**CONSUMER LOAN NOTE (“Note”)  
(Simple Interest)**

**REFERENCE IS MADE TO EXHIBIT A ATTACHED HERETO FOR THE TRUTH IN LENDING   
DISCLOSURE AND CERTAIN ADDITIONAL INFORMATION PERTAINING TO THIS LOAN.**

**1. BORROWER’S PROMISE TO PAY**

**Hawaii Green Infrastructure Authority**, an instrumentality of the State of Hawaii (the “Authority”), as lender, has made a loan evidenced by this Note (the “Loan”) to you, the Borrower(s) in the amount of $ 53,421.44 (this amount is called “Principal”) in connection with the installation of energy efficiency and/or renewable energy equipment (referred to as the “Energy Improvement”) for your residence at the Premises Address identified in the Truth in Lending Disclosure attached as Exhibit A hereto (the “Disclosure Statement”). In return for this Loan to you, you promise to pay the Principal of the Loan, plus interest at the yearly rate of 5.99% (interest at this rate is called “Interest”). You agree to pay Interest at this rate on the unpaid Principal during the term of the Loan, after maturity and after any default as defined in Section 10(A) of this Note, until the full amount of Principal has been paid. Interest shall be calculated as provided in Section 9 below. You understand that the Authority may transfer this Note. The Authority or anyone who takes this Note by transfer and is entitled to receive payments under this Note is called the “Note Holder.”

**2. DISBURSEMENTS OF THE LOAN TO THE CONTRACTOR**

Your Contractor for the Energy Improvement is Hawaii Energy Connection.You authorize the Authority to disburse one-hundred percent (100%) of the Principal of the Loan, or $53,421.44, to your Contractor for the installation of the Energy Improvement (the “Disbursement”) after both (1) all work and materials for the Energy Improvement has been satisfactorily completed and delivered per your contract with the Contractor and (2) the Authority has received (a) a certificate of insurance from your insurance carrier in form and amount satisfactory to the Authority, as provided in Section 17(D) below, (b) the closed building permit for the Energy Improvement as completed, (c) if applicable, approval by the utility company (i.e., Hawaiian Electric Company, Maui Electric Company or Hawaii Electric Light Company) providing electric service to the Premises Address (such utility company being called the “Utility”) for the interconnection of the Energy Improvement to the grid, and (d) a Certificate of Completion signed by you and your Contractor to the effect that the Energy Improvement has been satisfactorily completed.

**3. PAYMENTS**

***(A) Payments of Principal and Interest***

Beginning in the first (1st) month following the Disbursement and in each of the next two hundred thirty-eight (238) months, you agree to pay Principal and Interest by making payments of $382.42 per month, each on the same day of the month as the Disbursement. On the date which is two hundred forty (240) months after the Disbursement (called the “Maturity Date”), the entire unpaid Principal balance of this Note, together with all accrued and unpaid Interest, any unpaid charges upon default under Sections 10(B), (E) and (F) below and any other amounts owed under this Note, shall be due and payable in full on that date. Amounts due under this Note are subject to prepayment as provided in Section 5 below.

***(B) Method of Payment***

Effective immediately after the Disbursement, the Note Holder has appointed Concord Servicing Corporation to act as Servicer of the Note on its behalf, subject to designation of a successor as Servicer upon written notice to you. Concord Servicing Corporation (or any successor) is called the “Servicer.” See Section 7 below regarding the Servicer. After the appointment of the Servicer takes effect, you will send all monthly payments (and prepayments, if applicable) to the Servicer on behalf of the Note Holder as provided in Section 4 below. You may elect to make such payments to the Servicer either by check or by debit entry through the Automatic Clearing House System (the “ACH System”). At a later date, you may elect to make payments by online or by telephone payment. Payments to the Servicer by check or by online or telephone payment will be subject to a per payment servicing charge imposed by the Servicer.

In addition, if invoicing for Note payments is available through your electric utility bills, you agree that the Note Holder may, at its option, elect to invoice Note payments in that manner and that you will make such Note payments as part of your electric utility bills.

See Section 4 below for additional details regarding these alternative methods of payment and your options with respect to such alternative methods.

You, the Borrower(s), by signing below: (i) acknowledge that you have received a completed copy of the Disclosure Statement; (ii) acknowledge that this Note includes the Additional Terms and Conditions set forth on the pages which follow; and (iii) agree to observe all of the terms and conditions of this Note, including the Additional Terms and Conditions.

DATE: March\_\_\_, 201\_.

BORROWER: BORROWER:

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Name: Craig Y. Arata Name: Joyce Eltagonde-Arata

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Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**ADDITIONAL TERMS AND CONDITIONS**

**NOTICE: ANY HOLDER OF THIS CONSUMER LOAN NOTE IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BORROWER AS DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE BORROWER AS DEBTOR HEREUNDER**

**4. ALTERNATIVE PAYMENT METHODS**

***(A) Payments to Servicer*.** When you sign this Note, you will elect to make payments (including prepayments, if applicable), if payable to the Servicer under Section 3(C) above, either by check or by debit entry through the ACH System. If you elect to pay by check, each payment should be made to the order of the Note Holder and sent to the Servicer at its specified address. If you elect to make payments to the Servicer under the ACH System, you will need to complete and sign the Servicer’s ACH Payment Authorization Agreement in the form provided to you in connection with this Note. If use of the ACH System is discontinued or otherwise unavailable for any reason, you agree to make all such payments to the Servicer by check as provided above, unless you elect to change to online or telephone payments when available as provided below. There is no additional charge for payments to the Servicer under the ACH System. However, if you elect to make payments to the Servicer by check or by online or telephone payment, you agree to pay a servicing charge per payment (currently $5.00), as determined by the Servicer from time to time. See Section 7 below for additional provisions regarding the Servicer and Note payments to the Servicer.

***(B) Borrower’s Election to Change Method of Payment to the Servicer***. Upon written notice (as required by the Servicer) provided to the Note Holder and the Servicer, you may elect to change your method of payment to the Servicer (i) from payment by check to ACH System debit entry, or (ii) from ACH System debit entry to payment by check. In addition, at such time as the Servicer advises that online or telephone payments are available, you may elect upon written notice as required by the Servicer to change your method of payment (i) from either payment by check or ACH System debit entry to online or telephone payment or (ii) from online or telephone payment to payment by check or ACH System debit entry.

***(C) Payments through Utility Bills***. In addition, in the event that the Utility implements a system by which payments due under this Note may be invoiced through your electric utility service bills, you also agree that, upon notice to you, the Note Holder may elect to invoice payments under this Note in such manner. In that event, you agree that, unless the Note Holder requires you to designate a different Utility account for this purpose, the Utility account for the Premises Address will be invoiced for such payments. You also agree to cooperate with the Note Holder in taking such further actions as may be necessary to allow for invoicing through utility bills for the designated account. Thereafter, all payments hereunder will be made to the Utility as part of the utility bills for the designated account unless otherwise directed by the Note Holder.

**5. PREPAYMENTS**

At your option, you have the right to prepay (make early payment of) the Principal balance under this Note, in whole or in part, with accrued and unpaid Interest, at any time prior to the Maturity Date.

As provided in Sections 13 and 17(G) below, you agree that, without the prior written consent of the Note Holder in its sole discretion, you will not transfer title to the Premises Address to any other person or entity (including a Trust) or otherwise transfer your obligations under this Note to any other person or entity (including a Trust) who will assume those obligations. You must notify the Note Holder and request its consent in writing before any such transfer or assumption occurs. In the event the Note Holder approves the transfer or assumption, you agree to abide by the terms and conditions of the approval. **IN THE EVENT THAT THE NOTE HOLDER DECLINES TO CONSENT TO SUCH A TRANSFER OF TITLE OR ASSUMPTION OF YOUR OBLIGATION, THE NOTE HOLDER SHALL HAVE THE RIGHT TO DEMAND THAT YOU PREPAY THE PRINCIPAL BALANCE IN FULL, WITH INTEREST, IMMEDIATELY UPON SUCH DEMAND AND, UNTIL PREPAYMENT IS MADE, YOU SHALL REMAIN OBLIGATED TO HONOR ALL OF YOUR OBLIGATIONS UNDER THIS NOTE AND ALL TERMS AND CONDITIONS HEREOF.**

Partial prepayments of Principal will be applied as follows:

(1) For up to three (3) partial prepayments, you may elect upon notice to the Note Holder to reamortize the unpaid balance of the Loan so as to reduce subsequent monthly payments of Principal and Interest in approximately equal amounts (as calculated by the Note Holder) over the remaining term of the Loan; and

(2) Otherwise, any partial prepayment of Principal will be applied against Principal payments in inverse order of their due dates, but there will be no changes in the due dates or amounts of your monthly payments until the remaining Principal (after the prepayment) is paid in full.

There are no penalties for any prepayment.

**6. APPLICATION OF PAYMENTS AND PREPAYMENTS**

All payments or prepayments that you make under this Note will be applied: *First*, to the payment of late charges, charges for costs and expenses and bad check charges (if any) owed under Sections 10(B), (E) and (F) below; *Second*, to the payment of impounds (if any); *Third*, to the payment of Interest; and *Fourth*, to the payment or prepayment of Principal.

**7. NOTE SERVICER**

Effective immediately after the Disbursement, the Note Holder has appointed the Servicer to act on its behalf with respect to the Note. After this appointment takes effect, unless the Note Holder discontinues use of a Servicer, the following shall apply:

(A) All payments or prepayments that you are otherwise required to make to the Note Holder (and not to the Utility) under this Note shall no longer be made by you to the Note Holder, but shall instead be made to the Servicer on behalf of the Note Holder and shall have the same effect as if paid to the Note Holder directly.

(B) All notices that you are otherwise required to give to the Note Holder under this Note shall no longer be given by you to the Note Holder, but shall instead be given to the Servicer on behalf of the Note Holder and shall have the same effect as if given to the Note Holder directly.

(C) All notices or other communications that are otherwise to be provided by the Note Holder to you under this Note may instead be provided by the Servicer on behalf of the Note Holder and shall have the same effect as if given to you by the Note Holder directly.

(D) All payments or prepayments by check and all notices to the Servicer shall be sent to the address specified in writing by the Servicer. All payments by ACH System debit entries and all online and telephone payments shall be made in accordance with the Servicer’s applicable policies and procedures.

(E) If the Note Holder discontinues use of a Servicer, you will make all subsequent payments and provide all subsequent notices and communications under this Note directly to the Note Holder. Payments to the Note Holder shall be made by check sent to the Note Holder at the address specified in the Disclosure Statement (or at such other address as the Note Holder may specify upon written notice to you).

**8. SECURITY**

As security for your payment obligations under this Note, you hereby grant to the Note Holder a security interest in the Energy Improvement and other applicable collateral under the Uniform Commercial Code of the applicable state (referred to as the “UCC”) and authorize the Note Holder to file a financing statement or other instrument needed to perfect such security interest under the UCC. See the Disclosure Statement for a further description of the collateral.

**9. INTEREST CALCULATION**

Interest shall be calculated on the basis of the actual number of days elapsed over a year of 365 or 366 days, as applicable.

**10. BORROWER’S FAILURE TO PAY AS REQUIRED**

***(A) Default***

You will be in default (i) if you do not pay the full amount of each monthly payment by the date it is due, or (ii) if you transfer title to the Premises Address to another person or entity (including a Trust) or otherwise transfer your obligations under this Note to another person or entity (including a Trust) who assumes such obligations, without first obtaining the prior written consent of the Note Holder. The Note Holder, in its sole discretion, shall have the right to demand that you prepay the Loan in its entirety as required by Section 5 above.

***(B) Late Charges for Overdue Payments***

Except for payments under this Note that are being collected by the Utility, if the Note Holder has not received the full amount of any monthly payment when due, you will pay a late charge to the Note Holder. If payment is made by check, the late charge will apply if the check is returned for any reason. The amount of the charge will be the greater of $5 or 5% of your overdue payment of Principal and Interest. You will pay this late charge promptly but only once on each late payment.

If payments due under this Note are being collected by the Utility, then any late payment charges will be assessed based on the Utility’s late payment process. See Section 4 above for further provisions regarding payments to the Utility.

***(C) Acceleration and Other Remedies***

If you are in default, the Note Holder or its designee may send you a written notice telling you that if you do not pay the overdue amount by a certain date, the Note Holder may require you to pay immediately the full amount of Principal which has not been paid and all the Interest that you owe on that amount. The Note Holder may also foreclose on the security interest granted under Section 8 above and/or use any and all other remedies available to it under federal or state law to enforce this Note.

***(D) No Waiver By Note Holder***

Even if, at a time when you are in default, the Note Holder does not require you to pay immediately in full as described above, the Note Holder will still have the right to do so if you are in default at a later time.

***(E) Payment of Note Holder’s Costs and Expenses***

If you are in default, the Note Holder will have the right to be paid back by you for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys’ fees.

***(F) Bad Check Charge***

If you pay by a check which is returned for any reason, you agree to pay a bad check charge of $30.

**11. LOAN CHARGES**

If a law, which applies to this Note and which sets maximum loan charges (including Interest), is finally interpreted so that the loan charges collected or to be collected in connection with this Note exceed the permitted limits; then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from you which exceeded permitted limits will be refunded to you. The Note Holder may choose to make this refund by reducing the Principal you owe under this Note or by making a direct payment to you. If a refund reduces Principal, the reduction will be treated as a partial prepayment.

**12. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to you under this Note will be given by delivering it or by mailing it by first class mail to you at the Borrower’s Mailing Address specified in the Disclosure Statement or at a different address if you give the Note Holder a written notice of your different address.

Except as provided in Section 7 above (regarding notices given to the Servicer on behalf of the Note Holder), any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address specified in the Disclosure Statement or at a different address if you are given a notice of that different address by the Note Holder.

**13. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or indorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or indorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of you together. This means that any one of you may be required to pay all of the amounts owed under this Note.

As provided in Section 17(G) below, Your obligations under this Note may not be transferred to and assumed by another person without the prior written consent of the Note Holder in its sole discretion. You must notify the Note Holder and request its consent in writing before any such transfer and assumption occurs. **IN THE EVENT THAT THE NOTE HOLDER DECLINES TO CONSENT TO SUCH A TRANSFER AND ASSUMPTION, THE NOTE HOLDER SHALL HAVE THE RIGHT TO DEMAND THAT YOU PREPAY THE PRINCIPAL BALANCE IN FULL, WITH INTEREST, IMMEDIATELY UPON SUCH DEMAND AND, UNTIL PREPAYMENT IS MADE, YOU SHALL REMAIN OBLIGATED TO HONOR ALL OF YOUR OBLIGATIONS UNDER THIS NOTE AND ALL TERMS AND CONDITIONS HEREOF.**

**14. WAIVERS**

You and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. “Presentment” means the right to require the Note Holder to demand payment of amounts due. “Notice of dishonor” means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**15. ERRORS AND OMISSIONS**

If requested by the Note Holder, you agree to fully cooperate in the correction of the provisions of this Note, if necessary in the Note Holder’s reasonable discretion, to accurately describe the agreement hereunder between you and the Note Holder. You agree to assume all costs (including, by way of illustration and not limitation, actual expenses and legal fees) for failing to reasonably comply with any such request within thirty (30) days.

**16. CREDIT BUREAU REPORTING**

You agree that the Note Holder may report information about this Note to credit bureaus. Late payments, missed payments, or other defaults on this Note may be reflected in your credit reports.

**17. FURTHER PROVISIONS**

***(A) Energy Improvement Monitoring Data***

Contractors approved by the Authority are required to include system monitoring equipment with all energy efficiency and renewable energy systems and to provide the homeowner with access to the monitoring system data. System monitoring equipment will show how much energy the system is generating. Your electric bill will show how much electricity is imported from the grid each month, and by reviewing your bill, as well as the production from your Energy Improvement, you should be able to confirm that the Energy Improvement is operating as originally projected by your Contractor.

***(B) Authorization of Information/Data Collection and Disclosure by the State of Hawaii and the Authority’s Loan Program***

You understand that the State is required according to section 92F-12(a)(8) of the Hawaii Revised Statutes to collect and make available upon request “the name, address and occupation of any person borrowing funds from a state or county loan program and the amount, purpose, and current status of the loan.” This information/data may include, but is not limited to, Energy-Improvement-specific information/data such as address, system orientation, and technology, as well as production performance data from your monitoring system. This information/data will be used to support analysis of the impact of the Authority’s loan program to various stakeholders, and results may be included in mandatory reporting obligations of the program. You agree that all information/data submitted to the Authority for this purpose may be used for analysis about the performance of solar generators and other energy improvements and for other statistical purposes, and may be disclosed as otherwise required by law or to comply with a governmental or regulatory reporting requirement. You further grant to the State and the Authority a non-exclusive, perpetual, irrevocable, fully paid up, royalty-free, worldwide, transferable, sublicenseable right and license to use, store, perform, display, reproduce, and create derivative works from this information/data for the purposes described in this Section.

***(C) Projected Cost Savings***

You understand that any projected cost savings associated with the installation of the Energy Improvement provided by your Contractor and/or a public benefits fee administrator’s participating retailer are based on your current (historical) electricity consumption as well as future electricity price. Projected costs savings may also include Federal and State tax credit benefits and/or public benefits fee energy efficiency rebates to which you may be entitled. You understand that the projected cost savings are not guaranteed, and should electricity prices decrease or remain stable, any projected cost savings may be reduced.

***(D) Insurance Company Notification***

You understandthat the Energy Improvement may affect the value of your home and your insurance coverage. You agree to keep the Energy Improvement insured against reasonably associated risks until the Energy Improvement is released as security for this Note. You may provide the required insurance through an existing policy of insurance that you own or control, or through a policy that you buy. You have free choice in the selection of an insurance company, subject to applicable law. You agree to maintain this insurance in an amount required by the Authority and have the insurance company name the Authority as lender/loss payee on said insurance policy. You agree to provide the Authority and the insurance company immediate notice of any loss. You authorize the Authority to apply the insurance proceeds toward what is owed on this Note. If the insurance proceeds do not cover the full amounts owed, you agree to pay the difference. The Authority must receive a Certificate of Insurance from your insurance carrier in the form and amount satisfactory to the Authority prior to the final Loan disbursement to the Contractor.

***(E) Trust Authority and Trustee Notification***

If the property on which the Energy Improvement being installed is held in trust, you understand and agree that any and all trustees will be co-borrower(s) for the Loan and co-obligors for this Note. All trustees, as signatory for the below named trust(s), attest to having the authority to enter into a financing agreement on behalf of the trust. You are responsible for adhering to the terms of this Note and the trust agreement. As a Borrower, you are also personally responsible for repayment of the Loan under this Note. You understand that your obligation to pay this debt may survive the term of the trust for which you are a signatory.

***(F) Federal and State Tax Credits***

You understand that applying any federal and state tax credits to reduce the principal loan amount will reduce the amount of interest paid on the Loan and increase your savings over the life of the Energy Improvement.

***(G) Restriction on Transferring Title to the Property or Borrower’s Obligations under the Note***

You understand that the Loan is being made solely to you as owner of the Premises Address (and not to any other person or entity). Consequently, you agree that, without the prior written consent of the Note Holder in its sole discretion, you will not transfer title to the Premises Address to any other person or entity (including a Trust) or otherwise transfer your obligations under this Note to any other person or entity (including a Trust) who will assume those obligations. You must notify the Note Holder and request its consent in writing before any such transfer or assumption occurs. In the event the Note Holder approves the transfer or assumption, you agree to abide by the terms and conditions of the approval. **IN THE EVENT THAT THE NOTE HOLDER DECLINES TO CONSENT TO SUCH A TRANSFER OR ASSUMPTION, THE NOTE HOLDER SHALL HAVE THE RIGHT TO DEMAND THAT YOU PREPAY THE PRINCIPAL BALANCE IN FULL, WITH INTEREST, IMMEDIATELY UPON SUCH DEMAND AND, UNTIL PREPAYMENT IS MADE, YOU SHALL REMAIN OBLIGATED TO HONOR ALL OF YOUR OBLIGATIONS UNDER THIS NOTE AND ALL TERMS AND CONDITIONS HEREOF.**

***(H) Connection to the Grid***

You hereby covenant and agree that the Premises Address will remain connected to the Utility Grid and will thereafter remain connected to and served by the Utility Grid continuously until such time as the Loan is no longer outstanding and all obligations of the Borrower with respect thereto have been fully and indefeasibly paid and discharged.

**18. COMPLETE AGREEMENT**

This Note is the complete and entire agreement, and represents the entire understanding, between you and the Note Holder regarding this Note and the Loan evidenced by this Note. No prior or present agreements, whether written or oral, will be binding on the Note Holder or you unless incorporated in writing into this Note. Modifications of this Note will not be binding on the Note Holder or you unless in writing and signed by both parties.

**19. GOVERNING LAW**

This Note shall be governed by the laws of the State of Hawaii.

**EXHIBIT A**

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| --- | --- | --- | --- | --- | --- |
| **TRUTH IN LENDING DISCLOSURE** | | | | | |
| **Lender: [Name/Address/Phone & Fax]**  Hawaii Green Infrastructure Authority  P.O. Box 2359  Honolulu, HI 96804  Phone: 808-587-3868/Fax:808-587-3896 | | | **Borrower(s) (herein referred to as “you” and “your”)**  Craig Y. Arata  Joyce Eltagonde-Arata  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| **Mailing Address**  91-331 Kauoha Place  Ewa Beach, HI 96706 | | |
| **ANNUAL PERCENTAGE RATE**  The cost of your credit as a yearly rate  **5.99%** | **FINANCE CHARGE**  The dollar amount the credit will cost you  **$38,359.28** | | **Amount Financed**  The amount of credit provided to you or on your behalf  **$53,421.44** | | **Total of Payments**  The amount you will have paid after you have made all scheduled payments  **$91,780.72** |
| **Number of Payments** | | **Amount of Each Monthly Payment** | | **When Payments Are Due** | |
| Two hundred forty (240) payments (Principal and Interest) | | **$382.42** | | Monthly, beginning in the first (1st) month following the Disbursement of the Loan under the Note; each payment due on the same day of the month as the date of the Disbursement | |
| **SECURITY:** This Loan is secured by the following:  12.73 Kw Electric Solar System (38) LG Neon2 60 cell panels and (38) IQ6PLUS Inverters and all necessary components for the installation and operation of the same; all accessions, additions, replacements and substitutions related to any of the foregoing, and all records of any kind relating to the foregoing.  **PREPAYMENT:** If you pay off early, you WILL NOT have to pay a prepayment penalty.  **LATE CHARGES:** 5% of overdue payment amount or $5.00, whichever is greater.  You should refer to the rest of the document for information about nonpayment, default, the right to accelerate the maturity of the obligation, and default charges, costs and expenses. | | | | | |

**ADDITIONAL INFORMATION**

**Premises Address (physical address of property where Energy Improvement is installed):**

**91-331 Kauoha Place Ewa Beach, HI 96706**

**Itemization of Amount Financed:**

1. Total amount financed: $53,421.44

2. Party to whom the financed amount is paid on your behalf: Hawaii Energy Connection

**Collateral Description (continued from Section 8, if appropriate)**

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