



HELIO SOLAR
SAFE. SIMPLE. SUSTAINABLE.



Effective Date: April 1

This update outlines important process and policy changes for projects financed through **Sungage Financial**. These changes impact how counteroffers are communicated, contract language requirements, and credit checks later in the project lifecycle. All Helio Energy Consultants and Closers should review carefully.

What's Changing on April 1

1. Counteroffers Are Sent to Homeowners Only

If a homeowner is declined for their original loan request but qualifies for a **reduced counteroffer**, Sungage will notify **the homeowner directly**.

What Helio reps will see:

- You will receive a loan **denial notice**
- You will **not** receive visibility into the counteroffer details

Helio best practice:

- Always follow up with denied customers
- Ask whether Sungage presented an alternative loan option
- Many "denied" deals may still be salvageable with a revised system size or scope

2. English-Only Contracts Going Forward

Sungage will now **only accept contracts signed in English**.

- Spanish-language contracts will be rejected
- Any rejected contract must be re-executed in English
- A **language acknowledgment form** is required when applicable

Helio guidance:

- Confirm contract language **before sending for signature**
- Set expectations clearly with Spanish-speaking homeowners

3. Hard Credit Pull at Install Complete

Sungage will continue to use a **soft credit check** for loan approval.

However:

- Once a project reaches **Install Complete**, Sungage will perform a **hard credit inquiry**
- This inquiry **will appear on the homeowner's credit report**

Important note for reps:

- Make sure customers understand this timing upfront
- This is not a second approval, but a standard final verification

About Sungage Financial

Founded in 2011, Sungage Financial was the first provider of an online solar loan built specifically for residential solar. Sungage focuses exclusively on solar and energy storage financing, offering flexible terms, strong customer support, and competitive dealer fees.

Availability note: Sungage financing is currently **not available in Hawaii**.

Sungage Contacts

Partner Relationships

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Support Hours:

- Mon–Fri: 9am–12am ET
- Sat: 10am–7pm ET
- Sun: Closed

Training & Office Hours

Sungage hosts **office hours on the 1st and 3rd Tuesday of each month** at:

- 11am PT / 2pm ET

These sessions cover:

- Product updates
- Process changes
- Live Q&A

(insert office hours graphic here)

Certification & Portal Access

- No formal Sungage certification is required
- All sellers must complete Sungage's **Code of Conduct**
- Portal access allows reps to:

- Send credit applications
- Track loan document status
- Resend homeowner portal links

The Helio proposal platform remains the **primary** method for originating Sungage loans.

Welcome Call Process (Updated)

Sungage now completes the welcome process **inside the homeowner portal** for most customers.

- Customers confirm understanding via a short in-portal acknowledgment
- In limited cases (age, project type, or new seller status), a live welcome call may still be required
- A new seller's **first three transactions** will require recorded welcome calls

Product Overview

Sungage loan options include:

- 5, 10, 15, 20, and 25-year loans (Solar, Solar + Battery, Solar + Roof)
- Battery-only loans (5, 10, and expanding 20-year terms)

Key product notes:

- Soft credit check during approval
- Competitive interest rates and low dealer fees
- Tax credit-friendly loan structures
- Flexible re-amortization options

Equipment & Vendor Requirements

All Sungage-financed systems must use **approved modules and inverters** listed on the Sungage Approved Vendor List.

This list is updated regularly and must be followed at the time of proposal creation.

Helio Reminder

This guide is for **internal Helio training purposes only**. Financing rules, credit requirements, and product availability may change based on lender policy, utility territory, or regulatory updates. Always reference the most current Helio guidance when submitting projects.