records request based on a document review. It is sent by the homeowner.

Sincerely,

Sign here: _____

John Smith

Mail this by CERTIFIED MAIL with RETURN RECEIPT, as the action instructions in this book explain. Keep a copy. Keep the green card when it comes back.

YOUR TOOLBOX

WHAT TO WRITE — COMPLAINTS

Complaints rarely refund money by themselves. They create pressure and an official record. Your complaint actions tell you exactly where each complaint goes. You may copy these words word for word:

Consumer Financial Protection Bureau (CFPB)

“I am filing a complaint about the solar system and financing sold to me for my home. After a review of my documents, I dispute the items listed in my case review. I ask that this complaint be kept on record, and that the company respond to me in writing.”

Attach copies — never originals — of the papers the action lists. Send it the way the action says, and keep the confirmation page or number in your folder.

Federal Trade Commission (FTC)

“I am filing a complaint about the solar system and financing sold to me for my home. After a review of my documents, I dispute the items listed in my case review. I ask that this complaint be kept on record, and that the company respond to me in writing.”

Attach copies — never originals — of the papers the action lists. Send it the way the action says, and keep the confirmation page or number in your folder.

Texas Attorney General

“I am filing a complaint about the solar system and financing sold to me for my home. After a review of my documents, I dispute the items listed in my case review. I ask that this complaint be kept on record, and that the company respond to me in writing.”

Attach copies — never originals — of the papers the action lists. Send it the way the action says, and keep the confirmation page or number in your folder.

State contractor licensing board

“I am filing a complaint about the solar system and financing sold to me for my home. After a review of my documents, I dispute the items listed in my case review. I ask that this complaint be kept on record, and that the company respond to me in writing.”

Attach copies — never originals — of the papers the action lists. Send it the way the action says, and keep the confirmation page or number in your folder.

State public utility commission

“I am filing a complaint about the solar system and financing sold to me for my home. After a review of my documents, I dispute the items listed in my case review. I ask that this complaint be kept on record, and that the company respond to me in writing.”

Attach copies — never originals — of the papers the action lists. Send it the way the action says, and keep the confirmation page or number in your folder.

Texas elder financial abuse reporting channel (through the Attorney General / Adult Protective Services)

“I am filing a complaint about the solar system and financing sold to me for my home. After a review of my documents, I dispute the items listed in my case review. I ask that this complaint be kept on record, and that the company respond to me in writing.”

Attach copies — never originals — of the papers the action lists. Send it the way the action says, and keep the confirmation page or number in your folder.

YOUR TOOLBOX

WHEN THEY CALL YOU

Read these words out loud, exactly as written, if you want to:

“Please put that in writing and mail it to me.”

“I am not agreeing to anything on the phone today.”

“I am working through a written plan. Send me your offer in writing.”

“Do not call me about a new contract. I will not sign anything new.”

“Thank you. I need to go now.” — and then you may hang up. That is allowed.

THREE RULES

1. Get it in writing.

2. Do not sign anything new on the phone or at the door without reading it on paper first.

3. Do not accept a promise spoken on the phone. If it is not in writing, it did not happen.

YOUR TOOLBOX

YOUR NUMBERS — THE MATH, STEP BY STEP

Your solar payment is **$256.00** every month.

Your deal lasts **25 years**. That is 300 monthly payments.

$256.00 x 300 payments = **$76,800.00** in total payments over the full deal.

You have paid about **$12,288.00** so far (an estimate from your start date).

That leaves about **$64,512.00** still to pay if nothing changes.

Your electric bill before solar was **$200.00** a month. It is now **$180.00** a month — and that is before the solar payment is added.

Amount financed, from your intake: **$80,000.00**.

Keep this page. Show it to family or to a lawyer. Numbers you can follow are numbers you can trust.

WHAT YOUR REVIEW FOUND — THE ITEMS BEHIND THE NUMBERS

• Arbitration clause — check the opt-out date first — MODERATE · Evidence grade B · Authorities: faa

• The electric bill did not go away as described — CRITICAL · Evidence grade B · Authorities: ftc-act-5, tx-dtpa

• Loan document (D2) shows a lender assignment and indicates a security interest — HIGH · Evidence grade A · Authorities: regz-1026-23, tila-1635, ucc9-334

• Loan note (D2) is missing required closed-end credit numbers — HIGH · Evidence grade A · Authorities: tila-1638, regz-1026-18

• Solar contract (D1) is missing basic identity and price terms — HIGH · Evidence grade B · Authorities: tila-1638, regz-1026-18

• Loan cost papers may be missing or incomplete — HIGH · Evidence grade B · Authorities: tila-1638, regz-1026-18

• Cancellation form was not in the documents reviewed — HIGH · Evidence grade B · Authorities: cooling-off, tx-601

• Holder notice in the contract needs to be confirmed — HIGH · Evidence grade B · Authorities: holder-rule

• Contract contains a termination clause that looks like contractor/homeowner notice, not a

consumer cancellation form — MODERATE · Evidence grade A · Authorities: tx-601

• Arbitration indication in the solar agreement file — MODERATE · Evidence grade B · Authorities: faa

• Warranty papers were not in the documents reviewed — MODERATE · Evidence grade B · Authorities: mmwa, mmwa-702

• Warranty language is present in the solar agreement — LOW · Evidence grade A · Authorities: mmwa-702, mmwa

• Homeowner reports loan details and payments (intake numbers) — HIGH · Evidence grade C · Authorities: tila-1638, regz-1026-18

• The promise made at the sale, in the homeowner’s own words — HIGH · Evidence grade C · Authorities: ftc-act-5

• The salesperson may have implied a utility or government connection — HIGH · Evidence grade C · Authorities: ftc-act-5, tx-dtpa

• The deal was described as free or government-paid — HIGH · Evidence grade C · Authorities: ftc-act-5, sec25d

• The tax credit was described as a check or rebate — HIGH · Evidence grade C · Authorities: sec25d, ftc-act-5

• Credit was affected after being told it would not be — HIGH · Evidence grade C · Authorities: fcra-1681s2, ftc-act-5

• A home sale or refinance was blocked or delayed — HIGH · Evidence grade C · Authorities: ucc9-334, tx-dtpa

• The decision was pressed for the same day — MODERATE · Evidence grade C · Authorities: cooling-off, ftc-act-5

• Signing happened on the salesperson’s device or on partly filled pages — MODERATE · Evidence grade C · Authorities: esign, esign-7001c

• The installer appears to be out of business — MODERATE · Evidence grade C · Authorities: mmwa, holder-rule

• Age and circumstances at the time of the sale — MODERATE · Evidence grade C · Authorities: ftc-act-5, tx-dtpa

YOUR TOOLBOX

LETTER TRACKING TABLE

Write down when you mailed each letter. Keep the green cards in your folder.

Records preservation notice to the installer — Date I mailed it: _____ · Green card came back: _____ · They replied on: _____

Records preservation notice to the lender — Date I mailed it: _____ · Green card came back: _____ · They replied on: _____

Request for complete file from the installer — Date I mailed it: _____ · Green card came back: _____ · They replied on: _____

Request for complete loan file from the lender — Date I mailed it: _____ · Green card came back: _____ · They replied on: _____

Notice of dispute and demand to the installer — Date I mailed it: _____ · Green card came back: _____ · They replied on: _____

Notice to the holder preserving your claims and defenses (Holder Rule) — Date I mailed it: _____ · Green card came back: _____ · They replied on: _____

Billing dispute / notice of error to the servicer — Date I mailed it: _____ · Green card came back: _____ · They replied on: _____

Warranty demand under the written warranty — Date I mailed it: _____ · Green card came back: _____ · They replied on: _____

Credit bureau disputes (all three) plus the furnisher dispute — Date I mailed it: _____ · Green card came back: _____ · They replied on: _____

Demand for a termination statement for the filing, where a filing exists — Date I mailed it: _____ · Green card came back: _____ · They replied on: _____

IF YOU SEE A LAWYER, GIVE THEM THESE PAGES

The next pages are made for a lawyer: the **Attorney Summary** (page 81) and the **Document Index** (page 83). Hand the lawyer those pages — or this whole book.

The summary explains your case in the order a lawyer reads it: what was found, the numbers, and the papers behind it. You do not need to explain anything first.

CLOSING PAGES

ATTORNEY SUMMARY

One-page summary. Homeowner: John Smith of 1612 Cimmarron St Portland, TX 78374. Goal: Cancel entirely. Case score 9.9 (Critical), derived deterministically from graded findings; derivation stored in the case file. This summary is a document review, not a legal opinion.

FINDINGS

1. Arbitration clause — check the opt-out date first — severity moderate; evidence grade B; authorities: faa
2. The electric bill did not go away as described — severity critical; evidence grade B; authorities: ftc-act-5, tx-dtpa
3. Loan document (D2) shows a lender assignment and indicates a security interest — severity high; evidence grade A; authorities: regz-1026-23, tila-1635, ucc9-334
4. Loan note (D2) is missing required closed-end credit numbers — severity high; evidence grade A; authorities: tila-1638, regz-1026-18
5. Solar contract (D1) is missing basic identity and price terms — severity high; evidence grade B; authorities: tila-1638, regz-1026-18
6. Loan cost papers may be missing or incomplete — severity high; evidence grade B; authorities: tila-1638, regz-1026-18
7. Cancellation form was not in the documents reviewed — severity high; evidence grade B; authorities: cooling-off, tx-601
8. Holder notice in the contract needs to be confirmed — severity high; evidence grade B; authorities: holder-rule
9. Contract contains a termination clause that looks like contractor/homeowner notice, not a consumer cancellation form — severity moderate; evidence grade A; authorities: tx-601
10. Arbitration indication in the solar agreement file — severity moderate; evidence grade B; authorities: faa
11. Warranty papers were not in the documents reviewed — severity moderate; evidence grade B; authorities: mmwa, mmwa-702
12. Warranty language is present in the solar agreement — severity low; evidence grade A; authorities: mmwa-702, mmwa
13. Homeowner reports loan details and payments (intake numbers) — severity high; evidence grade C; authorities: tila-1638, regz-1026-18
14. The promise made at the sale, in the homeowner’s own words — severity high; evidence grade C; authorities: ftc-act-5
15. The salesperson may have implied a utility or government connection — severity high; evidence grade C; authorities: ftc-act-5, tx-dtpa
16. The deal was described as free or government-paid — severity high; evidence grade C;

authorities: ftc-act-5, sec25d

17. The tax credit was described as a check or rebate — severity high; evidence grade C; authorities: sec25d, ftc-act-5

18. Credit was affected after being told it would not be — severity high; evidence grade C; authorities: fcra-1681s2, ftc-act-5

19. A home sale or refinance was blocked or delayed — severity high; evidence grade C; authorities: ucc9-334, tx-dtpa

20. The decision was pressed for the same day — severity moderate; evidence grade C; authorities: cooling-off, ftc-act-5

21. Signing happened on the salesperson's device or on partly filled pages — severity moderate; evidence grade C; authorities: esign, esign-7001c

22. The installer appears to be out of business — severity moderate; evidence grade C; authorities: mmwa, holder-rule

23. Age and circumstances at the time of the sale — severity moderate; evidence grade C; authorities: ftc-act-5, tx-dtpa

CHRONOLOGY

Sale and signing as described at intake. System switched on: Aug 2022. Install / activation, billing history, and company contacts are in the intake answers and document index in the case file.

DAMAGES WORKSHEET

Total of payments $76,800.00; estimated paid to date $12,288.00; remaining $64,512.00; pre-solar utility bill $200.00/mo; post-solar utility bill $180.00/mo; amount financed $80,000.00.

CLAIMS A LAWYER WOULD EVALUATE

The authorities listed beside each finding above, including any that carry attorney-fee provisions (for example Magnuson-Moss fee recovery and, in Texas, the Deceptive Trade Practices Act) — flagged so counsel can assess whether a fee-shifted or contingency engagement is realistic. Choosing and retaining counsel is the homeowner's decision.

DOCUMENT INDEX

Solar Agreement — Solar Agreement Form.pdf · Loan Note / Retail Installment Contract — loan_agreement-biz1.pdf

CLOSING PAGES

DOCUMENT INDEX

1. Solar Agreement — Solar Agreement Form.pdf
2. Loan Note / Retail Installment Contract — loan_agreement-biz1.pdf

LAST PAGE

IF YOU GET STUCK — AND WHAT THIS BOOK IS NOT

If you get stuck, call us: **(214) 810-3131**

You do not have to figure this out alone. Call us about any action in either book.

We are not a law firm. This is not legal advice. This is a workbook of findings and checklists, compiled from the papers provided and the homeowner's account. Nobody can promise an outcome. Consider having a licensed attorney in your state review this packet.

Nobody can promise you an outcome. Nobody honest can promise you will get out of your deal, or get money back.

You may do these actions yourself, ask family to help, or hand this book to a lawyer. That choice is yours.