SolarPanelExit

THE INDEPENDENT REVIEW OF RESIDENTIAL SOLAR

THE 2026 EDITION · FREE

Vol. I · April 2026

THE FREE 2026 EDITION

The Solar Panel Owner's *Guide*

EVERYTHING YOU SHOULD KNOW BEFORE YOUR NEXT BILL

Your contract, your bill, your rights, your options — the independent 16-chapter consumer guide for everyone who has solar panels on their roof. No email required to read.

INSIDE THIS EDITION

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Editorial Disclosure · SolarPanelExit.com and TRU Solar Cancellation share common ownership. **Full disclosure** · **Ownership statement**

FREE 2026 EDITION · NO EMAIL REQUIRED TO READ

Everything Solar Panel Owners *Need to Know* Before Their Next Bill

An independent, 16-chapter consumer guide covering your contract, your bill, your rights, and your options — written for the millions of homeowners with solar panels on the roof who feel like nobody is in their corner.

- ✓ **Decode your contract.** Eight clauses that decide whether you're a happy owner or a trapped one.
- ✓ **Audit your bill.** Find the escalator, the dealer fee, and where your "savings" really went.
- ✓ **Know your rights.** Federal cooling-off, TILA, state consumer-protection laws — explained.
- ✓ **Five paths forward.** From cancelling to buying out to selling the home — with cost ranges.
- ✓ **Sample letters.** Three templates to take to a lawyer who can tailor them to your contract.
- ✓ **Avoid getting burned twice.** The exit-help scams to walk away from.

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THE MASTHEAD

Who *made* this edition

This guide is published by SolarPanelExit.com, an independent consumer-research publication focused on residential solar contracts. Its editorial work is performed separately from any commercial partner, and its research is built from publicly available regulatory filings, bankruptcy records, and homeowner complaints.

PUBLISHER & EDITORIAL

SolarPanelExit.com

An independent consumer-research publication focused on residential solar contracts. Contact and team details: solarpanelexit.com/about.

RESEARCH & SOURCING

Editorial research desk

Built from publicly available CFPB and FTC filings, NREL cost benchmarks, U.S. Bankruptcy Court records, and synthesis of homeowner complaints. Every statistic is sourced in Chapter 16.

EDITORIAL STANDARDS

Not legal advice · Not a law firm

SolarPanelExit.com is not a law firm and does not provide legal representation. Nothing in this guide is legal advice. We recommend consulting a qualified attorney licensed in your state before taking legal action.

CORRECTIONS POLICY

Updated online

Errors are corrected on the live edition at solarpanelexit.com/solar-panel-consumers-guide. Send corrections or source tips through the contact form.

ANTI-BREACH POSITION

We do not advise stopping payments

We do not advise homeowners to stop making payments or breach contractual obligations. Strategies discussed in this guide assume continued performance unless and until a qualified attorney advises otherwise.

OWNERSHIP DISCLOSURE

Common ownership with TRU Solar Cancellation

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Vol. I, Issue 01 · SPX·00001

FROM THE EDITORS

You are not stuck. You are not the first. And you are *not alone*.

You feel trapped. Maybe you signed a 25-year solar contract after a salesperson knocked on your door and promised you'd save hundreds every month. Maybe you're staring at a combined electric and solar bill that is *higher* than what you were paying before. Maybe you just found out your monthly payment goes up every single year — something nobody mentioned at the kitchen table.

If any of that sounds familiar, we want you to know two things.

You are not alone. According to Google Keyword Planner data reviewed in March 2026, U.S. searches for "cancel solar contract" rose roughly 767% year-over-year, with related queries like "solar exit" and "solar cancellation" showing similar surges. Tens of thousands of homeowners across the country are looking for a way out right now.

This is not your fault. Industry sales-training materials we have reviewed teach professional closing techniques designed to produce signatures within a single visit. Patterns frequently described in homeowner complaints — high-pressure tactics, verbal promises that diverge from the written contract, manufactured urgency ("this price expires today"), and large document stacks presented for late-evening tablet signature — are consistent with those techniques. Many of the homeowners who reach out to us simply wanted to save on their electric bill.

The fact that you're reading this guide means you've already taken the most important step: **you're taking back control.**

We created this guide because we were tired of watching homeowners make costly, irreversible mistakes out of desperation — paying scam exit companies, damaging their credit by stopping payments without a strategy, or simply giving up because they thought they had no options. This is not a sales pitch. It is the resource we wish existed when homeowners first started reaching out to us for help. Everything you need to know about exiting a solar contract — your rights, your options, the costs, the scams to avoid, and a step-by-step plan — is in the pages that follow.

We provide this guide for free because we believe informed homeowners make better decisions.

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The SolarPanelExit Editorial Team

SOLARPANELEXIT.COM · PUBLISHER

- **This guide is editorial opinion, not legal advice.** Every observation, assessment, suggestion, “path,” warning sign, and template in this edition reflects the opinions of the SolarPanelExit editorial team based on publicly available regulatory filings, court records, and our review of homeowner complaints. None of it is legal advice and none of it should be relied on as a substitute for advice from a licensed attorney who has reviewed your specific contract and circumstances.
- **We are not a law firm.** SolarPanelExit.com does not provide legal representation, does not represent homeowners in disputes with solar companies, and does not form an attorney-client relationship with readers of this guide.
- **Always consult a qualified attorney** licensed in your state before taking any legal action, sending any letter, signing any settlement, or making any decision based on the contents of this guide. What is true in general may not be true in your specific situation.
- **We do not advise homeowners to stop making payments** or breach contractual obligations. Strategies discussed assume continued performance unless and until a qualified attorney advises otherwise.
- Results vary by individual situation, contract terms, applicable state laws, and the strength of available evidence. Nothing in this guide is a guarantee of any particular outcome.
- SolarPanelExit.com and TRU Solar Cancellation share common ownership. Full ownership disclosure.

Start Here: Which Situation Am I In?

Before reading the full guide, this five-question diagnostic helps you identify which chapters are most relevant to your situation. It is not legal advice and is not a substitute for attorney consultation.

> **Editorial framing:** The answers below are general informational suggestions about which chapters of this guide may be most relevant. They are not legal advice, do not evaluate the merits of your specific case, and should not be relied on without consulting a qualified attorney licensed in your state.

Your Quick Diagnostic

Five questions. Suggested chapters to read. Click to expand.

QUESTION 1 OF 5

Did you sign your solar contract within the last few days?

+

QUESTION 2 OF 5

Was the sale made at your home (door-to-door, in-home presentation)?

+

QUESTION 3 OF 5

Do you have evidence the salesperson lied or used deceptive practices?

+

QUESTION 4 OF 5

Are you selling your home?

+

QUESTION 5 OF 5

Do you want the fastest exit possible, regardless of cost?

+

YOU MIGHT BE THINKING

?

"But I signed the contract — doesn't that mean I'm stuck?" Not necessarily. In our editorial view, a signature alone does not always foreclose every legal option, particularly where deceptive practices, missing disclosures, or violations of consumer-protection statutes may be in play. Whether any of that is true in your case is a legal question. Keep reading — and plan to bring what you learn to a qualified attorney licensed in your state.

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IN THIS EDITION

Contents

CHAPTER ONE

What Did I *Actually* Sign?

Three types of residential solar contracts. Each creates a fundamentally different situation when it comes to getting out.

Before you can exit your solar contract, you need to understand exactly what kind of agreement you're in. Most homeowners who contact us haven't read their full contract — and many were never given adequate time to review it before signing.

There are three main types of residential solar agreements. Each creates a fundamentally different situation when it comes to getting out. (For a side-by-side primer, see solar lease vs. PPA vs. loan.)

Solar Lease

In plain English: You're renting the solar equipment. The solar company owns the panels on your roof. You make monthly payments for 20-25 years, regardless of how much energy the system produces.

WHY IT MATTERS FOR GETTING OUT:

- The solar company owns the equipment, so you can't simply remove it
- Monthly payments may include an *escalator clause* — an automatic annual increase, typically 1-3% per year, buried in the contract fine print
- Early termination fees are usually calculated as the *net present value of remaining payments* (in plain English: the total of what you'd owe for the rest of the contract, adjusted to today's dollars — often $15,000-$35,000)

- The contract is attached to the property, complicating home sales

WHAT TO LOOK FOR IN YOUR CONTRACT:

- The escalator clause percentage (a 2.9% escalator nearly doubles your payment over 25 years)
- The early termination fee formula (look for sections titled "Early Termination," "Default," or "Buyout")
- Transfer provisions (what happens if you sell your home)
- Who is responsible for maintenance and repairs

> ILLUSTRATIVE EXAMPLE
>
> *Consider a homeowner who signs a solar lease with a $155/month payment after being told a door-to-door salesperson promised $80/month in electricity savings. Twelve months later, the combined solar payment plus remaining electric bill is $40 more per month than the old electric bill alone. A 2.9% annual escalator — common in older lease contracts — would push that $155 payment over $290 by year 25. This pattern appears repeatedly in homeowner complaints reviewed by our editorial team.*

Power Purchase Agreement (PPA)

In plain English: The solar company puts panels on your roof and sells you the electricity those panels produce. Instead of a fixed monthly amount, you pay a per-kilowatt-hour rate for the energy you use from the system. (For PPA-specific exit strategies, see our PPA exit guide.)

WHY IT MATTERS FOR GETTING OUT:

- The solar company owns the equipment (same as a lease)
- Your rate may escalate annually, and your payment varies based on energy production
- Buyout options are often based on "fair market value" — a term the solar company typically gets to define
- The company is usually responsible for maintenance, but response times can be slow

WHAT TO LOOK FOR IN YOUR CONTRACT:

- The per-kWh rate compared to your utility rate (is it actually cheaper?)
- How "fair market value" is calculated for buyout purposes
- Performance guarantees (what if the system underproduces?)
- End-of-term options (buy, remove, or auto-renew?)

Solar Loan

In plain English: You borrowed money to buy the solar system. You own the panels. You make monthly loan payments.

WHY IT MATTERS FOR GETTING OUT:

- You own the equipment — your issue is with the lender, not a solar company
- Exiting typically means paying off the remaining loan balance
- The lender may have filed a *UCC-1 lien* — a public filing that gives them a legal claim on the solar equipment, similar to a car lien (see our UCC lien removal guide)
- You may be eligible for the federal solar tax credit (since you own the system)

The Dealer Fee Problem

Many solar installers charge a *dealer fee* — sometimes called a "channel fee" or "origination fee" — that gets quietly built into the loan balance.

> WHAT THIS LOOKS LIKE IN PRACTICE:
>
> A solar system that costs **$25,000** to install might be financed with a loan balance of **$35,000** after a 28% dealer fee. You're financing $10,000 more than the equipment is worth — and paying interest on that inflated balance for 15-25 years.

> This matters enormously if you're selling your home: you may owe more on the loan than the solar system adds to your property value. This is called being "underwater" on your solar loan.

> YOU MIGHT BE THINKING:
>
> *"I had no idea about any of this. Why didn't someone explain this before I signed?"*
>
> *You're asking the right question. The answer, unfortunately, is that clear disclosure isn't always in the salesperson's interest. Chapters 2 and 3 show you where the money actually goes and how to decode the contract itself. Chapter 6 covers the warning signs of a misleading sale — and why those warning signs may give you legal options.*

CHAPTER TWO

02

The *Money Trail* — Who Actually Owns Your Lease

The company whose logo is on your contract is rarely the company that owns the money behind it. Who your lease really belongs to, why maintenance disappears, and the math the sales pitch never showed you.

The company whose logo is on your contract is rarely the company that actually owns the money behind it.

If there is one thing we wish every homeowner understood before signing, it is this: a modern residential solar lease or PPA is not a simple agreement between you and “the solar company.” It is a financial product. Your monthly payments are an asset that can be bundled, sold, securitized, and transferred — often several times over the life of your 20-to-25-year agreement.

Understanding who actually owns your contract — and who is on the hook for maintenance when something breaks — changes the entire conversation about how to get out of it.

How the Money Actually Flows

In a typical residential solar lease or PPA, at least four different entities usually share a piece of your contract:

- **The installer** — the contractor that physically put the panels on your roof. They may or may not still exist.

- **The dealer / sales organization** — in a "dealer model," the sales team works for a separate company that sets the price and collects a commission. The installer may never have met the salesperson.
- **The originator / sponsor** — the brand on your contract (e.g., SunPower, Sunnova, Sunrun). This company often finances the system by raising capital from outside investors.
- **The tax equity investor and lenders** — banks, insurance companies, and specialized funds that buy the economic rights to your payments, the federal Investment Tax Credit, and depreciation benefits. These investors are often the real owners of the cash flow.
- **The servicer** — the company that sends the bill, answers the phone, and schedules repairs. The servicer can change, sometimes without any warning to you.

> **Why this matters for exiting:** When you try to cancel or negotiate a buyout, in our editorial view you are typically not negotiating with the brand on your bill. You are negotiating with an investor-owned asset pool whose contracts are typically structured to maximize continuity of payments over the full term. That is why "customer service" and "exit terms" can feel like they were written by two different companies. They often are.

The Bankruptcy Wave of 2024–2025

Between 2024 and 2025, three of the largest residential solar brands in the country filed for bankruptcy or collapsed outright. In our assessment, this changed the practical reality of owning a solar lease more than any regulatory development in the past decade. (For our running tracker, see solar company bankruptcies 2026 and what to do when your solar company goes bankrupt.)

> SUNPOWER — CHAPTER 11, AUGUST 2024
>
> SunPower Corporation, one of the oldest and most trusted names in residential solar, filed for Chapter 11 bankruptcy on August 5, 2024. The "SunPower" brand and certain dealer assets were acquired by Complete Solar shortly after. Critically, Complete Solar's purchase *did not include* customer PPAs, leases, or the installed systems themselves.

A U.S. bankruptcy court instead approved the sale of the lease and PPA portfolio to two investor entities — HA SunStrong Capital LLC and GF SunStrong Capital LLC — for a reported combined $11.5 million. Servicing was handed to SunStrong Management in partnership with Launch Servicing. Many customers only learned about the change when their autopay started going to a name they didn't recognize.

TITAN SOLAR POWER — CHAPTER 7 LIQUIDATION, JUNE 2024

Titan Solar, once one of the largest residential installers in the country, shut down abruptly on June 13, 2024 and filed for Chapter 7 liquidation days later. Media coverage at the time — including reporting by *TIME* and the U.S. Bankruptcy Court for the District of Arizona's public FAQ for affected homeowners — described a substantial multi-state installed customer base and a creditor list that ran to the thousands in the bankruptcy filings (see Chapter 16 for sources). Specific homeowner-count and creditor-range figures published by the press at the time should be confirmed against the underlying court filings before being relied on.

In a Chapter 7 liquidation, the installing entity is typically dissolved. For homeowners, this generally meant their *workmanship warranty* — the promise to repair roof penetrations, wiring, and installation errors — vanished overnight. Manufacturer warranties on the panels and inverters (from companies like Enphase and SolarEdge) generally survived, but *who* performs the labor to honor them became a problem for the homeowner to solve.

Many customers have reported ongoing loan payments on systems that no longer produce properly, with no installer to call for repairs.

SUNNOVA ENERGY — CHAPTER 11, JUNE 2025

Sunnova filed for Chapter 11 in the U.S. Bankruptcy Court for the Southern District of Texas on June 9, 2025. Reported debt at the time of filing was approximately $10.67 billion (with roughly $8.9 billion described as long-term debt), per coverage in *pv magazine USA* and Sunnova's own investor communications — figures cited in Chapter 16.

As part of the bankruptcy process, Sunnova agreed to sell its residential servicing and operations-and-maintenance platform, ServiceCo, to Omnidian for a reported $7 million in cash. The underlying lease portfolios — the contracts themselves — are a separate matter, typically held by financing vehicles that remain in place even as the operating company restructures. Customers have been told payments must continue throughout the bankruptcy process.

WHY THIS MATTERS

When a solar company files bankruptcy, most homeowners assume one of two things: either (a) the contract is void and they are free, or (b) nothing changes. Neither is typically true. The payment obligation is usually sold to a new owner. The maintenance obligation is often sold to a different party — or simply dissolved. Homeowners end up paying a new servicer they've never heard of, for a system no one wants to repair.

The Maintenance Gap

This is the piece that surprises homeowners most, and it deserves its own paragraph: when a solar company is bought out of bankruptcy, the buyer often acquires the *right to receive payments* without assuming the full *obligation to maintain* the equipment.

In many cases, the purchasing entity is a financial holding vehicle, not an operating company. It may contract with a third-party servicer to handle calls and dispatch repairs, but the underlying lease agreement usually says maintenance is limited to what is "commercially reasonable," subject to available parts, and often excludes labor for manufacturer-warranty claims. In our experience, the result can look like this:

- Your monitoring portal stops working and no one can explain why.

- An inverter fails. The manufacturer ships a replacement under warranty. But the cost of the roofer and electrician to *install* it is not covered.
- Roof repairs are needed under panels. The new owner says the installer bankruptcy voided the workmanship warranty. The manufacturer points back to the installer. You are stuck in the middle.
- Production falls below the guaranteed level in your contract. The "performance guarantee" language turns out to require written notice within a narrow window, with documentation most homeowners don't have.

> **Our editorial view:** A solar lease or PPA is only as valuable to a homeowner as the maintenance that backs it. When that maintenance weakens — because of a bankruptcy, a portfolio sale, or simply a shift in the owner's priorities — the economics of the contract can change materially. This may, in some circumstances, strengthen a homeowner's case for renegotiation or exit. An attorney can assess whether any of this applies to your specific contract.

> *r lease is only as valuable to a homeowner as the maintenance that backs it. When the servicer changes, the math of the contract can change with it.*
>
> SOLARPANELEXIT EDITORIAL

What Your Panels Actually Cost

Now the uncomfortable math.

According to data published by the National Renewable Energy Laboratory (NREL), the benchmark *installed cost* of a residential solar system was approximately **$3.18 per watt DC in**

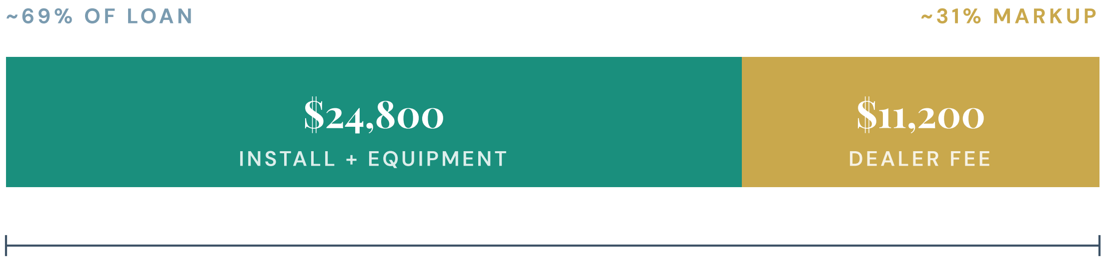
2022 and **$2.68 per watt DC in 2023**. On a typical 8 kW residential system, that is roughly **$21,000–$25,000 to design, install, and commission**.

Yet the financed *balance* on a consumer solar loan for that same system is routinely $30,000, $35,000, or even more. The gap is not physics. It is a *dealer fee* — a markup charged by the sales organization and baked into the loan principal.

> **THE CFPB FINDING ON DEALER FEES**
>
> In August 2024, the Consumer Financial Protection Bureau published a formal issue spotlight on the residential solar financing market. Among its findings:
>
> - Dealer fees typically range between **10% and 30% of the cash price** of the system.
> - These fees are often *not disclosed* to consumers as part of the APR calculation required by the federal Truth in Lending Act.
> - Lenders frequently advertise a "net cost" that assumes the homeowner will receive the full 30% federal Investment Tax Credit — a benefit that is *not guaranteed* and depends on the homeowner having sufficient federal tax liability.
> - Some solar loans use a structure that causes monthly payments to *balloon* if the homeowner cannot pay down a target percentage of the balance by a defined date.
>
> In the CFPB's own framing, the August 2024 release was titled *CFPB Report Finds Lenders Cramming Markup Fees and Confusing Terms into Solar Energy Loans*. The Bureau's issue spotlight described the practices summarized above; it is descriptive of market practices the Bureau identified, and is not, by itself, a regulatory finding of liability against any specific lender. Readers can review the full report (linked in Chapter 16) and draw their own conclusions.

FIGURE 1

Where the money in a typical solar loan goes



$36,000 financed balance

ON A TYPICAL 8 kW RESIDENTIAL SYSTEM

Illustrative. Installed-cost benchmark based on NREL 2023 data (~$2.68/$W_{DC}$ for residential PV). Dealer-fee range from CFPB 2024 Issue Spotlight.

~$25K	**10–30%+**	**25 yrs**	**~2x**
INSTALL COST, TYPICAL 8 KW SYSTEM	DEALER FEE MARKUP (CFPB)	LENGTH OF TYPICAL LEASE / PPA	PAYMENT GROWTH WITH 2.9% ESCALATOR

The “True Savings” Problem

Here is where the finance question collides with the sales pitch.

Most homeowners were told, in some form, that solar would save them money “from day one.” In our experience reviewing homeowner complaints, that statement relies on a narrow set of assumptions that frequently do not hold in practice:

> “ *The “You’ll save” pitch vs. what actually happens*

THE PITCH

“Your solar payment will be lower than what you pay the utility, so you save from day one.”

WHAT USUALLY ISN'T SAID

The savings projection typically assumes: (1) an escalating utility rate matching or exceeding your solar escalator, (2) no meaningful drop in panel production over time, (3) you still receive a full utility bill each month for grid standby, (4) you receive favorable net-metering treatment that may change during your contract, and (5) you have the tax liability to capture any promised tax credit.

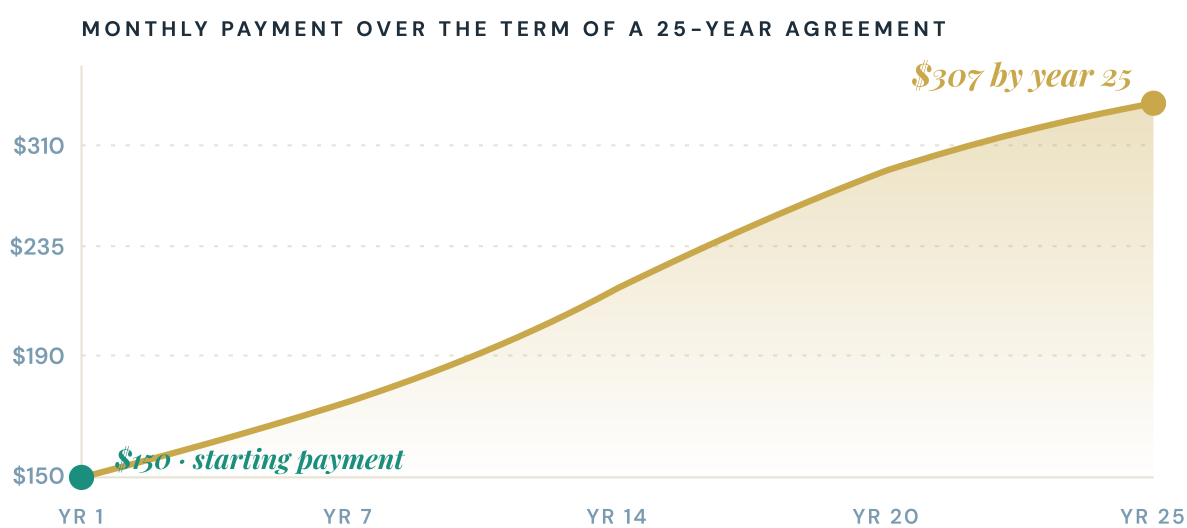
WHAT WE TELL HOMEOWNERS

Before assuming you are saving money, pull 12 months of utility bills from *before* installation and compare them to your *current combined* bill (solar payment + any remaining utility charge). Do this in dollars, not percentages. Many homeowners are surprised by the result.

Where the Savings Math Breaks Down

FIGURE 2

What a 2.9% escalator does to a $150 monthly payment



Calculated at a 2.9% annual compound escalator — a common rate in older residential lease and PPA contracts. Actual contracts may use 0.9%, 1.99%, 2.9%, or 3.9%.

- **The escalator clause.** A 2.9% annual escalator — common in older lease and PPA contracts — roughly *doubles* your monthly payment over 25 years. Per industry analysis, a PPA starting at $0.15 per kWh with a 2.9% escalator reaches approximately $0.30 per kWh by year 25. If utility rates rise more slowly than that escalator in your area, your savings shrink or reverse.
- **Net-metering rollbacks.** States including California (NEM 3.0 / Net Billing) and others have dramatically reduced the credit homeowners receive for exported energy. Projections made before these changes may no longer reflect reality.
- **The dealer-fee markup.** On a loan, you are paying interest for 15–25 years on an amount that may exceed the true install cost by 10–30% or more. That markup is often larger than the lifetime savings the system will deliver.
- **Tax-credit leakage.** In a *lease* or *PPA*, the solar company claims the federal Investment Tax Credit, not you. In a *loan*, you must have enough tax liability to absorb it, or you may never receive the full benefit.
- **Production shortfall.** Solar modules typically lose a fraction of a percent of output per year. If production was modeled optimistically at the sale — or if shading, soiling, or equipment failure affects real-world output — the savings gap can widen every year.
- **Standby charges and minimum bills.** Many utilities charge a fixed minimum even when your panels cover all usage. This cost is rarely mentioned in the sales projection.

ILLUSTRATIVE MATH

Consider a 9 kW residential system financed at $38,000 over 25 years at 6.99%. Based on NREL benchmark cost data, the installed cost of that system would likely be in the $24,000–$27,000 range. The remaining ~$11,000 of the loan balance is a dealer-fee markup built into the principal — an amount the homeowner will also pay interest on for the life of the loan. The "savings" projected at a kitchen-table sales meeting rarely account for this gap.

YOU MIGHT BE THINKING:

?

"If the system is worth less than I owe, am I stuck paying the difference forever?"

Not necessarily. Understanding the gap between the true install cost and your financed balance is often the starting point for negotiating a buyout or settlement — especially if you can also document disclosure issues, performance problems, or misrepresentations from the sale. We do not advise homeowners to stop making payments. But knowing the numbers changes what a fair resolution looks like.

CHAPTER THREE

03

Decoding Your Contract — The *Language* They Use

Eight clauses that decide your fate — and what they actually say, in plain English.

Solar contracts are written by lawyers who specialize in keeping their clients protected, signed by homeowners who have never been trained to read them. Most homeowners who contact us can name their monthly payment but cannot find the clause that allows that payment to increase, the clause that waives their right to sue, or the clause that lets the contract be sold to another company without their consent.

This chapter walks you through the clauses that matter most, what they typically say, and what you should watch for. None of this is legal advice. It is a roadmap so that when you sit down with your contract — or hand it to an attorney — you know what you are looking at.

How to Actually Read Your Contract

1. **Find every document.** Your “contract” is often a primary agreement plus a Notice of Right to Cancel, disclosure forms, financing documents, and one or more addenda. Missing pages are themselves a red flag.
2. **Read the defined terms first.** Words like “System,” “Fair Market Value,” and “Event of Default” usually appear in initial caps. Their definitions often live in a glossary at the front or back.
3. **Skim the section headings, then read everything above your signature.** Many of the most important consents live in a dense block of text directly above the signature line.
4. **Mark every number.** Rates, fees, percentages, and dates tell the real story.

Clause 1: The Escalator

What it's usually called: "Annual Rate Adjustment," "Payment Escalator," "Annual Increase," or embedded inside a section titled "Monthly Payment" or "Rate."

What it typically looks like:

```
On each anniversary of the System Activation Date, the Monthly
Payment (or Contract Rate, as applicable) shall increase by
two and nine tenths percent (2.9%) over the amount in effect
during the prior 12-month period.
```

What this means in plain English: Your $150/month payment becomes $154.35 in year 2, $158.82 in year 3, and so on — compounding every year for the entire term. Over 25 years, industry analysis indicates this roughly doubles the starting payment. (See our deeper explainer on the escalator clause.)

> **What to check:** (1) The escalator *percentage* (0%, 0.99%, 1.99%, 2.9%, 3.9% are all common). (2) Whether the escalator is capped or tied to an inflation index. (3) Whether there is any mechanism to *pause* or reverse the increase if utility rates drop.

Clause 2: The Fair Market Value Buyout

What it's usually called: "Purchase Option," "Early Buyout Option," "Customer Purchase Right," or a defined term "Fair Market Value."

What it typically looks like:

```
Customer shall have the option to purchase the System on the
anniversary dates specified in Exhibit B, at a price equal to
the greater of (i) the Stipulated Value set forth on Exhibit B
for such date, or (ii) the Fair Market Value of the System as
```

```
of such date, as determined by an independent appraiser
selected by Provider.
```

What this means in plain English: You can buy out your system — but at whichever number is *higher*: a pre-set table value (usually designed to pay off the investors), or an appraiser's valuation chosen by the solar company. Industry guides commonly describe Fair Market Value as the net present value of the electricity the system is expected to produce over the next 7–10 years, which tends to keep buyouts elevated well into the contract. (Run scenarios with our solar buyout calculator, or see how early termination fees are typically structured.)

> **Watch for:** Language stating the appraiser is "selected by Provider," "mutually acceptable," or "in Provider's reasonable discretion." Whoever picks the appraiser has an enormous influence on the buyout number. In our assessment, contracts that allow the homeowner to select an independent appraiser are rare — and valuable.

!

Clause 3: Assignment and Transfer

What it's usually called: "Assignment," "Successors and Assigns," "Transfer," or hidden inside "Miscellaneous."

What it typically looks like:

```
Provider may, without Customer's consent, sell, assign,
transfer, pledge, or otherwise convey all or any portion of
its rights and obligations under this Agreement, including
as collateral for financing, to any party at any time.
Customer may not assign this Agreement without Provider's
prior written consent, which may be withheld in Provider's
sole discretion.
```

What this means in plain English: The solar company can sell your contract to anyone — including a financing vehicle, a bankruptcy successor, or an investor fund — without asking you.

You, by contrast, cannot transfer the contract (for example, to a home buyer) without their written approval, which they can deny for almost any reason.

This is the clause that activates in the event of a bankruptcy. It is how your original brand disappears and a new servicer takes over.

Clause 4: Mandatory Arbitration and Jury Waiver

What it's usually called: "Dispute Resolution," "Binding Arbitration," "Waiver of Jury Trial," or "Class Action Waiver."

What it typically looks like:

```
Any dispute, claim, or controversy arising out of or relating
to this Agreement shall be resolved by final and binding
arbitration administered by [arbitration forum] under its
Consumer Arbitration Rules. The parties waive any right to a
trial by jury. Customer further waives any right to
participate in a class action, class arbitration, or
representative proceeding.
```

What this means in plain English: You agree in advance that if the company harms you, you cannot sue them in court, you cannot have a jury, and you cannot join other affected homeowners in a class action. All disputes are heard privately — often under rules that limit discovery and appeals.

> **Good news:** These clauses are not always enforceable. Courts have in some cases refused to enforce arbitration provisions in door-to-door solar contracts where the terms were one-sided — for example, requiring the consumer to arbitrate while allowing the solar company to sue in court for most of its claims. A consumer protection attorney can assess whether your arbitration clause may be vulnerable to challenge.

Clause 5: Default and Acceleration

What it's usually called: "Default," "Events of Default," "Remedies," or "Acceleration."

What it typically looks like:

```
Upon an Event of Default, Provider may, in addition to any
other remedies available at law or in equity, (i) accelerate
all remaining payments due under this Agreement so that they
become immediately due and payable as a single lump sum, (ii)
remove the System at Customer's expense, (iii) report the
default to consumer credit reporting agencies, and (iv)
recover reasonable attorneys' fees and collection costs.
```

What this means in plain English: If you miss payments, the company can demand the *entire remaining contract value* as a single bill, charge you to remove the panels, ding your credit, and send you the lawyer's invoice. This is why simply "stopping payment" is rarely a viable strategy — and why we do not advise it.

Clause 6: Performance Guarantees (The Version with a Loophole)

What it's usually called: "Production Guarantee," "Estimated Energy," "Expected Production," or an exhibit labeled "Guaranteed Output."

What it typically looks like:

```
Provider estimates that the System will produce approximately
[X] kWh during the first 12 months, based on the assumptions
described in Exhibit C. Actual production may vary.
Provider's obligation to compensate Customer for production
shortfalls is conditioned upon Customer providing written
notice within thirty (30) days of the anniversary date and
is subject to the exclusions set forth in Section [__],
including but not limited to weather, shading, curtailment,
and force majeure.
```

What this means in plain English: The "guarantee" is often conditional on *you* noticing the shortfall, *you* sending a formal written notice inside a narrow window, and the shortfall not being attributable to any of a long list of carve-outs. Many homeowners never trigger it because they never knew they had to.

Clause 7: UCC-1 Filing Authorization

What it's usually called: "Security Interest," "UCC Filing," or a sentence buried in "Ownership" or "Title."

What it typically looks like:

```
Customer acknowledges that Provider (or its financing party)
may file a UCC-1 financing statement or fixture filing in the
public records to perfect its interest in the System. This
filing shall not constitute a lien on the real property.
```

What this means in plain English: A public filing in your county records shows a financing claim on the solar equipment. Although the contract often says it is "not a lien on the real property," in practice title companies and mortgage underwriters may treat it as a cloud on title — complicating home sales and refinancing. See Chapter 13's discussion of where to get help if you need one removed.

Clause 8: The Integration / Entire Agreement Clause

What it's usually called: "Entire Agreement," "Integration," or "No Oral Modifications."

What it typically looks like:

```
This Agreement constitutes the entire understanding between
the parties with respect to the subject matter hereof and
supersedes all prior negotiations, representations, or
agreements, whether oral or written. No representations,
```

```
promises, or statements not expressly set forth herein shall
be binding on Provider.
```

What this means in plain English: The company argues that anything the salesperson told you verbally — promised savings, "free" panels, tax-credit claims — doesn't count unless it's written in the four corners of this contract.

> **Important nuance:** Integration clauses are not an absolute shield. Consumer protection statutes, fraud-in-the-inducement claims, and state unfair-and-deceptive-practices laws generally allow homeowners to introduce evidence of misrepresentations made during the sale, regardless of what the written agreement says. This is why documenting verbal promises, marketing materials, and text messages from the salesperson matters so much. Your attorney can evaluate whether the integration clause is likely to bar your specific claim.

> YOU MIGHT BE THINKING:
>
> *"I didn't even realize most of this was in my contract."*
>
> *You are not alone. In our experience, many homeowners have never re-opened the PDF emailed to them after signing. Pulling your contract out today and flagging each of the eight clauses above — even just with sticky notes or highlighter — is one of the single most valuable things you can do before talking to an attorney, negotiating a buyout, or deciding your next step.*

CHAPTER FOUR

04

Do I Have a *Way Out?* Your Rights Explained

Your rights under federal and state law — and the protections solar companies rarely disclose.

Options often exist; whether any of them apply to you is a legal question.

In our editorial review of homeowner cases, some form of option has typically been worth exploring — though "an option exists" is not the same thing as "your option will succeed." Many homeowners do not realize how many federal and state consumer-protection mechanisms *may* be relevant to their situation. Whether any specific mechanism applies to your contract, your sale, and your state is a question only a licensed attorney can answer.

> **Reminder:** This chapter summarizes federal and state consumer-protection mechanisms in general terms. It is editorial opinion, not legal advice, and is not a substitute for review of your specific contract by a qualified attorney licensed in your state.

The Federal Cooling-Off Rule

The FTC's Cooling-Off Rule gives you the right to cancel certain contracts within **three business days** of signing. This applies to sales made at your home, workplace, or a seller's temporary location.

Critical detail: Saturdays count as business days, but Sundays and federal holidays don't. If you signed on a Friday, your deadline is typically the following Wednesday at midnight.

What the seller is legally required to do:

- Tell you about your right to cancel at the time of sale
- Give you two copies of a cancellation form
- Give you a dated copy of the contract or receipt

If they failed to do this: Your cooling-off period may not have started yet. In some jurisdictions, your right to cancel could extend indefinitely until proper notice is given. An attorney can evaluate whether this applies to your specific situation.

Truth in Lending Act (TILA) Protections

For loans that fall within its coverage, TILA generally requires clear disclosure of the APR, total finance charge, total amount financed, total of all payments, and the payment schedule. In narrowly defined circumstances — principally for loans secured by the consumer's principal dwelling, where specific disclosure violations occurred — some borrowers may be eligible to seek rescission under TILA, with the relevant statutory window often described as up to three years after consummation.

Whether TILA applies to your specific financing, whether any rescission remedy is available to you, and how to invoke any such remedy are legal questions that depend on the type of loan, the disclosures actually delivered, and your state. A consumer-lending attorney is the right person to evaluate whether any TILA-related remedy may apply.

State Consumer Protection Laws

- **Longer cooling-off periods** — some states extend beyond three days

- **Solar-specific regulations** — increasing number of states have enacted solar-specific disclosure laws
- **Unfair and deceptive practices acts** — every state has laws prohibiting misleading sales practices
- **Contractor licensing requirements** — unlicensed installations may give you cancellation grounds

Door-to-Door Sales Protections

Beyond the federal Cooling-Off Rule, many states have specific statutes governing door-to-door solar solicitation, including required disclosures, prohibitions on high-pressure tactics, and language requirements for written contracts.

> YOU MIGHT BE THINKING:
>
> *"This is a lot of legal information. How do I know which applies to me?"*
>
> *You don't need to figure it all out yourself. The goal of this chapter is to show you that protections exist — not to make you your own lawyer. If any of these situations sound like yours, that's enough to justify a consultation with a consumer protection attorney. Many offer free initial consultations for solar cases.*

CHAPTER FIVE

5 Ways to Get Out — From *Free* to Full Buyout

Five paths, from cooling-off cancellation to contract buyout. Which one fits your situation?

There is no single way to exit a solar contract. Below are five general paths we have observed, summarized in editorial terms. Which one (if any) is appropriate for your specific situation is a legal and personal-finance question, not something this guide can decide for you.

> **Reminder:** Each path described in this chapter is an editorial summary of options some homeowners pursue — not a recommendation for your case. Cost, timeline, and "success" ranges are general impressions from publicly reported cases and our review of homeowner complaints. Before pursuing any of these paths, consult a qualified attorney licensed in your state.

Path 1: Cooling-Off Period Cancellation

COST: FREE | TIMELINE: IMMEDIATE | IF RULE APPLIES

Generally relevant to: Homeowners who signed within the last few days. Whether the rule applies to your specific contract is a legal question best answered by an attorney.

In our editorial experience, the steps typically taken in this scenario include:

1. Drafting a cancellation letter that states your name, the contract date, account number, and an intent to cancel under the FTC Cooling-Off Rule and any applicable state-law cancellation right
2. Sending it via certified mail with return receipt requested to the cancellation address listed in your contract
3. Also sending via email for a digital paper trail
4. Keeping copies of everything you send and receive
5. For properly mailed notices under the FTC Cooling-Off Rule, cancellation is generally understood to be effective on the postmark date — but you should confirm specifics, including state-law variations, with an attorney

State requirements vary. The template in Chapter 14 is a starting point only and should be reviewed by an attorney before sending.

Path 2: Legal Rescission

COST: $200–$15,000+ | TIMELINE: 2–18 MONTHS | OUTCOMES NOT GUARANTEED

Generally relevant to: Homeowners who believe they have evidence of fraud, misrepresentation, or violations of consumer-protection or lending laws. Rescission is a legal remedy — whether it is available in your case is a question only a licensed attorney can answer.

Rescission generally refers to a remedy in which a court treats a contract as if it never existed. Grounds reported in the academic and consumer-protection literature can include material false claims, missing disclosures, TILA violations, forged signatures, and significant divergence between verbal promises and the written contract — but availability and elements vary by state and by claim. A consumer-protection attorney can evaluate whether rescission, or some other remedy, may be appropriate in your specific situation. For a list of consumer-protection attorneys we've reviewed, see our solar panel lawyer guide.

ILLUSTRATIVE EXAMPLE

A common rescission fact pattern: a homeowner is told by a door-to-door salesperson that solar panels are part of a "federal energy program" and will be "free." The signed paperwork is actually a 25-year PPA with an annual escalator. Where the verbal pitch and the written contract diverge on material terms, an attorney may file for rescission based on misrepresentation and failure to provide adequate disclosures. Outcomes vary by state, by contract, and by the strength of available evidence.

Path 3: Contract Buyout

COST: $10,000–$40,000+ | TIMELINE: 1–2 MONTHS | PER CONTRACT FORMULA

Generally relevant to: Homeowners who want out relatively quickly and have access to financial resources. The actual buyout amount and your right to elect a buyout are governed by your contract.

ILLUSTRATIVE BUYOUT MATH

Lease (illustrative): $175/mo × 15 years remaining × 2.9% escalator × 5% discount rate ≈ ~$28,000–$32,000

PPA (illustrative): Fair market value of a 3-year-old system with 22 years remaining ≈ ~$18,000–$25,000

Loan (illustrative): Remaining balance of $30,000 ≈ $30,000 (assumes no prepayment penalty)

> *These are illustrative scenarios only. Your actual amount depends on your specific contract formula and should be calculated by your provider in writing and reviewed by an attorney.*

Negotiation considerations homeowners commonly explore (in our editorial experience): requesting the amount in writing first; asking about lump-sum or settlement discounts; documenting complaints as leverage; and considering whether an attorney should send the letter on the homeowner's behalf. None of this constitutes legal advice or a recommendation for your specific case.

Path 4: Transfer or Assumption

COST: $0–$500 | TIMELINE: 1–3 MONTHS | BUYER APPROVAL REQUIRED

Best for: Homeowners selling their home. The buyer may assume your contract, though many buyers are reluctant — especially with escalator clauses. (See also: buying a house with solar panels.)

Path 5: DIY Exit Using Document Packages

COST: ~$450 | TIMELINE: 1–6 MONTHS | OUTCOMES NOT GUARANTEED

Best for: Homeowners with documented issues who want to handle the correspondence themselves rather than hire counsel. A document package typically includes customized cancellation, complaint, and negotiation letters — *you* do the work, send the letters, and follow up. **This is not legal representation, no outcome is guaranteed, and these companies are not law firms.**

Examples include TRU Solar Cancellation ($450 document package). For attorney-led options, see Stonegate Legal Group or our full company comparison.

Ownership disclosure: SolarPanelExit.com and TRU Solar Cancellation share common ownership. We mention TRU here because it is a current document-package provider in this category, not as a paid recommendation. Full ownership disclosure.

YOU MIGHT BE THINKING:

"This all sounds expensive. I can't afford a lawyer AND my solar payment."

That's exactly why we've included paths at every price point — from free (cooling-off) to $450 (document packages) to full attorney representation. Many consumer protection attorneys offer free initial consultations, contingency fees, or payment plans. Don't assume you can't afford help until you've asked.

NOT SURE WHICH PATH FITS YOU?

Tell us about your contract — we'll point you to the *right path*

Two minutes. We'll tell you which of the five exit paths is most realistic given your contract type, signing date, and state.

GET MY FREE PATH RECOMMENDATION

Informational only. Not legal advice.

CHAPTER SIX

Was I *Scammed?* 7 Signs the Sale Wasn't Legitimate

Seven warning signs that the sale wasn't what it seemed — and what each one may mean for your legal options.

Not every unhappy solar customer was misled. In our editorial review of homeowner complaints, however, certain patterns appear repeatedly. The seven signs below are *signals worth investigating*, not legal conclusions. Whether any of them give rise to a viable legal claim in your case depends on your evidence, your state's laws, and your specific contract — an attorney is the right person to make that call. For broader context, see our pieces on when a solar salesman lied and our running list of solar panel scam warning signs.

> **Reminder:** Phrases like "may constitute a misrepresentation" in this chapter describe general legal concepts, not the merits of your specific case. Whether a particular sales practice qualifies as actionable misrepresentation under your state's law is a legal determination only an attorney can make.

1. Promised Savings That Never Materialized

What they told you: "You'll save money from day one."
What happened: Your combined bill is the same or higher.
Why it's worth investigating: A material gap between promised and actual savings is the kind of fact attorneys we have spoken with sometimes evaluate as a possible misrepresentation under state consumer-protection statutes.

2. “Government Program” or “Free Solar” Claims

What they told you: “This is a government-sponsored program.”
The truth: No federal program provides free solar panels. The federal Investment Tax Credit goes to the system owner — in a lease or PPA, that is the solar company, not the homeowner.
Why it’s worth investigating: Describing a lease/PPA as “free” or “government-sponsored” is a pattern that consumer-protection attorneys have at times treated as a potentially misleading sales claim. Whether your specific facts support such a claim is, again, a question for an attorney.

3. Pressure to Sign Immediately

What they told you: “This deal expires today.”
The truth: Legitimate offers rarely expire in hours. High-pressure tactics, in some states, are independently regulated under consumer-protection statutes — an attorney can advise whether any of those statutes apply.

4. Verbal Promises Not in the Contract

Discrepancies between verbal promises and written terms can be relevant evidence in consumer-protection cases. Documenting every discrepancy and preserving texts, emails, and marketing materials may be useful if you later consult an attorney.

5. Undisclosed Escalator Clauses

What they told you: “$150 per month.”
What’s in the contract: $150 *starting*, increasing 2.9% annually. By year 25: $310/month.
Why it’s worth investigating: Where a material payment-escalation term was not clearly disclosed at the sale, attorneys we have spoken with have at times argued the sale failed to disclose a material term.

6. Misleading Tax Credit Information

What they told you: "You'll get a $7,500 tax credit."
The truth: In a lease or PPA, the solar company — not the homeowner — generally claims the federal Investment Tax Credit. Statements implying otherwise are a pattern consumer-protection attorneys have flagged in past cases.

7. Roof Damage or System Performance Issues

Chronic underperformance or installation damage may, depending on contract language and state law, give rise to separate breach-of-contract claims. An attorney is the right person to evaluate the merits.

YOU MIGHT BE THINKING:

"Several of these sound like my situation. Does that mean I have a strong case?"

It means you have facts worth bringing to a consumer-protection attorney. The strength of any potential case is a legal question that depends on evidence, state law, and the specific contract — not on a count of warning signs. Many consumer-protection attorneys offer free initial consultations.

CHAPTER SEVEN

07

Who Can I *Trust?* How to Vet an Exit Company

You've already been burned once. This chapter makes sure it doesn't happen again.

You've already been burned once by trusting the wrong company. This chapter is here to make sure it doesn't happen again. For our editorial review of providers in this category, see best solar cancellation companies.

What to Check Before You Pay Anyone

- **How long have they operated?** Check formation dates on your state's Secretary of State website.
- **BBB registration?** Check rating AND the pattern of complaints.
- **Physical address?** Not just a PO Box or virtual office.
- **Identifiable leadership?** Named people with verifiable backgrounds.
- **Clear service model?** Know exactly what you're paying for and what you'll receive.

Red Flags That Should Stop You Cold

- **"We can get you out of any contract, guaranteed."** — No legitimate company can guarantee this.
- **High upfront fees with vague deliverables.**
- **Pressure to pay immediately.** — The same high-pressure pattern you experienced before, repeated.

- **No verifiable reviews** on Google, BBB, or Trustpilot.
- **They tell you to stop making payments.** — This damages your credit while they collect fees.
- **“Proprietary” legal strategies.** — There’s no secret technique. The law is the law.
- **Brand-new company with polished marketing.** — Branding ≠ results.

10 Questions to Ask Before You Pay

1. When was your company formed, and what is its legal structure?
2. Are you a law firm? If not, do you work with licensed attorneys — which ones?
3. How many solar cases have you handled, and what were the outcomes?
4. What is the total cost, including any fees added after I sign up?
5. What is your refund policy, and what conditions apply?
6. What is the realistic timeline from engagement to resolution?
7. Will you communicate with my solar company, or do I handle that?
8. Can I speak with a past client with a similar situation?
9. What happens if the solar company refuses to cooperate?
10. Do you carry errors and omissions (E&O) insurance?

Write down the answers. If they won’t answer clearly and in writing, that tells you everything.

CHAPTER EIGHT

Will They Actually *Deliver?* The Fine Print Behind "Guarantees"

"100% money-back guarantee" and other phrases that rarely mean what you think they mean.

What the Headlines Say vs. What the Contract Says

"100% MONEY-BACK GUARANTEE"

Sounds like: If we don't get you out, full refund.

Often means: If we don't achieve the outcome in paragraph 14(b), within the timeline in 7(c), and you've complied with paragraphs 3, 8, and 12, we may refund a portion minus admin fees.

"RESULTS GUARANTEE"

Sounds like: We guarantee results.

Often means: We guarantee we'll perform services — not that they'll achieve any particular outcome.

"SATISFACTION GUARANTEE"

Sounds like: Not happy? Money back.

Often means: We decide if your dissatisfaction is “reasonable.”

The uncomfortable truth: A guarantee is only as reliable as the company behind it. If they go out of business, their guarantee disappears with them. Ask yourself: will this company still exist in 12–18 months?

> *rantee is only as reliable as the company behind it. If they go out of business, their guarantee disappears with them.*
>
> ON READING THE FINE PRINT

CHAPTER NINE

Don't Get Burned *Twice* — Solar Exit Scams

Solar exit scams are their own industry. Here's how to spot them before you pay.

The Upfront Fee Disappearing Act

Company charges $3,000-$10,000, promises everything, then goes silent. **Protect yourself:** Pay by credit card for chargeback rights.

The Fake Attorney

Company claims "partner attorneys" who don't exist or aren't licensed in your state. **Protect yourself:** Verify licenses through your state bar association's website.

The "Stop Paying" Advice

Company tells you that stopping payments is part of their "strategy." Your credit suffers while they collect fees. **Protect yourself:** Decisions about whether to continue, modify, or pause payment under a solar contract should be made only with a qualified attorney who has reviewed your specific contract and circumstances. SolarPanelExit.com does not advise homeowners to stop making payments or breach contractual obligations under any circumstances.

The Portfolio Sale Scheme

Company claims they can “buy” your contract from the solar company. That’s not how contract law works. **Protect yourself:** The solar company must be directly involved in any transfer.

The Government Agency Impersonator

Someone claiming to be from a government agency offers exit help — for a fee. **Protect yourself:** Government agencies don’t cold-call consumers. Hang up and call the agency directly.

CHAPTER TEN

10

What If I *Just Stop Paying?*

We do not advise it. But you should understand exactly what happens if you do.

!

We do not advise homeowners to stop making payments or breach contractual obligations. This chapter exists so you understand, in general editorial terms, what is commonly reported to follow non-payment. None of the below is legal advice, and none of it should be relied on as a guide to your individual case. Before taking any action that puts your credit, your contract performance, or your home title at risk, consult a qualified attorney licensed in your state.

What Typically Happens

Months 1–2: Late notices, calls, late fees.

Months 3–4: Serious delinquency. Credit bureau reporting begins.

Months 5–6: Default. Collections. Intensifying calls.

Month 6+: Potential legal action for the *full remaining contract balance*. Credit damage lasting 7+ years.

UCC Liens

A UCC-1 filing gives the solar company a legal claim on the equipment (like a car lien). It appears on title searches and can block home sales or refinancing. Liens can be disputed if improperly filed, but this generally requires professional help — see our UCC lien removal guide.

What to Do Instead

- Contact a **HUD-approved housing counselor** (free)
- Consult a **consumer protection attorney**
- Contact the solar company **in writing** about hardship options
- Explore the exit paths in Chapter 5

YOU MIGHT BE THINKING:

"But I shouldn't have to pay for something I was tricked into."

You're right to feel that way. If you were genuinely misled, you may have legal options that don't require paying under the original terms. But stopping payments without a legal strategy doesn't fix the contract — it adds credit damage on top. Get professional guidance first.

CHAPTER ELEVEN

11

Your Step-by-Step *Playbook*

Five phases. Gather, assess, choose, execute, verify. Everything in order.

This checklist is a general framework. Your situation may involve factors that change the order or relevance of steps.

Phase 1: Gather Your Documents

- [ ] Signed solar contract (all pages, addenda, exhibits)
- [ ] Any amendments or modifications
- [ ] Notice of Right to Cancel form (if received — if not, note that)
- [ ] Marketing materials and handouts from the sale
- [ ] Texts, emails, communications with the salesperson
- [ ] Utility bills: 12 months before AND after installation
- [ ] Written savings estimates or production projections

- [ ] Financing documents and payment history
- [ ] Photos of roof damage, equipment issues, installation problems
- [ ] Correspondence with the solar company about complaints
- [ ] Records of every payment made
- [ ] Notes from memory: what the salesperson said and promised

Phase 2: Assess Your Situation

- [ ] Contract type: Lease, PPA, or loan?
- [ ] When did you sign? How much time remains?
- [ ] Early termination fee: find the formula in your contract
- [ ] Escalator clause: what percentage? Calculate years 10, 15, and 25
- [ ] Actual savings vs. promised savings (use utility bills)
- [ ] Discrepancies between promises and contract
- [ ] Was the sale door-to-door or at your home?
- [ ] Did you receive a written cancellation notice at signing?

- [ ] Do any of the 7 warning signs from Chapter 6 apply?

Phase 3: Choose Your Path

Use the decision tree from "Start Here" combined with your document review.

Phase 4: Execute

- [ ] All correspondence via certified mail AND email
- [ ] Keep copies of every document sent and received
- [ ] Document all phone calls: date, time, name, what was said
- [ ] Follow up unanswered communications in writing
- [ ] Get scope and fees in writing before paying anyone
- [ ] Set calendar reminders for every deadline
- [ ] Don't sign anything new without full review

Phase 5: After Resolution

- [ ] Written confirmation of contract termination
- [ ] Verify UCC liens have been released

- [ ] Confirm equipment removal and roof sealing
- [ ] Monitor credit reports for unauthorized marks
- [ ] File remaining regulatory complaints if warranted
- [ ] Keep all documentation for at least 7 years

READY TO ACT ON YOUR PLAYBOOK?

Let's look at your contract *together*

Once you've gathered your documents, the next step is reading them with someone who knows where the leverage is. Send us your contract for a free review.

SUBMIT MY CONTRACT FOR REVIEW

Free · no obligation · not legal representation.

CHAPTER TWELVE

What the Solar Company Will Say — And How to *Respond*

Six of their most common talking points — and the exact language to respond with.

When you contact your solar company, they have a playbook too. Knowing their talking points in advance takes away their power.

"It's too late to cancel."

IN OUR EDITORIAL VIEW

Whether a cancellation right has expired generally depends on what cancellation notices were actually delivered, when, and what your state's law requires. That is a legal question, not a customer-service question, and an attorney is the right person to answer it.

WHAT TO SAY

"I'd like written confirmation of when my cancellation rights expired, along with copies of the cancellation notices you provided at signing. Please send that to me at [your address]."

"You signed the contract. You're obligated."

IN OUR EDITORIAL VIEW

A signature is significant, but in our editorial experience consumer-protection law in many states recognizes circumstances in which a signed contract can be challenged — particularly where misrepresentation, missing disclosures, or statutory violations are alleged. Whether any of that is true in your case is a legal question for an attorney.

WHAT TO SAY

"I understand I signed an agreement. I'd like to discuss specific discrepancies between what was represented and the actual terms. Can you connect me with your dispute resolution department?"

" *"You'll owe the full remaining contract value."*

IN OUR EDITORIAL VIEW

Early termination amounts are defined by your contract formula. In our editorial experience, the initial "full value" figure presented by a provider is often a starting position rather than a final number; whether and how it can be negotiated in your case is contract- and law-specific.

WHAT TO SAY

"Please send me the specific early termination calculation, including the formula and all variables. I'd like to review this with my attorney before discussing next steps."

" *"If you stop paying, we'll report you to credit bureaus."*

IN OUR EDITORIAL VIEW

They may follow through — which is why we do not advise homeowners to stop making payments. In our experience, providers often prefer a negotiated resolution to formal collections, but every situation is different.

WHAT TO SAY

"I'm not planning to stop payments. I'd like to find a cooperative resolution. Can we discuss buyout or settlement options?"

“We can’t remove the panels — 25-year agreement.”

IN OUR EDITORIAL VIEW

Most residential solar contracts we have reviewed contain some form of early-termination provision. The amount, and any legal arguments that might affect that amount in your specific case, are questions for your attorney.

WHAT TO SAY

“I’m asking about early termination provisions. Please provide a written buyout quote and the specific contract sections that apply.”

“Our records show the cancellation notice was provided.”

IN OUR EDITORIAL VIEW

If proper notice was provided, your file should contain a signed acknowledgment. Asking for the full file in writing is a reasonable starting point; what the response means legally is a question for your attorney.

WHAT TO SAY

“I’d like a complete copy of my file, including the signed cancellation notice and all disclosures. Please send to [your address].”

The Golden Rules for Every Conversation

1. **Never agree to anything on the phone.** “I need to see that in writing before I can respond.”
2. **Document every call.** Date, time, name, title, what was said.
3. **Stay calm and businesslike.** Anger reduces leverage. Be firm, not hostile.

4. **Never reveal your full strategy.** Keep your cards close.

5. **Follow up every call with an email.** “Per our conversation, you stated [X]. Please confirm in writing.”

CHAPTER THIRTEEN

Where to Get *Help* in Your State

Federal and state-level consumer protection resources, mapped.

Federal Resources

- **FTC:** ftc.gov/complaint (deceptive sales practices)
- **CFPB:** consumerfinance.gov/complaint (solar financing issues)
- **State directory:** consumeraction.gov/state

Top 10 States for Solar Disputes

STATE	KEY AGENCIES	NOTABLE PROTECTIONS
Texas	AG, TDLR	Strong door-to-door protections
California	CSLB, CPUC, AG	Strongest consumer protection nationally
Florida	AG, DBPR	Home solicitation protections beyond federal
Arizona	AG, ROC	Robust consumer fraud statutes
New Jersey	Div. Consumer Affairs	Solar-specific regulations
Nevada	AG, Contractors Board	Active solar oversight

STATE	KEY AGENCIES	NOTABLE PROTECTIONS
North Carolina	AG, Utilities Comm.	Broad unfair practices act
Georgia	Gov. Office Consumer Protection	Fair Business Practices Act
Massachusetts	AG	Active solar enforcement
New York	AG, Dept. Public Service	Robust contractor regulations

For detailed state-specific information, visit solarpanelexit.com/solar-panel-laws-by-state.

CHAPTER FOURTEEN

14

Sample Letters and *Templates*

Three letters, ready to customize. Click "copy" on any template to use it.

These templates are illustrative starting points — not legal documents and not tailored to your situation.

> **Important:** Sending any of these letters can have legal consequences (including triggering deadlines, waiving rights, or creating admissions). In our editorial view, every template below should be reviewed and customized by a qualified attorney licensed in your state before you send it. SolarPanelExit.com is not a law firm, does not represent you, and offers these templates only as informational examples of the *kinds* of correspondence homeowners commonly send.

Template 1: Cooling-Off Cancellation Letter

Before sending: The FTC Cooling-Off Rule does not apply to every solar contract. Have an attorney confirm the rule applies to your sale (location, signing date, contract type) and that you are still inside any applicable cancellation window. Sending this letter when the rule does not apply may waive rights or create admissions.

```
[Your Name]
[Your Address]
[City, State, ZIP]
[Date]
```

```
VIA CERTIFIED MAIL — RETURN RECEIPT REQUESTED

[Solar Company Name]
[Cancellation Address from Your Contract]

RE: Notice of Cancellation — Contract #[Your Contract Number]

Dear Sir or Madam:

[VERIFY WITH AN ATTORNEY THAT THE FTC COOLING-OFF RULE
APPLIES TO THIS SPECIFIC CONTRACT BEFORE SENDING.]

Pursuant to the FTC Cooling-Off Rule (16 CFR Part 429) and any
applicable state-law cancellation right that may apply, I am
exercising any cancellation right available to me with respect
to the following contract:

    Contract Date: [Date You Signed]
    Contract/Account Number: [Number]
    Property Address: [Installation Address]
    Sales Representative: [Name, if known]

To the extent any cancellation period is still open, I am
canceling this contract within that period. Please confirm
cancellation in writing within 10 business days and refund
any payments made.

Do not proceed with any installation, permitting, or other work
pending resolution of this notice.

Sincerely,
[Your Signature]
[Your Printed Name]
[Phone] | [Email]
```

Template 2: State Attorney General Complaint

```
[Your Name]
[Your Address]
[Date]

[State Attorney General's Office]
Consumer Protection Division

RE: Consumer Complaint — [Solar Company Name]

COMPANY: [Name, Address, Phone]
SALES REP: [Name]
DATE OF SALE: [Date]
CONTRACT #: [Number]

SUMMARY:
[2-3 paragraphs: How the sale occurred, what was promised,
how reality differs, what you've done to resolve it]

SPECIFIC ISSUES:
1. [e.g., Salesperson stated savings of $X; actual bills are $Y higher]
2. [e.g., Described as "government program"; it is a commercial PPA]
3. [e.g., No written cancellation notice was provided at sale]

ENCLOSED: [List copies of supporting documents]

REQUESTED: [Cancellation / Investigation / Assistance]

Sincerely,
[Your Name] | [Phone] | [Email]
```

Template 3: Buyout Negotiation Letter

```
[Your Name]
[Your Address]
[Date]
```

```
VIA CERTIFIED MAIL AND EMAIL

[Solar Company Name]
[Address]

RE: Early Termination Request — Account #[Number]

I am requesting an early termination quote for my solar
[lease/PPA/loan], Account #[Number], at [Property Address].

Please provide in writing:
1. The specific early termination fee amount and formula
2. The contract section(s) governing early termination
3. The process and timeline for completing termination
4. Any alternative resolution options available

[OPTIONAL — if you have documented issues:]
I also note the following concerns relevant to this discussion:
- System has underperformed production estimates (documentation
  attached)
- Representations during the sale are inconsistent with written
  contract terms
- [Other documented issues]

I am seeking a cooperative resolution and would appreciate a
written response within 15 business days.

Sincerely,
[Your Name] | [Phone] | [Email]
Enclosures: [List documents]
```

CHAPTER FIFTEEN

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Glossary of *Terms*

The vocabulary the solar industry uses to talk about your contract.

Buyout	Paying a fee to end your solar contract early. Usually defined in the “Early Termination” section of your contract.
Cooling-Off Period	A legally mandated window (typically 3 business days federally, sometimes longer by state) during which you can cancel certain contracts at no cost.
Dealer Fee	A markup fee added to your loan balance, often without clear disclosure. Per the CFPB’s August 2024 issue spotlight, dealer fees in residential solar lending typically range between roughly 10% and 30% of the cash price of the system. Also called “channel fee” or “origination fee.”
Default	Failing to meet contract terms (usually by not making payments). Triggers the company’s right to pursue the full contract balance.
Early Termination Fee	The amount you pay to end your contract before its scheduled end date. Calculated using a formula in your contract.

Escalator Clause	A contract provision that automatically increases your payment by a fixed percentage each year (typically 1-3%). Can nearly double your payment over 25 years.
Fair Market Value (FMV)	The price a willing buyer would pay for the solar equipment. Used in many PPAs to calculate buyouts. Often defined in the contract in ways favoring the solar company.
FTC	Federal Trade Commission — the federal agency that enforces consumer protection laws, including the Cooling-Off Rule.
Material Misrepresentation	A significant false statement about an important fact that influenced your decision to sign. Can be grounds for contract cancellation.
Net Present Value (NPV)	The total of your remaining payments adjusted to today's dollars. Used to calculate many lease/PPA termination fees. Roughly: what all your future payments are worth as a lump sum today.
Notice of Right to Cancel	A written form sellers must provide in door-to-door sales, informing you of your right to cancel. Failure to provide it can extend your cancellation rights.
PPA (Power Purchase Agreement)	A contract where you pay a per-kWh rate for electricity from panels owned by the solar company on your roof.
Rescission	Legal cancellation that unwinds a contract as if it never existed. Available when fraud, misrepresentation, or legal violations occurred.

Solar Lease	A contract to rent solar equipment owned by the solar company, with fixed monthly payments for 20–25 years.
Solar Loan	A loan to purchase solar equipment. Unlike leases/PPAs, you own the equipment from day one.
TILA (Truth in Lending Act)	Federal law requiring clear disclosure of loan terms. Violations can give you the right to rescind for up to three years.
Transfer / Assumption	When a new party (often a homebuyer) takes over your solar contract, with the solar company's approval.
UCC-1 Lien	A public filing giving the solar company/lender a legal claim on the equipment. Like a car lien — appears on title searches and can complicate home sales.
UDAP	Unfair and Deceptive Acts and Practices — state laws prohibiting misleading business practices. A common basis for challenging solar contracts.

CHAPTER SIXTEEN

Sources and *Further Reading*

Where every citation in this guide came from — CFPB, FTC, NREL, bankruptcy filings, and more.

This guide draws on publicly available regulatory reports, federal consumer protection filings, bankruptcy court records, and industry research. The sources below are provided so that homeowners, attorneys, and journalists can verify the statements made in this guide and pursue additional reading. Links were accurate as of publication. Website URLs may change over time; a search of the document title on the issuing agency's website will generally locate the current version.

Federal Regulators and Agencies

- **Consumer Financial Protection Bureau (CFPB)**, *Issue Spotlight: Solar Financing Market* (August 2024). Describes markup "dealer fees" of 10–30% or more embedded in solar loan principals and not reflected in the APR, and identifies four areas of consumer risk including misleading tax-credit claims and ballooning monthly payments. files.consumerfinance.gov/f/documents/cfpb_solar-financing-issue-spotlight_2024-08.pdf
- **CFPB newsroom release**, *CFPB Report Finds Lenders Cramming Markup Fees and Confusing Terms into Solar Energy Loans* (Aug. 7, 2024). Summary of the issue spotlight. consumerfinance.gov → newsroom
- **CFPB Consumer Advisory**, *Steer Clear of Costly and Complex Loans for Solar Energy Installation*. Consumer-facing summary of the Bureau's solar-lending concerns. consumerfinance.gov consumer advisory

- **Federal Trade Commission (FTC)**, *Cooling-Off Rule*, 16 C.F.R. Part 429. Grants a three-business-day right to cancel certain contracts sold away from the seller's permanent place of business. ftc.gov → Cooling-Off Rule
- **Truth in Lending Act (TILA)**, 15 U.S.C. §§ 1601 et seq., and Regulation Z, 12 C.F.R. Part 1026. Governs disclosure of APR, finance charge, amount financed, and other consumer-credit terms.

Bankruptcy and Industry Reporting

- *SunPower files for bankruptcy, plans to sell off assets*, CNBC (Aug. 6, 2024). Coverage of SunPower's August 2024 Chapter 11 filing. cnbc.com
- *SunPower files for bankruptcy, plans to sell or wind down remaining operations*, Utility Dive. utilitydive.com
- *SunPower Bankruptcy: What Customers Need to Know*, SolarReviews. Describes the SunStrong Capital acquisition of the lease/PPA portfolio and the Launch Servicing relationship. solarreviews.com
- *The Latest on SunPower's Bankruptcy: Recent Updates*, NerdWallet. nerdwallet.com
- *Information on Titan Solar Bankruptcy Cases*, U.S. Bankruptcy Court for the District of Arizona (FAQ). Official court-issued information for affected homeowners. azb.uscourts.gov
- *Another Solar Company Goes Bust*, TIME (June 2024). Reporting on Titan Solar Power's June 2024 closure and Chapter 7 filing. time.com
- *Titan Solar Power Closure: From Billion-Dollar Success to Bankruptcy*, Solar Insure. Background on the dealer-model structure and warranty implications. solarinsure.com
- *Sunnova files for bankruptcy*, pv magazine USA (June 10, 2025). Coverage of Sunnova's June 9, 2025 Chapter 11 filing in the S.D. Texas. pv-magazine-usa.com
- *Bankrupt Sunnova to sell solar servicing platform to Omnidian for $7 million*, pv magazine USA (July 10, 2025). Describes the ServiceCo asset sale. pv-magazine-usa.com
- *Sunnova Announces Strategic Action to Facilitate Value-Maximizing Sale Process*, Sunnova investor communications. Primary-source filing describing the bankruptcy process. investors.sunnova.com

Cost and Economic Benchmarks

- **National Renewable Energy Laboratory (NREL)**, *U.S. Solar Photovoltaic System and Energy Storage Cost Benchmarks* (annual report). Source for benchmark residential-PV costs of approximately \$3.18/W_{DC} in 2022 and \$2.68/W_{DC} in 2023. energy.gov/eere/solar/solar-photovoltaic-system-cost-benchmarks
- **NREL Annual Technology Baseline — Residential PV**. Benchmark 8 kW_{DC} residential system used in cost modeling. atb.nrel.gov/electricity/2024/residential_pv

Contract-Language and Consumer-Protection Research

- *Consumer Group: Solar Contracts Force Customers to Sign Away Rights*, Inside Climate News (Aug. 2016). Coverage of consumer-group findings on mandatory arbitration in solar leases. insideclimatenews.org
- *Court Grants Center's Request to Publish Decision Holding Solar Panel Arbitration Clause Unenforceable*, Center for Consumer Law & Economic Justice, Berkeley Law. Published California appellate decision finding a door-to-door solar arbitration clause unconscionable. consumerlaw.berkeley.edu
- *Understanding Arbitration Clauses in Solar Panel Contracts*, Greiner Law Corp. Practitioner explainer on consumer-side arbitration issues. greinerlawcorp.com
- *Solar Lease Buyout: Guide to Value, FMV & Key Decisions*, BCA Mergers & Acquisitions / BCA Asset. Background on how Fair Market Value is typically calculated in residential solar buyouts, including the net-present-value-of-future-production methodology. bcamasset.com
- *What Is a Solar Lease Escalator?*, Solar.com. Industry-side explainer describing 0.9%–2.9% escalator ranges and long-term payment impact. solar.com
- *The Solar Lease Escalator Trap: Why Your Payment Goes Up Every Year*, NuWatt Energy. Worked examples of 2.9% escalator math over 25 years. nuwattenergy.com

Regulatory Analysis and Legal Commentary

- Cadwalader, *CFPB Issues Report on Concerns Regarding the Solar Financing Market* (Aug. 22, 2024). Law-firm analysis of the CFPB's solar-financing report. cadwalader.com

- Mayer Brown, *Regulatory Clouds on the Horizon for Solar Financing?* (January 2025). Legal commentary on evolving federal and state oversight of residential solar financing. mayerbrown.com
- Consumer Finance Monitor (Ballard Spahr), *Regulators Focus on Solar Lending Industry* (Aug. 22, 2024). consumerfinancemonitor.com

Search-Demand and Consumer-Behavior Data

- **Google Keyword Planner** (data reviewed March 2026). U.S. search-volume trends for “cancel solar contract,” “solar exit,” “solar cancellation,” and related queries, including the ~767% year-over-year increase cited in the editor’s letter. Google Keyword Planner is available to advertisers through Google Ads. ads.google.com → keyword planner

Where to File a Complaint or Find Help

- **FTC Consumer Complaints:** reportfraud.ftc.gov
- **CFPB Complaints:** consumerfinance.gov/complaint
- **State Attorney General directory:** naag.org/find-my-ag
- **HUD-approved housing counselors (free):** hud.gov → housing counselor search
- **State bar attorney-referral services:** Search “[your state] bar lawyer referral service.”

Methodology Note

Statements in this guide describing “typical” contract language are composites drawn from publicly available homeowner contracts, industry template documents, regulator filings, and our own review of complaints and contracts provided by consumers. Specific wording varies by company, state, and year. Nothing in this guide should be read as a verbatim reproduction of any particular company’s agreement. For analysis of your specific contract, consult a licensed attorney in your state.

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- **Always consult a qualified attorney** licensed in your state before taking any legal action, sending any letter, agreeing to any settlement, or making any decision based on the contents of this guide.
- We do not advise homeowners to stop making payments or breach contractual obligations.
- Results vary by individual situation, contract terms, applicable state law, and the strength of available evidence. Nothing in this guide should be read as a guarantee of any particular outcome.

Final Thoughts

In our editorial view, exiting a solar contract is rarely simple, but it is almost never impossible. The key is understanding your options in general terms, gathering documentation, and bringing what you find to a qualified attorney who can evaluate your specific situation.

Three things to carry with you:

1. **Document everything.** Memories fade, but paper trails don't. Save every conversation, every letter, every discrepancy — long before you decide whether to take action.

2. **Don't act out of panic.** The contract will still be there tomorrow. Take time to assess before committing money, signing anything, or making decisions that are hard to reverse.

3. **Consult a qualified attorney before taking legal action.** Nothing in this guide is a substitute for advice from a lawyer licensed in your state who has reviewed your specific contract. Many consumer-protection attorneys offer free initial consultations.

You're not stuck. You're not alone. And you're not the first person to go through this.

Now you know what to do next.

TAKE THE NEXT STEP

Get a *free* review of your solar contract

You've read the guide. Now let us read your contract. We'll flag the clauses that matter and tell you what we'd look at next — in plain English.

START MY FREE CONTRACT REVIEW

Free · no obligation · not legal advice. We do not advise stopping payments.

Solar*Panel*Exit

INDEPENDENT CONSUMER RESEARCH

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