

Sales Training Guide

Helpful Links

- Dividend Partner Portal Link: <https://partner.dividendfinance.com/login>
- Point of Sale Portal Demo: <https://dividendsolar.wistia.com/medias/t4l8j9pthg>
- Single Page Application Demo: <https://dividendsolar.wistia.com/medias/8x89pevdwi>

Product Overview

- Solar, Solar+, and Storage-only loans available
- Soft credit check with initial prequalification (Transunion); hard inquiry after install
- Approvals from \$50k-\$150k; approvals over \$100k require additional documentation
- Levelized payment (assuming 30% of principal paid down by month 16)
- Up to 3 re-amortizations across all loans
- First payment after PTO is achieved; no pre-payment penalties
- Loan secured via UCC-1 on solar system; no lien on borrower's home
- All loans transferable
- Only income from primary borrowers accepted

Project Caps

- Solar: \$6.50/W
- Solar+: \$10.50/W
 - Up to 50% non-solar; Solar portion must remain under \$6.50/W
- Storage: \$2.50/Wh (does not count towards total project cap)

Eligibility Requirements

- Borrower must be on title and must be primary or secondary residence; no rentals
- Property must be zoned/metered residential
- Mobile homes eligible if they are permanently affixed and the borrower owns the land
- Property under LLC is eligible for financing; Articles of Organization required
- Property where the title is held by a trust are eligible; borrower must be the current trustee
- Add-on and Storage-only projects supported unless open financing or a UCC1 filing is present

Allowable Solar+ Adders

- Attic Fan
- Critter Guard
- Duct Vent Sealing
- ENERGY STAR
 - Dishwasher
 - Heat Pump
 - HVAC
 - Refrigerator/Freezer
 - Washer/Dryer
 - Water Heater
- Enphase Sunlight Backup
- EV Charger
- Flat Roof/Ballast
- Gasoline Generator
- Ground Mount
- Home Energy Audit
- Hybrid Inverter
- Insulation
- Main Panel Upgrade
- Partial Lift and Reset
- Pergola
- Pool Pump
- Power Conditioner
- Propane Generator
- Reroof
- Sistering Rafters
- Smartpanel
- Solar Car Port
- Solar Water Heater
- Steep Incline
- System Removal
- Tree Removal
- Tree Trimming
- Trenching
- Permanently Affixed Generator