



## LOAN CLOSING CERTIFICATE

**Borrower:** [REDACTED] **Phone:** [REDACTED]  
**Project Address:** [REDACTED] **Email:** M [REDACTED]  
**Loan Agreement Number:** 277577 **Date:** 10/28/2021

### SYSTEM DESCRIPTION

**Installation Contractor:** Complete Solar Solution

### PAYMENT TERMS

Number of Payments	Amount of Payments	When Payments are Due
16	\$310.72	Monthly, beginning 11/13/2021
281	\$423.14	Monthly, beginning 03/13/2023
1	\$420.89	08/13/2046

### LOAN SUMMARY

<b>Term:</b>	25 Years	<b>Total Amount Financed:</b>	\$97,333.00
<b>Loan Start Date:</b>	08/13/2021	<b>Total of Payments<sup>2</sup>:</b>	\$124,294.75
<b>First Payment Date<sup>1</sup>:</b>	11/13/2021		
<b>Maturity Date:</b>	08/13/2046	<b>Loan Disbursement Schedule (est.):</b>	
<b>Choice Annual Percentage Rate (APR)*:</b>	1.99%	<b>Install Complete Confirmation:</b>	\$97,333.00
<b>Choice Balance Date (est.):</b>	02/13/2023	<b>Final Loan Disbursement:</b>	\$0.00
<b>Choice Balance Target Amount (est):</b>	\$70,160.70		

\*You indicated in your application that you will make loan payments via Automated Clearing House (ACH). Therefore, your annual percentage rate (APR) includes a 0.25% reduction. The APR will increase by 0.25% on the first calendar day of the next billing period if you terminate ACH payments or are not current on your loan payments. An increase will take the form of higher payment amounts and may cause additional payments.

<sup>1</sup> Please refer to your Loan Agreement for circumstances under which the First Payment Date stated here may be earlier.

<sup>2</sup> Total of payments does not consider any prepayments or changes in method of payment selected (i.e. ACH or check).

[Redacted]

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**Re: Your Loan Closing Certificate**

1 message

[Redacted]  
To: Mosaic Customer Support <support@joinmosaic.com>

Thu, Oct 28, 2021 at 9:21 AM

I have yet to have my system installed so I will not be paying anything until I have an actual install of an actual system.

please respond confirming this is not a bill that needs paid 11/13.

m

On Thu, Oct 28, 2021 at 12:53 AM Mosaic Customer Support <support@joinmosaic.com> wrote:



## Loan Closing Certificate

Hello Colin,

Thank you for choosing Mosaic. \$310.72 is due on 11/13/2021. You can also take a look at your Loan Closing Certificate (attached) which covers all of your loan's details including loan amounts and payment dates.

Your Loan Closing Certificate, and other useful tools, can be found on your online borrower account. Simply log in with the same email address and password used to sign your loan agreement. Once inside, you can view your payment history, update your bank account, schedule additional payments (which can save you money on interest!) and more.

Questions? Concerns? Please feel free to contact us and we'll be happy to help you.

Email: support@joinmosaic.com

Phone: (855) 746 7849

Towards a brighter future,  
Mosaic Customer Support



Kitty Royale with Cheese - nic@nicowright.com

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## Re: First Payment Timing

1 message

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To: Mosaic Customer Service <support@joinmosaic.com>

Thu, Oct 28, 2021 at 10:43 AM

I don't know why they would accept money for a job they haven't done. I, unfortunately, can't pay this without the job being done and most likely need to sue. In the meantime I would ask you not to ding my currently perfect credit score while I ascertain counsel and figure this out.

Sorry you might be caught in the cross hairs.

m

On Thu, Oct 28, 2021 at 9:57 AM Mosaic Customer Service <support@joinmosaic.com> wrote:

[REDACTED]

Thank you for reaching out to Mosaic.

I am so sorry for the inconvenience that this might have caused but as per your loan agreement your first payment will begin either 15 days after your system receives permission to operate or 90 days from the first disbursement to your installer, whichever comes first. The date of the first disbursement to your installer and your loan origination date is August 13, 2021.

The first payment is due November 13, 2021

Please contact your installer directly to go over the timeline on your project, you may also inform them of your first payment notice to see what they have in place.

Please feel free to contact us should you have any additional questions. We can be reached six days a week, Monday through Friday from 6 am to 9 pm PST and on Saturdays from 8 am to 5 pm PST. Our phone number is (855) 746-5551.

Best,

Mosaic Experience Team

----- Original Message -----

**From:** Mosaic Customer Support [notification-support@joinmosaic.com]

**Sent:** 10/28/2021 11:22 AM

**Subject:** New Customer Case - 01729601