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16
17 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
18 **FOR THE COUNTY OF RIVERSIDE**

19 IN RE: RENOVATE AMERICA FINANCE
20 CASES

Case No.
RICJCCP4940

21 **SUPPLEMENTAL DECLARATION OF**
22 **CAMERON R. AZARI, ESQ. ON**
23 **IMPLEMENTATION AND ADEQUACY OF**
24 **SETTLEMENT NOTICES AND NOTICE**
25 **PLAN**

26 THIS DOCUMENT RELATES TO:

27 ALL ACTIONS

28 Date: July 8, 2020
Time: 8:30 a.m.
Dept.: 06
Judge: Hon. Sunshine Sykes

Complaint Filed: November 1, 2016
2nd Am. Consol. Compl. Filed: May 1, 2018

1 I, Cameron Azari, declare as follows:

2 1. My name is Cameron R. Azari, Esq. I am over the age of twenty-one. I have personal
3 knowledge of the matters set forth herein, and I believe them to be true and correct.

4 2. I am a nationally recognized expert in the field of legal notice and I have served as a legal
5 notice expert in dozens of federal and state cases involving class action notice plans.

6 3. I previously executed my “Declaration of Cameron R. Azari, Esq. on Settlement Notices
7 and Notice Plan,” on November 13, 2019, in which I detailed Hilsoft’s class action notice experience
8 and attached Hilsoft’s curriculum vitae. I also provided my educational and professional experience
9 relating to class actions and my ability to render opinions on overall adequacy of notice programs.
10 Subsequently, I executed my “Supplemental Declaration of Cameron R. Azari, Esq.” on January 13,
11 2020, in which I addressed questions from the Court regarding the Notice Plan for the Settlement.
12 Also, I executed my “Declaration of Cameron R. Azari, Esq., on Implementation and Adequacy of
13 Settlement Notice and Notice Plan” (“Implementation Declaration”) on May 26, 2020, in which I
14 detailed the adequacy and successful implementation of the Notice Plan. The facts in this declaration
15 are based on my personal knowledge, as well as information provided to me by my colleagues in the
16 ordinary course of my business at Hilsoft and Epiq.

17 **OVERVIEW**

18 4. As detailed in my Implementation Declaration, after the Court’s Preliminary Approval
19 Order was entered, we began to implement the Notice Program. The declaration described the
20 successful implementation of the Settlement Notice Plan (“Notice Plan” or “Plan”) and the notices
21 (the “Notice” or “Notices”) designed and implemented by Hilsoft for the Settlement in this action.
22 The Notice Plan was designed and implemented to provide notice to the Settlement Class in
23 accordance with the First Amended Settlement Agreement (the “Settlement Agreement”) and pursuant
24 to California Rules of Court, Rule 3.769. This declaration will provide updated case administration
25 statistics.

1 **NOTICE PLAN**

2 7. The notice effort here provided the best notice practicable under the circumstances and
3 satisfied the requirements of due process and California Rules of Court, Rules 3.766 and 3.769(f).
4 Name and address information was available for virtually all Class Members because the PACE
5 Assessments that are the subject of the Actions are assessments on a Class Member's property,
6 therefore Defendant knows every Class Member's property address. Notice was sent via emailing or
7 mailing individual notice to all Class Members who were reasonably identifiable.

8 ***Individual Notice***

9 8. As I stated in my Implementation Declaration, the notice effort included email notice to
10 Class Members with facially valid email addresses and physically mailed notice to all Class Members
11 for whom a facially valid email address was not available or an Email Notice was returned as
12 undeliverable after several attempts. On March 10, 2020, Epiq received one file from the parties,
13 which contained records with mail and email addresses for 76,273 PACE Assessments in the
14 Settlement Class. Epiq identified Class Members with multiple records and combined the records,
15 which resulted in 74,954 Class Member records to receive notice.

16 ***Email Notice***

17 9. As I stated in my Implementation Declaration, on April 9, 2020, Epiq sent an Email
18 Notice to 74,947 potential Class Members for whom a facially valid email address was available. The
19 Email Notice included an embedded link to the case website. By clicking the link, recipients were
20 able to easily access the more detailed Long Form Notice, the Exclusion Request Form, the Objection
21 Form, the Settlement Agreement, and other information about the Settlement. After completion of the
22 initial Email Notice effort, 4,097 Emailed Notices remain undeliverable.

23 ***Direct Mail***

24 10. As I stated in my Implementation Declaration, on April 9, 2020, Epiq sent seven Notice
25 Packages (Long Form Notice, Exclusion Request Form and the Objection Form) to all Class Members
26 associated with assessments with an associated physical address that did not have a facially valid email
27 address. In addition, on May 1, 2020, Epiq sent 4,097 Notice Packages to all records where an Email

1 Notice was not deliverable. The Notice Packages were sent via United States Postal Service (“USPS”)
2 first class mail. Prior to mailing, all mailing addresses were checked against the National Change of
3 Address (“NCOA”) database maintained by the USPS.¹ In addition, the addresses were certified via
4 the Coding Accuracy Support System (“CASS”) to ensure the quality of the zip code, and verified
5 through Delivery Point Validation (“DPV”) to verify the accuracy of the addresses. This address
6 updating process is standard for the industry and for the majority of promotional mailings that occur
7 today.

8 11. The return address on the Notice Packages is a post office box maintained by Epiq. The
9 USPS automatically forwards Notice Packages with an available forwarding address order that has not
10 expired (“Postal Forwards”). For Notice Packages returned as undeliverable, Epiq re-mails the Notice
11 Packages to any new address available through postal service information (for example, to the address
12 provided by the USPS on returned pieces for which the automatic forwarding order has expired, but
13 which is still during the period in which the USPS returns the piece with the address indicated). Epiq
14 also obtains better addresses by using a third-party lookup service. Upon successfully locating better
15 addresses, Notice Packages are promptly re-mailed. As of June 10, 2020, the USPS has sent zero
16 Postal Forwards. As of June 10, 2020, Epiq has received 118 undeliverable Notice Packages and re-
17 mailed 76 Notice Packages for those addresses where a forwarding address was provided or address
18 research identified a new address.

19 12. As of June 10, 2020, Epiq has emailed or mailed Notices to 74,954 unique records, with
20 Notice to 118 unique Class Members currently known to be undeliverable. Through a combination of
21 mail and email, the notice program reached virtually all Class Members (99.8% of the Class).

22 ***Case Website, Toll-free Telephone Number and Postal Mailing Address***

23 13. The website established for the Settlement (www.HeroFinancingSettlement.com)
24 continues to be available. Class Members are able to obtain detailed information about the case and

25 _____
26 ¹ The NCOA database contains records of all permanent change of address submissions received by
27 the USPS for the last four years. The USPS makes this data available to mailing firms and lists
submitted to it are automatically updated with any reported move based on a comparison with the
person’s name and known address.

1 review key documents, as well as answers to frequently asked questions (FAQs). As of June 10, 2020,
2 there have been 857 unique visitors to the website and 1,545 website pages presented.

3 14. The toll-free telephone number (833-935-1365) established for the Settlement continues
4 to be available to allow Class Members to call for additional information, listen to answers to FAQs
5 and request that a Notice be mailed to them. As of June 10, 2020, the toll-free telephone number has
6 handled 173 calls representing 1,445 minutes of use and service agents have handled 81 incoming
7 calls representing 1,224 minutes of use. Service agents have also made 23 outbound calls representing
8 138 minutes of use.

9 15. A post office box for correspondence about the Settlement was also established, to allow
10 Class Members to contact the Settlement Administrator by mail with any specific requests or
11 questions, including requests for exclusion.

12 *Requests for Exclusion and Objections*

13 16. The deadline to request exclusion from the Settlement or to object to the Settlement
14 was June 8, 2020. As of June 12, 2020, Epiq has received and processed 40 requests for exclusion
15 from the Settlement, (duplicate exclusion requests are excluded from these statistics). The 40 redacted
16 Exclusion Forms are included as **Attachment 1**. As of June 12, 2020, I am aware of 28 objections to
17 the Settlement. I have reviewed the objections and none relate to notice or settlement administration.
18 The 28 redacted Objection Forms are included as **Attachment 2**. Objectors Elga Van Bergen and her
19 apparent spouse Jeffrey Van Bergen each submitted separate, more or less identical objections but
20 entered into a single financing contract.

21 PERFORMANCE OF THE NOTICE PROGRAM

22 *Reach*

23 17. Since email and physical mailing address data were available for virtually all of the
24 Settlement Class, the individual notice efforts reached 99.8% of the Settlement Class. Reach was
25 enhanced further by the case website.

1 *Cost of Administration*

2 18. In accordance with the Case Management Order #1, Section H.3, the cost for Epiq to
3 provide notice and administration for the Settlement is estimated to be \$116,647 as noted in my
4 January 13, 2020, declaration. As of May 31, 2020, the cost of services performed for the notice
5 portion of that estimate (receipt and processing of data, email notice, mailed notice to undeliverable
6 emails, check printing and mailing and postage) is approximately \$20,645.25 (originally estimated to
7 be \$10,700). The increased cost is a result of additional billable hours to process the complex initial
8 data prior to providing Notice to Class Members, additional print and postage expenses, project
9 coordinator hours and administration hours associated with the preparation of two declarations, which
10 were not originally accounted for in the estimate. As of May 31, 2020, the cost of settlement
11 administration activities (Class Member support, opt out processing, website, toll-free and
12 professional services) is approximately \$36,106.35 (originally estimated to be \$106,000, which
13 includes \$31,300 in postage for sending checks, which has not yet occurred. Since the settlement
14 administration is still ongoing, additional costs will be incurred as part of the estimated \$106,000).
15 These costs of services performed are not final since invoices have not yet been generated and
16 applicable taxes added.

17 19. Additional costs will be incurred following the Final Approval Hearing to complete the
18 settlement administration for this case, including: continuing to send notices, processing payments,
19 reissuing payments, and handling settlement closure. The number of checks to be sent is the biggest
20 variable for determining the remaining expenses to complete administration of the Settlement. If
21 multiple check re-issues are needed, that can incur additional project management time and print and
22 postage costs. Additionally, higher than expected call volume to the toll-free line can result in higher
23 costs. Based on the expenses incurred to date and the remaining future expenses, the total cost of
24 administration is estimated to be \$138,248.24. However, any amount that may surpass Epiq's agreed
25 cap of \$135,000 for the costs of notice and administration will not be billed. Since factors are unknown
26 regarding the distribution phase of the settlement administration (quantities of check re-issues, Class
27

1 Member inquiries, effect of any possible delays such as appeals, etc.), the exact final cost to complete
2 the administration is still unknown.

3 **CONCLUSION**

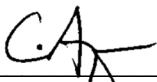
4 20. In class action notice planning, execution, and analysis, we are guided by due process
5 considerations under the United States Constitution, by state and local rules and statutes, and by case
6 law pertaining to the recognized notice standards. This framework directs that the notice program be
7 optimized to reach the class and, in a settlement class action notice situation such as this, that the notice
8 or notice program itself not limit knowledge of the availability of benefits—nor the ability to exercise
9 other options—to class members in any way. All of these requirements were met in this case.

10 21. Our notice effort followed the guidance for how to satisfy due process obligations that a
11 notice expert gleans from the United States Supreme Court’s seminal decisions, which are: a) to
12 endeavor to actually inform the class, and b) to demonstrate that notice is reasonably calculated to do
13 so as set forth in *Mullane v. Central Hanover Trust*, 339 U.S. 306, 315 (1950) and *Eisen v. Carlisle &*
14 *Jacquelin*, 417 U.S. 156 (1974).

15 22. The Notice Program described above provided for the best notice practicable under the
16 circumstances of this case, conformed to all aspects of the requirements of due process and California
17 Rules of Court, Rules 3.766 and 3.769(f), and comported with the guidance for effective notice set out
18 in the Manual for Complex Litigation, Fourth.

19 23. As reported above, the Notice Plan reached 99.8% of the Settlement Class.

20 I declare under penalty of perjury that the foregoing is true and correct. Executed on
21 June 12th, 2020, at Beaverton, Oregon.

22 
23 _____
24 Cameron R. Azari

Attachment 1

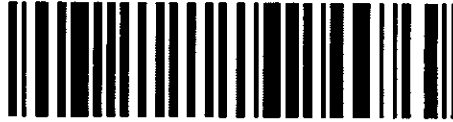
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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

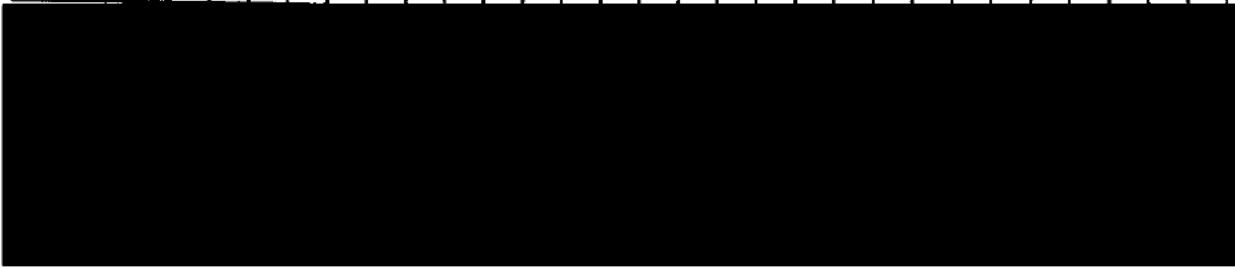
Class Member's First Name:

A S D R U B A L

MI:

Last Name:

B E R M U D E Z



IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 04 - 10 - 2020
MM DD YYYY

[Redacted signature line]

(HERE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



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LAW OFFICE OF DAVID VALDEZ JR.			
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CULVER CITY CA 90232-3902			
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RENOVATE AMERICA SETTLEMENT ADMINISTRATOR			
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Class Member's First Name:

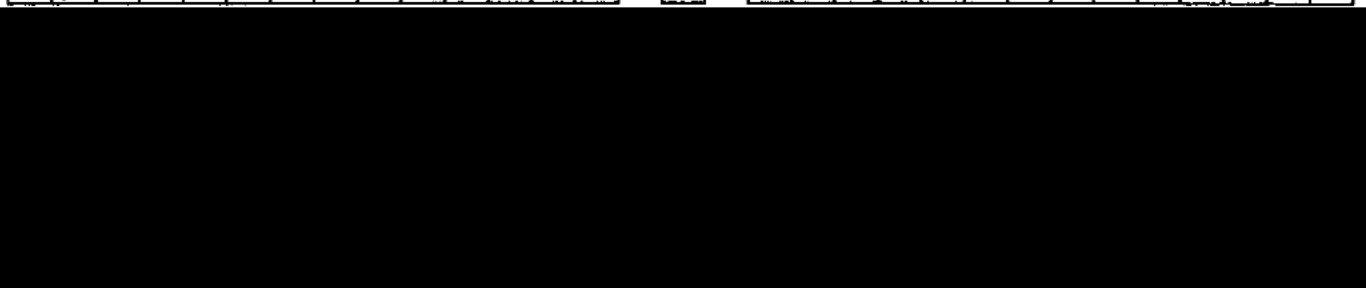
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I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 05 - 12 - 2020

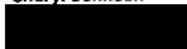


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Portland, OR 97208-4234



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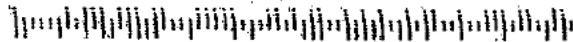


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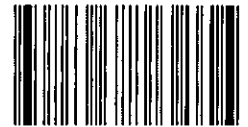
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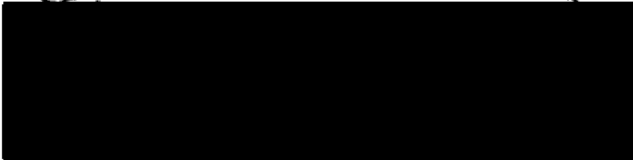
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Portland, OR
97208-4234

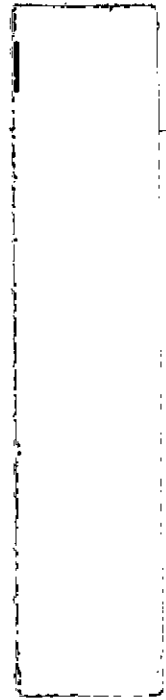
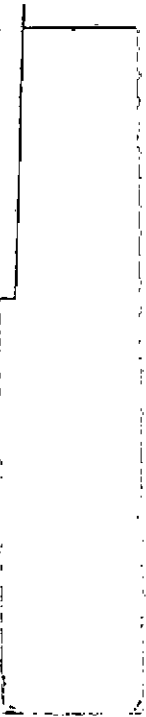
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Class Member's First Name:

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I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

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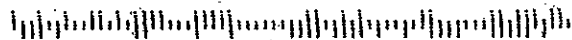
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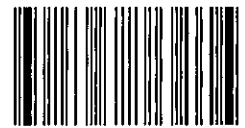
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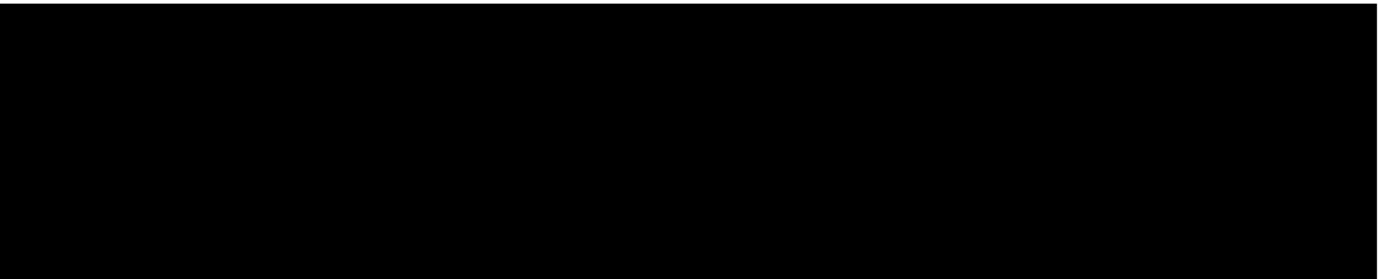
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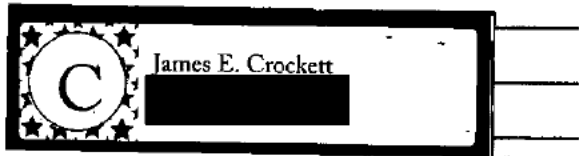
I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 05 - 10 - 2020
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Mail this form to: Renovate America Settlement Administrator
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Portland, OR 97208-4234



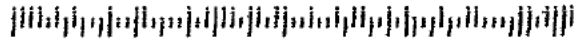


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RENOVATE AMERICA Settlement 17
P.O. Box 4234
Portland, OR, 97208-4234

FIRST CLASS MAIL 97208-423434



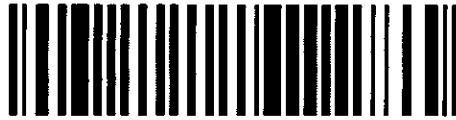
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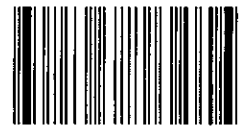
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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

Class Member's First Name:

MI:

Last Name:

KATARINE

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OWENS

IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 05 - 09 - 2020
MM DD YYYY

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

Mrs. Kathy Owens

SAN DIEGO CA 921

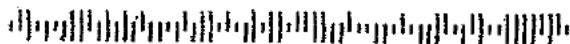
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Portland, OR 97208-4234

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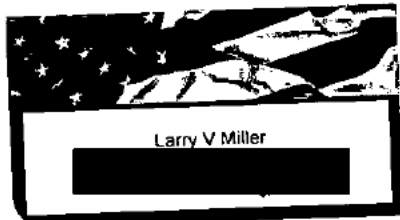
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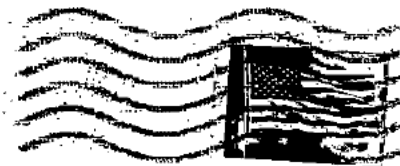
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RENOVATE AMERICA
SETTLEMENT ADMINISTRATOR

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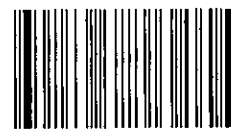
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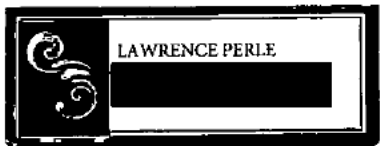
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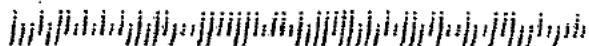
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RENOVATE AMERICA SETTLEMENT ADMINISTRATOR
P.O. BOX 4234
PORTLAND, OR 97208-4234

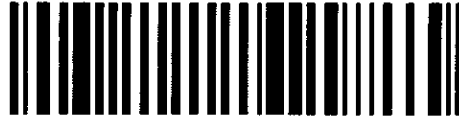
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Requested by: Mondragon, Gema
From VOID? YES NO Date: 5.11.20
Original Case: Renovate America
Original Doc Type: Objection
Original Doc ID: 600000013 and 600000014
Please Review Document History
Before Requesting a VOID

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OBJECTION FORM

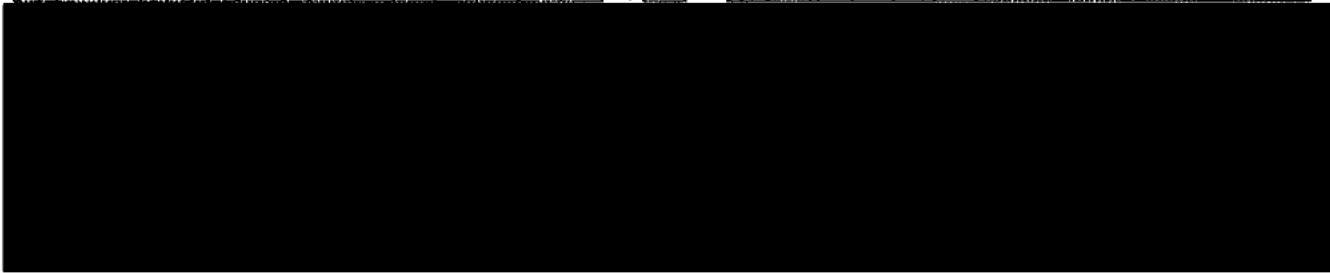
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name: MI: Last Name:
MICHAEL- R MINNICK



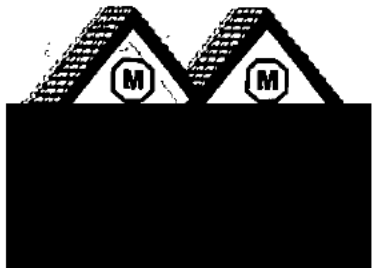
I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

I Request NOT TO PART OF THIS CLASS ACTION SUIT - EXCLUDE ME!

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 14 - 2020
MM

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



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Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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Renovate America Finance Cases CA4975

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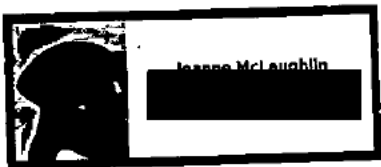
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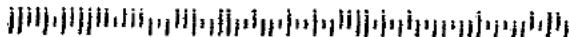


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RENOVATE AMERICA SETTLEMENT ADMINISTRATOR
P.O. Box 4234
PORTLAND, OR

97208-4234

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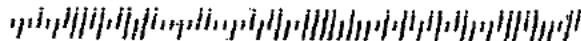
SAMUEL DASALLA III



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RENOVATE AMERICA SETTLEMENT ADMINISTRATOR
P.O. BOX 4234
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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

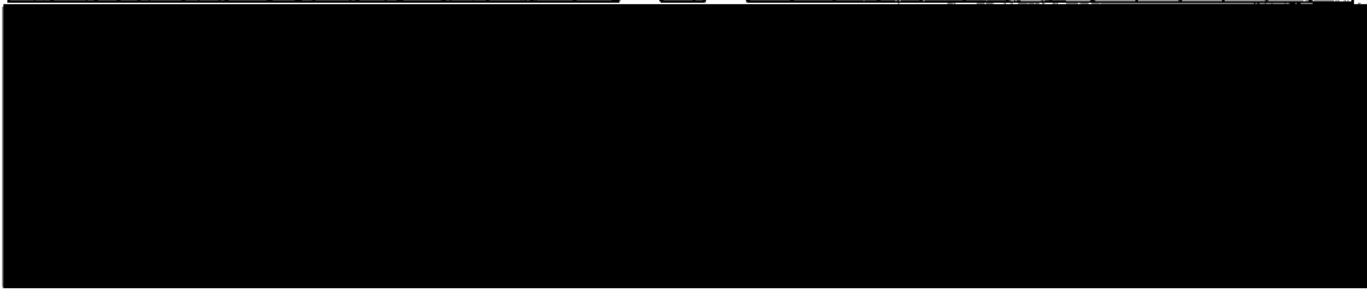
Class Member's First Name:

MI:

Last Name:

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IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

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Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



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LEGAL SERVICES

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Portland, OR. 97208-4234

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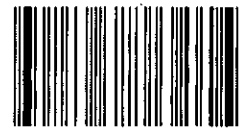
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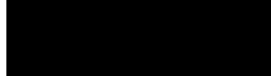
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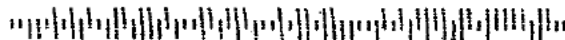
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Portland Oregon
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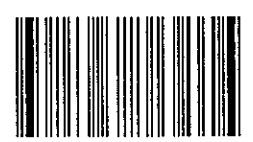


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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than June 8, 2020.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than June 8, 2020.

Class Member's First Name:

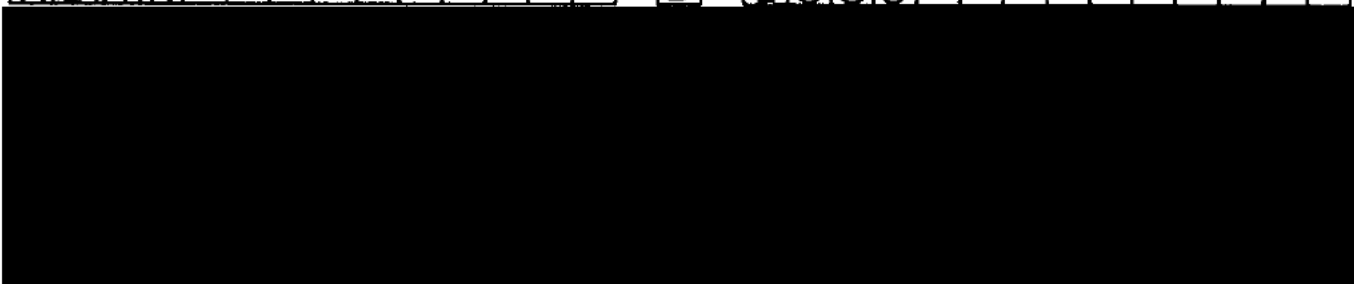
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IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 05 - 29 - 2020
MM DD YYYY

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Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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Renovate America Finance Cases CA4975

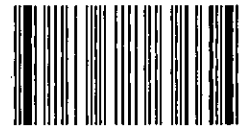
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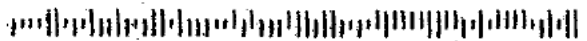


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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

Class Member's First Name:

MI:

Last Name:

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IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 06 - 08 - 2020
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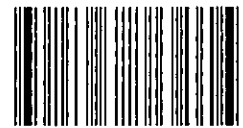
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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

Class Member's First Name:

MI:

Last Name:

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IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 05 - 20 - 2020



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Portland, OR 97208-4234

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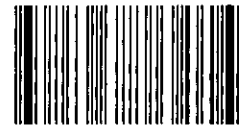
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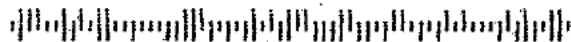
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Renovate America
Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than June 8, 2020.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases

Riverside County Superior Court case number RICJCCP1940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than June 8, 2020.

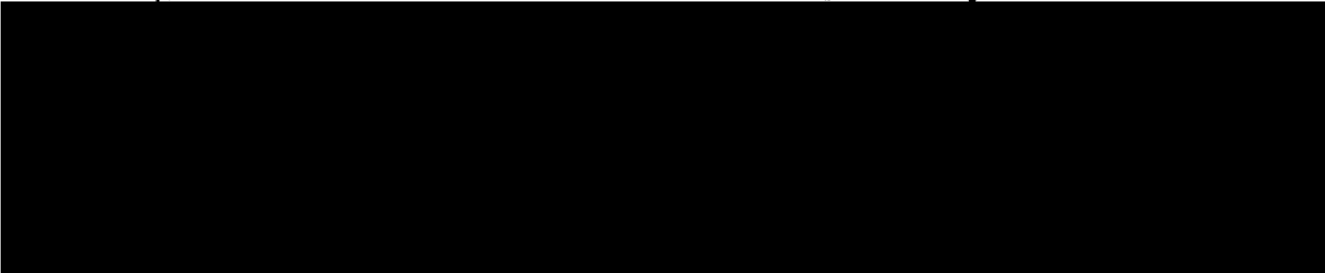
Class Member's First Name:

MI:

Last Name:

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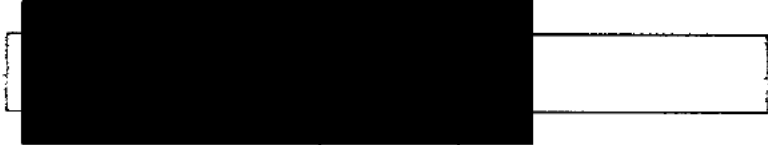
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IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT. RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 06 - 04 - 2020



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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Renovate America Settlement
Administrator
P.O. Box 4234
Portland, OR 97208-4234

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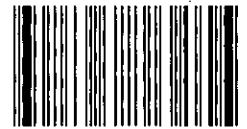
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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

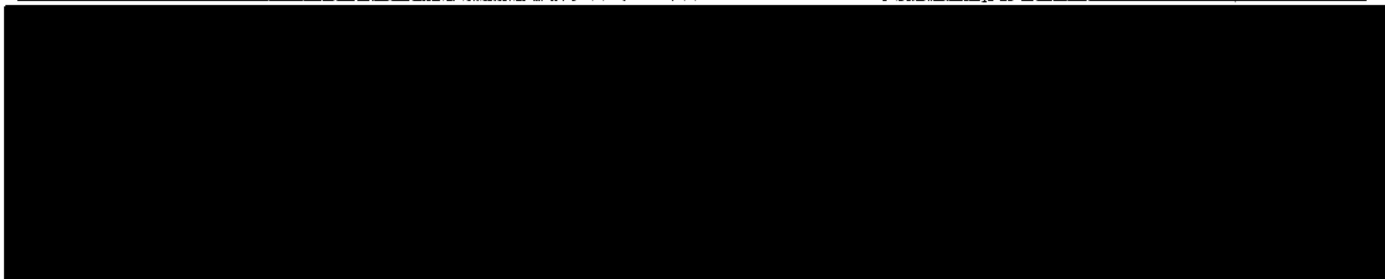
Class Member's First Name:

MI:

Last Name:

N S I D R O

M O N T E S



IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 06 - 08 - 2020
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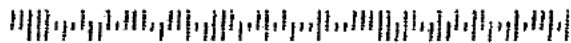
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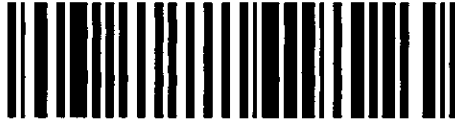
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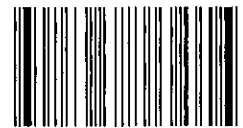
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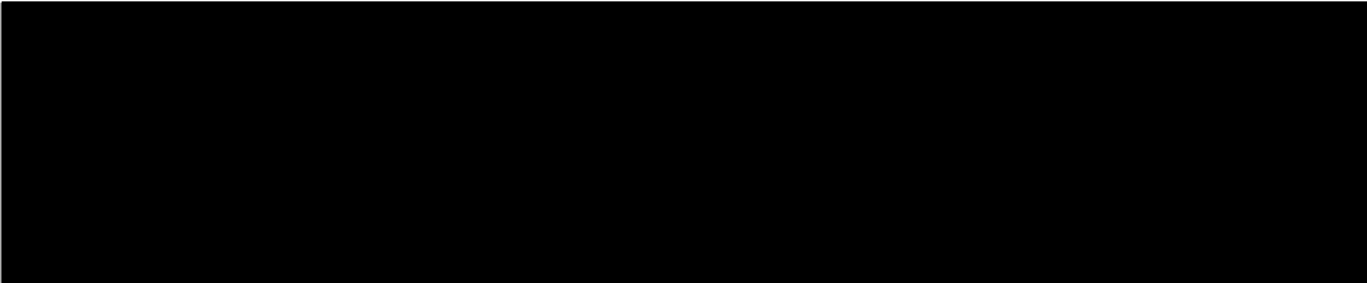
Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

Class Member's First Name:	MI:	Last Name:
J o s e		C a l d e r o n



IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 05 - 28 - 2020
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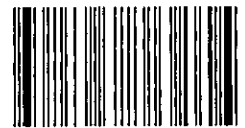


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EXCLUSION FORM

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Class Member's First Name:	MI:	Last Name:
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I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated:

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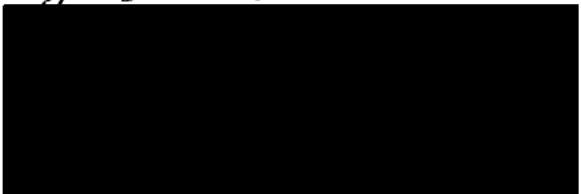
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Jose Luis Lopez



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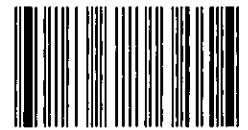
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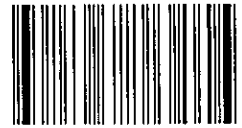
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EXCLUSION FORM

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Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

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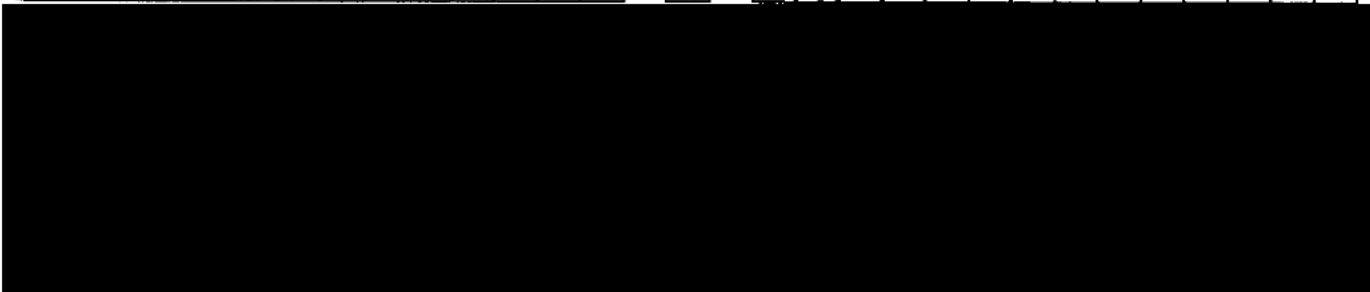
Class Member's First Name:

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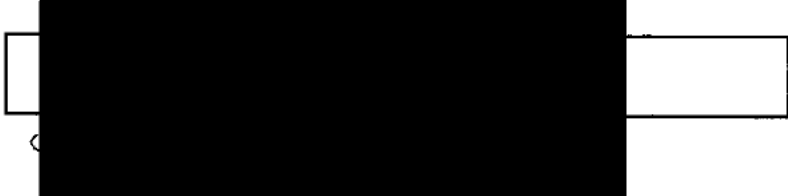
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I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 05 - 05 - 2020
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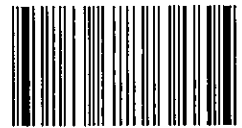
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EXCLUSION FORM

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Riverside County Superior Court case number RICJCCP4940

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Class Member's First Name:

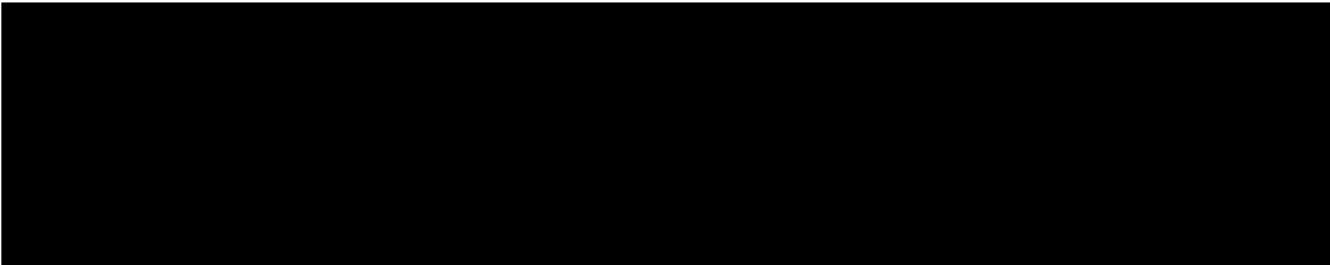
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I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

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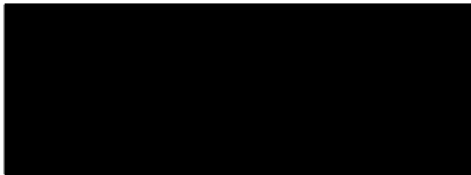
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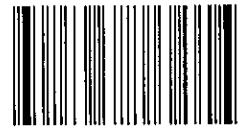
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EXCLUSION FORM

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REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

Class Member's First Name:

MARIA

MI:

Last Name:

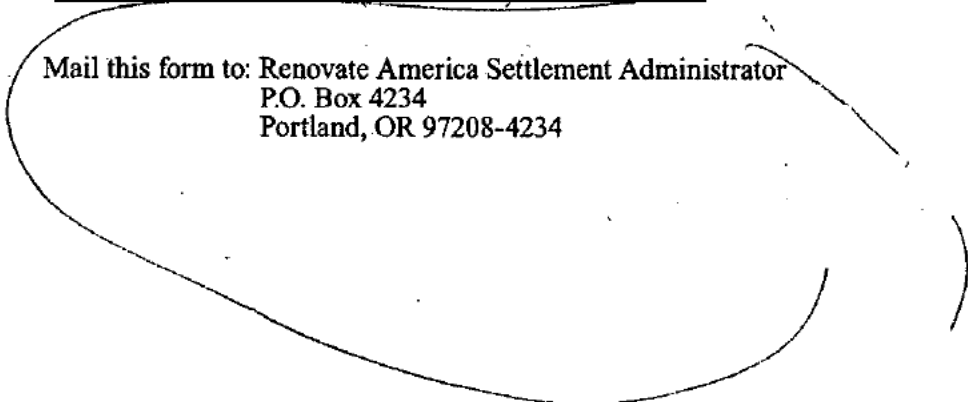
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I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 05 - 29 - 2020
MM DD YYYY

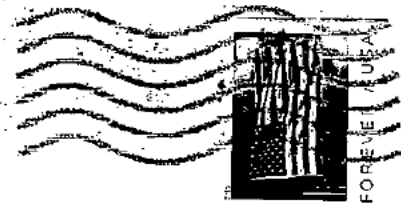
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Maria Andrade

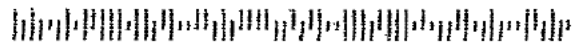
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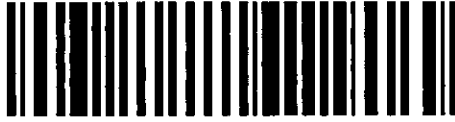
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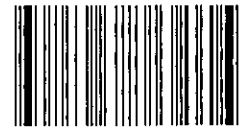
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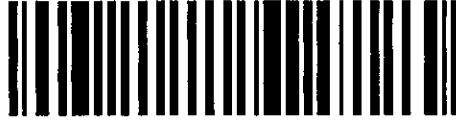
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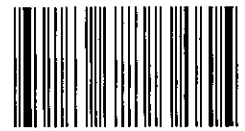
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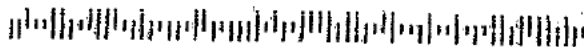
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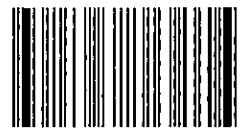
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EXCLUSION FORM

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Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

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Class Member's First Name:

MARY

MI:

J

Last Name:

BUZZELLO

IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 05 - 24 - 2020

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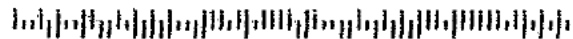
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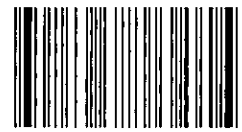
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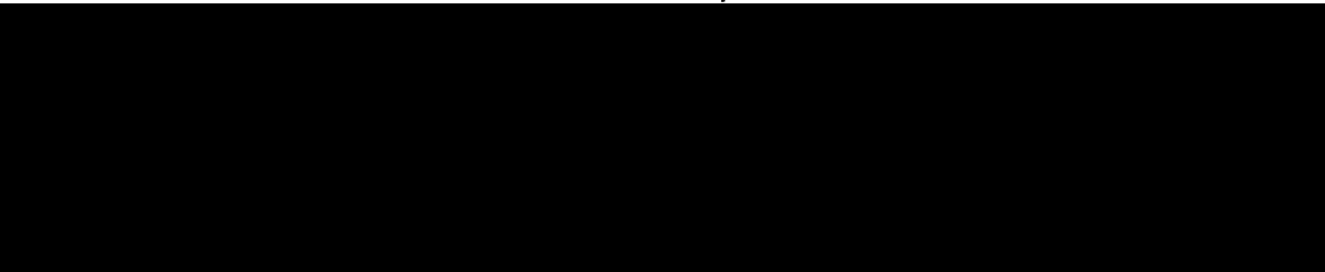
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Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

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Class Member's First Name:
MI: Last Name:



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I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

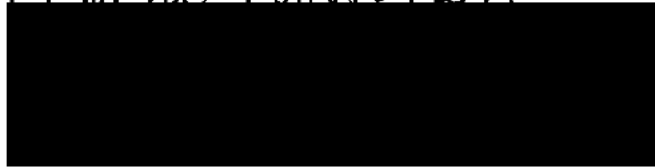
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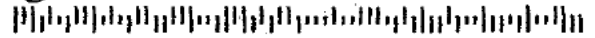


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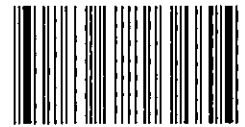


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EXCLUSION FORM

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Class Member's First Name:

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I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

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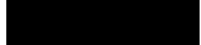


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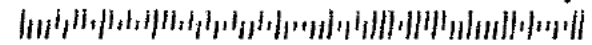
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Renovate America Settlement Administrator
PO Box 4234
Portland OR 97208-4234

97208-423434



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LEGAL SERVICES

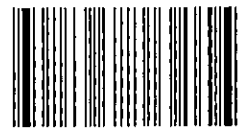
Renovate America Finance Cases CA4975

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EXCLUSION FORM

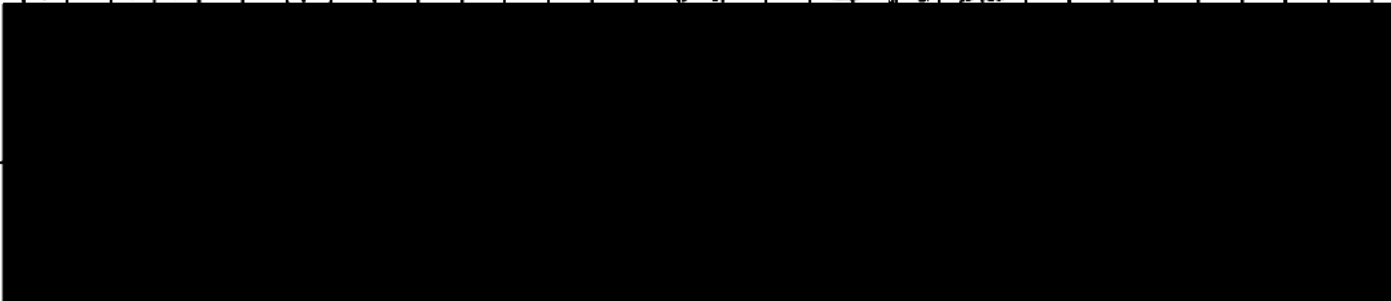
Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

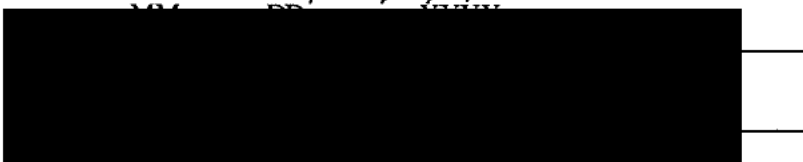
Class Member's First Name:	MI:	Last Name:
PATRICIA	M	LEYDA



IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

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 Dated: 05 - 24 - 2020 5/24/20

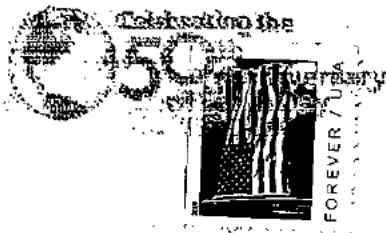


Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



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Renovate American Settlement Adm.
P.O. Box 4234
Portland, OR. 97208-4234

97208-423434



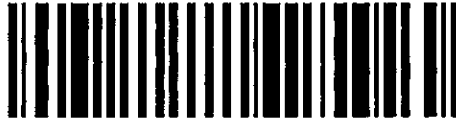
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LEGAL SERVICES

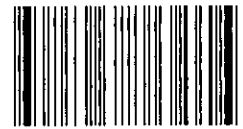
Renovate America Finance Cases CA4975

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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

Class Member's First Name:

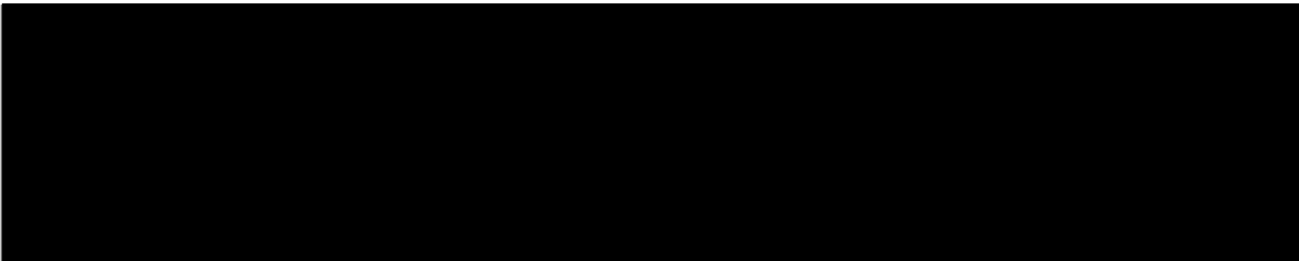
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IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 06 - 02 - 2020
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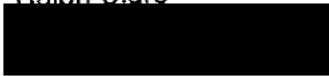
[Redacted Signature] _____
(SIGN HERE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

CERTIFIED MAIL



Ralph Clure



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Renovate America Settlement
Administrator
P.O. Box 4234
Portland, OR 97208-4234



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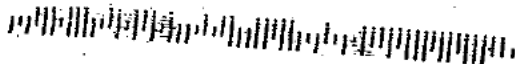


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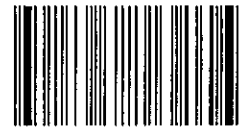
Renovate America Finance Cases CA4975

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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epic Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than June 8, 2020.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than June 8, 2020.

Class Member's First Name:				MI:	Last Name:												
R	I	C	H	A	R	D		A	M	D	R	E	N	I	E		



IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 06 - 05 - 2020
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(SIGN HERE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234





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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than June 8, 2020.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than June 8, 2020.

Class Member's First Name:

ANNE MARIE

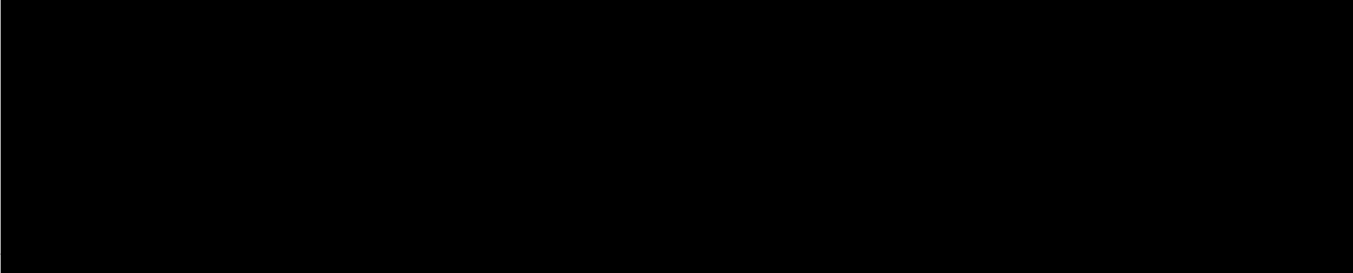
MI:

-

Last Name:

ANDREWS

Class Member's Address:



IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated:

06 - 03 - 2020
MM DD YYYY

[Redacted signature box]

(SIGN HERE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



A court authorized this notice. This is not a solicitation from a lawyer.

The case is *In re Renovate Finance Cases*,
Riverside County Superior Court Case No. RICJCCP4940

**NOTICE OF PENDENCY OF CLASS ACTION,
PROPOSED SETTLEMENT, AND FINAL APPROVAL HEARING**

You have received this notice because you obtained Property Assessed Clean Energy (“PACE”) tax assessment financing through Renovate America, Inc.’s (“Renovate”) HERO Program. Your PACE assessment was authorized and financed by either Los Angeles County between January 1, 2012 and June 15, 2017, the Western Riverside Council of Governments between January 1, 2012 and July 7, 2016, or the San Bernardino Associated Governments between January 1, 2012 and June 15, 2017.

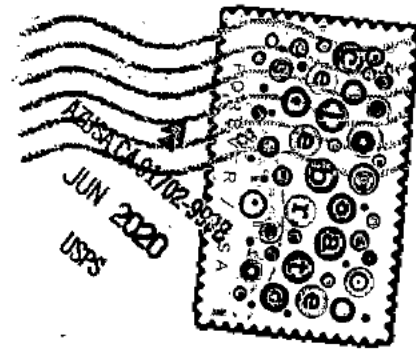
A class action lawsuit may affect your rights.

- This notice describes a proposed class action settlement. Please read this Notice carefully, as the proposed settlement described below may affect your legal rights and provide benefits. *This is not a Notice of a lawsuit against you. This is not an attempt to collect money from you.*
- On November 1, 2016, three class action lawsuits were filed against Renovate that were later coordinated into one action before the Riverside County Superior Court and renamed: *In re Renovate America Finance Cases*, Case No. RICJCCP4940. Those lawsuits, which have been amended over time, generally allege that Renovate’s HERO programs with Los Angeles County, the Western Riverside Council of Governments, and the San Bernardino Associated Governments, failed to adequately disclose certain fees and interest associated with the HERO programs. The lawsuits allege that these disclosures, and the resulting receipt of those fees and interest, violated California’s Unfair Competition Law, as further described below. Renovate vigorously disputes all of these claims and does not believe that the HERO programs violated any law.
- There is now a proposed class action settlement in the matter. Under the terms of the Settlement Agreement, Renovate has agreed to make a payment to each eligible class member (each person receiving this notice).
- The Court has not decided whether Renovate did anything wrong or whether to approve the settlement. However, your legal rights are affected, and you have a choice to make now:

A return

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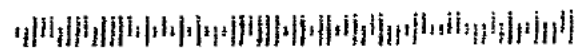
R.A.S. ADMINISTRATOR

P.O. BOX 4234

PORTLAND OR

97208-4234

97208-423434



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JUN 09 2020

LEGAL SERVICES

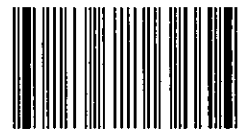
Renovate America Finance Cases CA4975

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*Route to: _____

EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases

Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

Class Member's First Name:

MI:

Last Name:

R	A	R	L	E	N	E														

IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

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(SIGN HERE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



SANTA ANA CA 926

05 JUN 2020 PM 7 L



Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR. 97208-4234

97208-423434



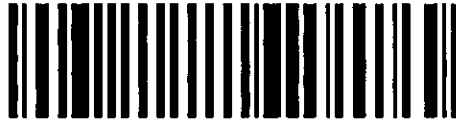
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JUN 08 2020

LEGAL SERVICES

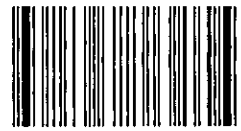
Renovate America Finance Cases CA4975

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EXCLUSION FORM

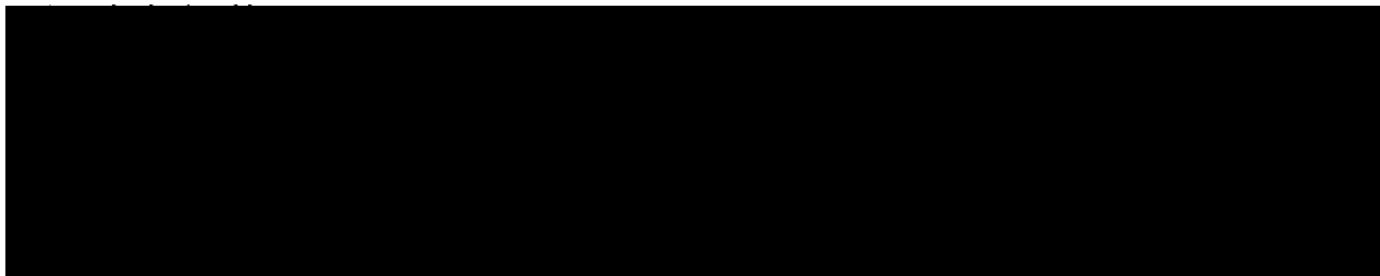
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REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

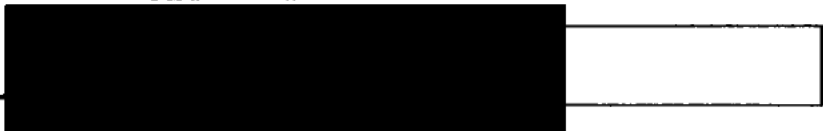
Class Member's First Name:	MI:	Last Name:
T e r e s a		W o o d s



IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

Dated: 06 - 01 - 2020
MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

Mr, Mrs Woods



Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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USPS TRACKING® NUMBER



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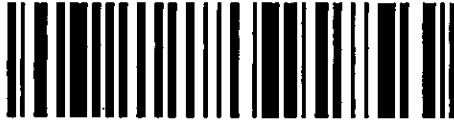
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JUN 08 2020

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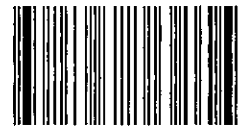
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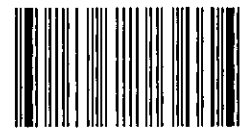
Renovate America Finance Cases CA4975

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EXCLUSION FORM

Pursuant to paragraph 3.05 of the Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Exclusion Form below, so that it is postmarked no later than **June 8, 2020**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court case number RICJCCP4940

To be excluded from the class action settlement, you must complete and mail this form to the Settlement Administrator at the address below, postmarked no later than **June 8, 2020**.

Class Member's First Name:

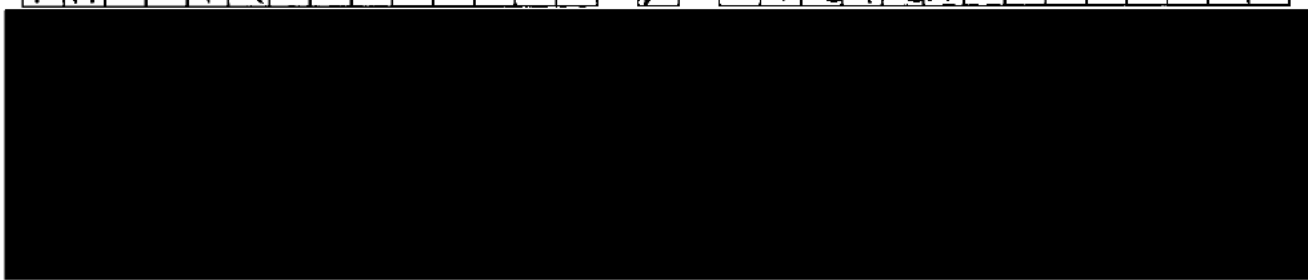
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IF YOU SEND IN THIS FORM, YOU WILL NOT RECEIVE A SETTLEMENT PAYMENT; RATHER, IF YOU USE THIS FORM, YOU WILL BE EXCLUDED FROM THE SETTLEMENT, AND WILL NOT BE BOUND BY ITS TERMS AND CONDITIONS.

I received notice of a settlement and I request to be excluded from the class action settlement in the above-entitled case.

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Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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Attachment 2

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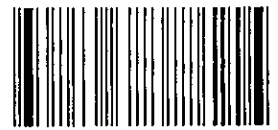
Renovate America Finance Cases CA4975



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Route to: Vault

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

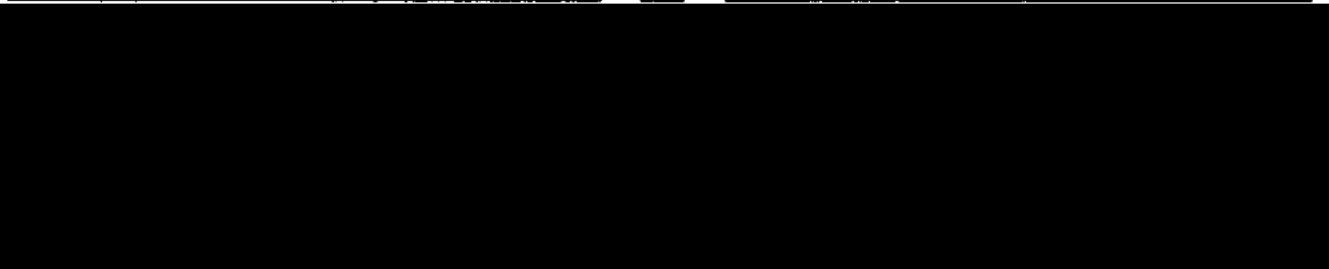
MI:

Last Name:

A l a n

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J a c o b s o n



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

Please See Attached.

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 25 - 2020
MM

[Redacted signature area]

Mail this form to the Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

HERO Settlement Objection

In 2015 we obtained a HERO loan in order to upgrade/update our home HVAC system. We have made several attempts to renegotiate the interest rate on said loan (currently at 8.75%). Renovate America/HERO has steadfastly refused to do so. Other lending institutions regularly renegotiate interest rates on various types of loans and/or refinancing and HERO will not. In addition, when I go online to check the balance of the loan or obtain payment statements, HERO charges an additional \$50.00. So not only am I being bled dry by a non-negotiable interest rate but they add insult to injury by charging me for information that most other lending institutions provide for FREE!

I find this unacceptable. Especially so as during the current pandemic the Federal Reserve is literally giving away money.

I have looked into paying off the HERO loan via a Home Equity Line Of Credit but I would not be able to deduct the interest paid on said loan. I have been informed by several banks/credit unions/other lenders that this is because I am not trying to finance "new" improvement but attempting pay off previous home improvements. This logic escapes me but so it goes.

This being the case, a \$20.00 settlement is an unqualified insult. As usual and customary, the only people that receive proper compensation in this settlement are the attorneys.

I would propose that this settlement also include language that would compel Renovate America/HERO to allow current clients to renegotiate the interest rate on their loans to be more in line with current market rates. I would be most willing to sign over my pittance of a cash payment to the attorneys "representing" the plaintiffs in this matter to be assured the ability to lower my interest rate on my HERO loan.

Send everyone back to the bargaining table. Make the plaintiffs' attorney do the work necessary to truly represent and protect their clients; the consumer.

This, in my humble opinion, would be the lynch pin of a fair and equitable settlement.

Thank you for your time and consideration.

Alan M. Jacobson





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- [Globe Impellers](#)
- [Goulds Water Tech](#)
- [Groco Pumps](#)
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- [Johnson Pumps](#)
- [Little Giant Pumps](#)
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- [Myers Pumps](#)
- [Northern Lights Pumps](#)
- [Oberdorfer Pumps](#)
- [Onan Pumps](#)
- [Perkins Pumps](#)
- [PrimeTime Pumps](#)
- [Proven Pumps](#)
- [Rule Pumps](#)
- [Sherwood Pumps](#)
- [Shurflo Pumps](#)
- [Shurflo Industrial, Shertech](#)
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Checkout Completed. Thank You!
This is your order receipt.

A copy of this receipt has also been emailed to you.
A tracking number will be emailed when the shipment is made.

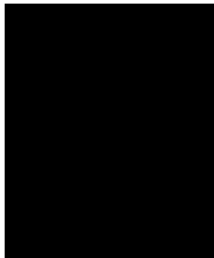
Later you can check the order status here: [Check Order Status](#)

PumpVendor.com Order Number: 31094

Quantity	Item	Each Total
1	Little Giant 928039 Seal Ring Nitrile LG 928039	[REDACTED]
		Subtotal
		Shipping Option: UPS Ground
		Bank Wire Transfer Fee: Pay by Credit Card or PayPal (no fee)
		Tax Total
		Total

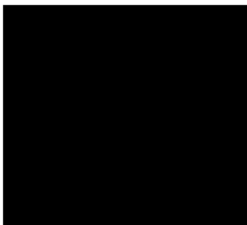
Billing Address

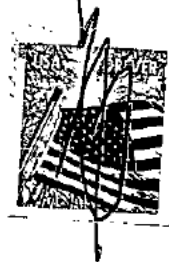
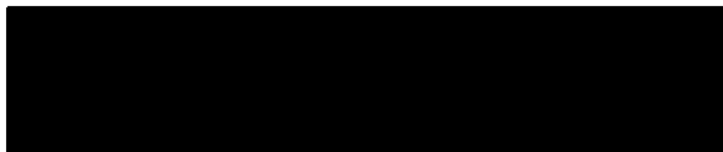
Alan Jacobson



Shipping Address

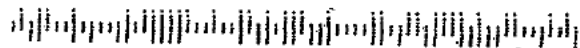
Jake Jacobson





**RENOVATE AMERICA SETTLEMENT
ADMINISTRATOR
P.O. BOX 4234
PORTLAND, OR 97208-4234**

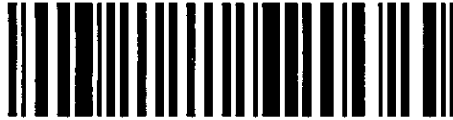
972084234 6907



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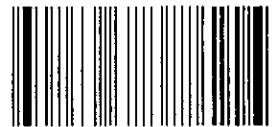
Renovate America Finance Cases CA4975

Objection #



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Route to: Vault

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OBJECTION FORM

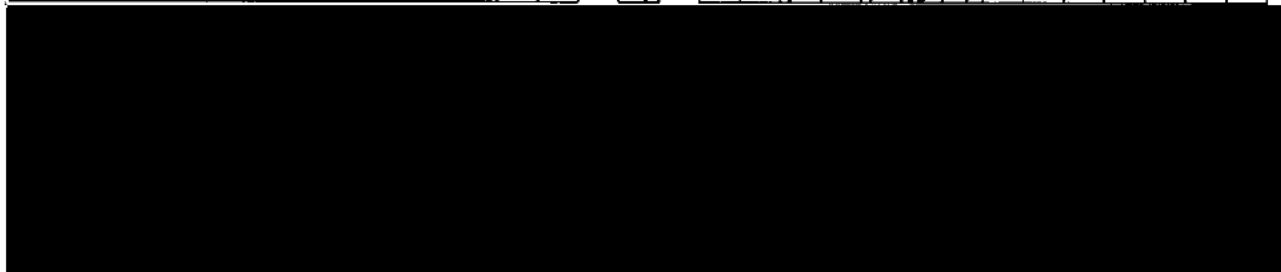
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name: ANGELINA MI: M Last Name: CARDENAS



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

I felt this was a deceiving program that was explained as a tax-saving measure when I installed Solar. The Admin costs alone were \$1,400 & my interest before 1st payment was over \$1700. It was explained as a government program

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 17 - 2020
MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



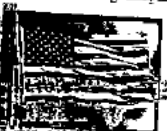
Ms. Angelina M. Cardenas
[Redacted]

SANTA ANA CA 926

17 APR 2010 PM 4 1



Celebra
50
YEARS
OF
INDEPENDENCE



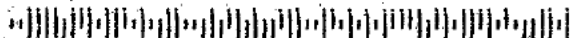
FOREVER / USA

Renovate America
Settlement Admin.

P.O. Box 4234

Portland, OR 97208-4234

97208-423434



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LEGAL SERVICES

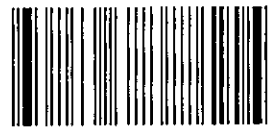
Renovate America Finance Cases CA4975



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Route to: Vault

*Route to: _____

OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

ARZELL

MI:

A

Last Name:

DUPREE

I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

BECAUSE THE PROPOSED SETTLEMENT IS NOT ENOUGH. I ALMOST LOST MY HOUSE BECAUSE OF THEIR MISINFORMATION. I HAVE FRIENDS THAT LOST THEIR HOUSES BECAUSE THEY DIDN'T HAVE SAVINGS TO DEAL WITH THE INCREASES IN MONTHLY PAYMENTS. ALL THE PAIN & FRUSTRATION THEY CAUSED, \$20 IS NOT ENOUGH.

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 10 - 2020
MM DD YYYY

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

Arzell A. Dupree
AMNESTY INTERNATIONAL

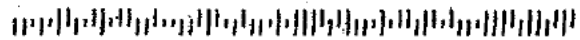
SN BERNARDINO CA 924

13 APR 2020 PM 4 L



Renata America Settlement
Administrator
P.O. Box 4234
Portland, OR 97208-4234

97208-423434



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APR 14 2020

LEGAL SERVICES

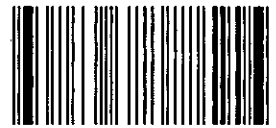
Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

OBJECTION FORM

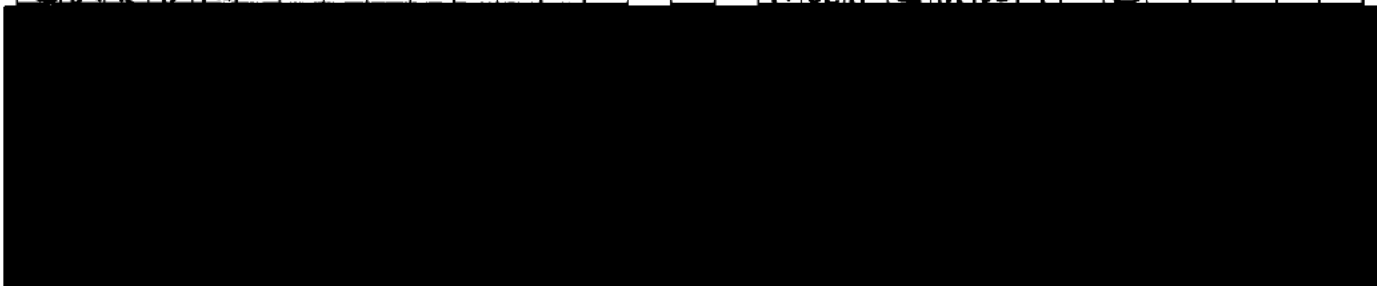
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name: MI: Last Name:
CAROL L NUNEZMAKEL

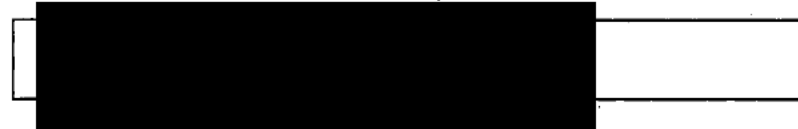


I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

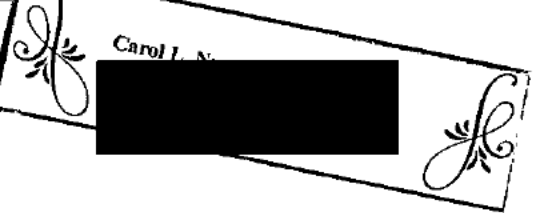
I was NEVER told A Lien would be placed on my home. — The "sale" person was very pushy and made me feel that I no choice. I am also a SENIOR

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 04 - 2020
MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



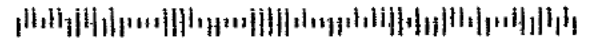
SANTA ANA CA 925

11 APR 2020 PM 7 L



Renovate America Settlement Administrator
PO Box 4234
Port Land OR 97208-4234

97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

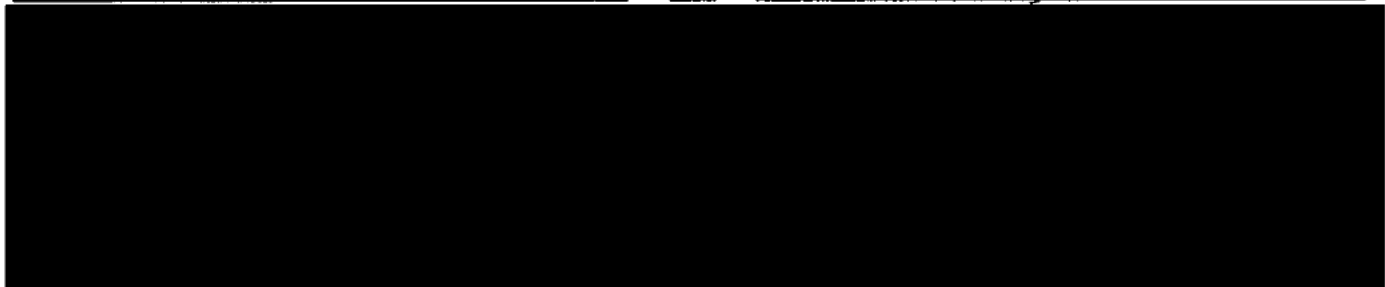
CHARLES

MI:

E

Last Name:

BUCKLEY



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

*Here/renovate America Approved Contract that was no legal
false representative. Forged signature and refuse to cancel
contract. Representative was not lic to do work as the
Attorney General found out and close the company down
My job was not thrown for a full year and I had to pay
Edison. My taxes double for service I did not get.*

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 05 - 13 - 2020
MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



Charles Buckley

I have more Doc

to many to read

① Note Log to Do Contract

② No Permit until AFTER FOUR

③ Still Not Complete

④ WAS Not TURN ON until
A YEAR LATER

⑤ I had to pay Edison for
that full year

⑥ My Taxes For that year
they double.

⑦ [REDACTED] HERO I fall over

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**BEFORE THE
REGISTRAR OF CONTRACTORS
CONTRACTORS' STATE LICENSE BOARD
DEPARTMENT OF CONSUMER AFFAIRS
STATE OF CALIFORNIA**

In the Matter of the Accusation Against:

[Redacted]

Respondent.

[Redacted]

and

[Redacted]

and

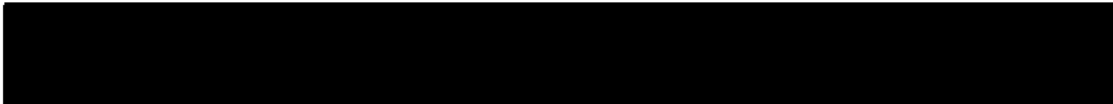
Case No. [Redacted]

DEFAULT DECISION

[Gov. Code §11520]

[Redacted]

The attached Default Decision is hereby adopted by the Registrar of Contractors as his Decision in the above-entitled matter.



IT IS FURTHER ORDERED that pursuant to Section 7102 of the Business and Professions Code and Section 870 of the Code of Regulations, title 16, Respondent License [REDACTED] shall not apply for reissuance or reinstatement of said license for five year(s) from the effective date of this Decision.

Home Improvement Salesperson Registration Number [REDACTED] issued to [REDACTED] is revoked.

IT IS FURTHER ORDERED that pursuant to Section 7102 of the Business and Professions Code and Section 870 of the Code of Regulations, title 16, Respondent License [REDACTED] Home Improvement Salesperson Registration Number [REDACTED] shall not apply for reissuance or reinstatement of said license for five year(s) from the effective date of this Decision.

Pursuant to Government Code section 11520, subdivision (c), Respondent may serve a written motion requesting that the Decision be vacated and stating the grounds relied on within seven (7) days after service of the Decision on Respondent. The agency in its discretion may vacate the Decision and grant a hearing on a showing of good cause, as defined in the statute.

This Decision shall become effective on November 8, 2019.

IT IS SO ORDERED October 8, 2019.

[REDACTED]

David Pogl
Registrar of Contractors

1 be used and installed.

2 c. Section 7159(d)(10)(C). Respondent failed to include the approximate date on which
3 work will be commenced.

4 d. Section 7159(d)(11)(B). Respondent failed to include the approximate date of
5 completion.

6 e. Section 7159(d)(13). Respondent failed to include the heading "Note about Extra
7 Work and Change Orders" and/or failed to include the required statement.

8 f. Section 7159(e)(2). Respondent failed to provide notice regarding Workers'
9 Compensation Insurance.

10 g. Section 7159(e)(4). Respondent failed to provide the required heading of mechanics
11 lien warning and the required notice.

12 h. Section 7159(e)(5). Respondent failed to provide the required notice, in at least 12
13 point type face print, within the contract, regarding the Contractors State License Board.

14 i. Section 7159(e)(6)(B). Respondent failed to provide the required language of the
15 "Three-Day Right to Cancel" as required by law.

16 **N. LIVE OAK AVE PROJECT**

17 47. On or about November 24, 2015, Respondent through its unregistered salesperson,
18 [REDACTED] entered into a written contract with homeowner, C.B., for an installation of a
19 solar system at his residence located on [REDACTED] for the amount of
20 [REDACTED]. The contract was financed through HERO loan.
21 Work began on or about November 27, 2015, and ceased on or about December 1, 2015. During
22 the presentation of the contract, homeowner C.B. was promised a 30% tax credit in form of a
23 check, roughly in the amount of [REDACTED] to apply towards his loan to lower the balance. After
24 the system was installed, homeowner C.B. contacted Respondent to have the system turned on.
25 Respondent issued a [REDACTED] payment to the homeowner for the delay in obtaining a permission
26 to operate from Edison and was told the system was turned on at this point. Approximately one
27 year later, homeowner C. B. received an annual statement showing that the system did not
28 produce any energy throughout the year to offset his usage in the amount of [REDACTED]

1 48. Respondent sent another technician to inspect the system. The technician turned the
2 system on and informed the homeowner C.B. that the panels needed to be removed and pictures
3 taken. After reviewing the contract, homeowner C.B. realized that monitoring was not installed
4 on the system per the written contract. On or about August 17, 2017, an industry expert inspected
5 the system and estimated the cost to correct and complete work required under the contract to be
6 approximately [REDACTED]

7 **THIRTEENTH CAUSE FOR DISCIPLINE**

8 **(Departure from Accepted Trade Standards)**

9 49. Respondent is subject to disciplinary action under section 7109, subdivision (a) in
10 that on the [REDACTED] Respondent willfully departed in a material respect from
11 accepted trade standards for good and workmanlike construction, as follows:

12 a. Respondent failed to properly install solar panel clamps to manufacturer's
13 requirements which can void the manufacturer's warranty.

14 b. Respondent failed to install roofing tiles to sit flush with surrounding tiles which
15 degrades the water shed that the tiles provided. Lifted tiles also cause surrounding tiles to be
16 more fragile due to uneven weight distribution.

17 c. Respondent failed to secure dragging wires on the roof surface which can be damaged
18 over time from friction, causing electrical failures.

19 d. Respondent failed to properly test and turn on solar equipment for almost one year.

20 **FOURTEENTH CAUSE FOR DISCIPLINE**

21 **(Failure to Complete Project for Contract Price Stated)**

22 50. Respondent is subject to disciplinary action under section 7113, in that on the [REDACTED]
23 [REDACTED] Respondent failed to complete the project for the contract price, and the
24 homeowner C.B. is required to spend substantial amounts in excess of the contract price to
25 complete the project in accordance with the contract.

26 **FIFTEENTH CAUSE FOR DISCIPLINE**

27 **(Employment of Unregistered Home Improvement Salesperson)**

28 51. Respondent is subject to disciplinary action under section 7154, in that on the [REDACTED]



HERO Final Payment Summary

P: 855-HERO-411 (855-437-6411)

E: info@heroprogram.com

A: 1170 W. 3rd St 2nd Floor San Bernardino, CA 92410

Date: **03/01/2016** HERO ID: [REDACTED]
 Property Owner(s): **Charles Buddey, Vickie Buddey** Application Date: **11/09/2015**
 Property Address: [REDACTED] Funded Date: **03/15/2016**

FINAL PAYMENT SUMMARY

Project financing complete on **03/15/2016**¹

Thank you for choosing the HERO Program to finance your home upgrades. Everyday HERO is working to help property owners in your community to make their homes more energy efficient and reduce water usage. We hope you are enjoying the benefits of the products that you installed. Please review the estimated financing and payment information below which is calculated on the funding date for your project.

HERO Products Installed

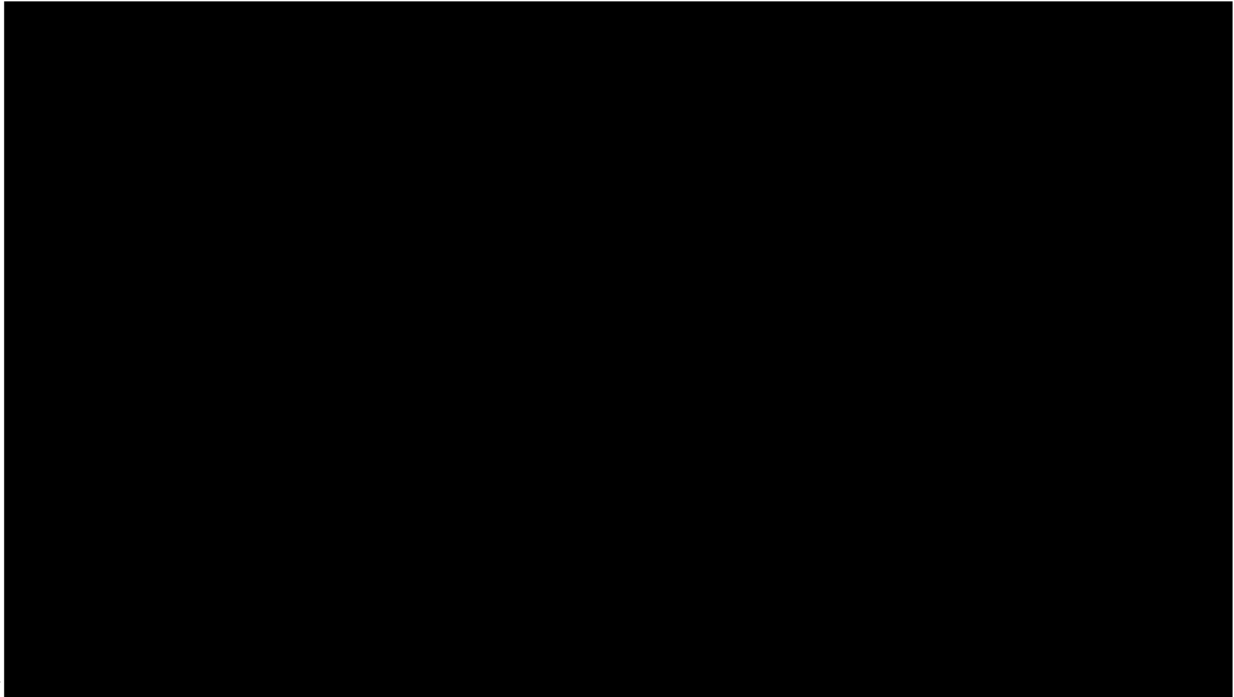
HERO Products Installed			
1	Solar Photovoltaic Systems - Solar Inverter		
2	Solar Photovoltaic Systems - Solar Panel		
Total Requested Product Amount			
HERO Program administration costs and recording fees ²			
Interest before first payment ³			
TOTAL AMOUNT TO BE FINANCED FOR THIS PROJECT			
HERO Payment to Contractor (HERO pays to contractor or other payee upon project funding)			

- All final amounts for your HERO project were calculated using the date that the project financing was complete: 03/15/2016.
- Program costs to provide financing for your improvement. These costs include municipal bond issuance costs and the cost of processing your paperwork. It also includes the fees paid to the county to record and process the financing documents.
- This is the Interest accrued from your project completion date and your first HERO payment.

Property Tax Bill Payment Summary

HERO is here to help at every stage of the process! If you have questions regarding how to save for your first HERO payment, HERO assessments and real estate transactions, or any other HERO related questions, please call at 855-HERO-411 (855-437-6411)

Payment Schedule



1.

HERO Program Payoff Statement

Statement Date: [REDACTED]
Total Payoff Amount Due: [REDACTED]
Valid Through Date: [REDACTED]
Bond Series: [REDACTED]
HERO ID Number: [REDACTED]
APN: [REDACTED]
Contract Owner: Charles Buckley, Vickie Buckley
Property Address: [REDACTED]

Thank you for choosing the HERO Program to finance your home improvement project. Please note that the information below does not reflect any utility bill savings and/or tax deductions which may have benefited you as a result of participating in the program.

Description of Payment

Project Cost (labor and products) 3/15/2016
HERO administration program cost ¹
County recording and processing fee ²
Interest from 3/15/2016 to 6/4/2018
Assessment Payments via property tax bill from 7/1/2016 to 6/30/2017 ³
Assessment Payments via property tax bill from 7/1/2017 to 6/30/2018 ³
Payoff Balance Total (valid until 04/06/2018):



CSLB

YOUR PAYMENT SLIP

TO MAIL IN PAYMENT

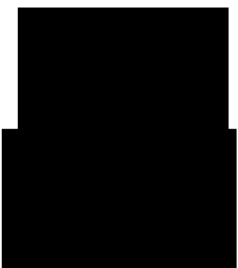
*Please include this slip with your check made payable to "SANBAG."
Please write your APN and HERO ID number on the check and mail to the following address:*

CIT Bank, N.A.
Attn: Client Banking Services
75 N. Fair Oaks Ave.
Pasadena, CA 91103

TO MAKE A WIRE TRANSFER

Please include all of the information below on your wire transfer to ensure a successful transaction.

APN:
HERO ID:
Account Name:
Account #:
ABA:
Address:



Property Owner

HERO Products Installed	
1	Solar Photovoltaic Systems - Solar Inverter
2	Solar Photovoltaic Systems - Solar Panel
Total Requested Product Amount	
HERO Program administration costs and recording fees ²	
Interest before first payment ³	
TOTAL AMOUNT TO BE FINANCED FOR THIS PROJECT	
HERO Payment to Contractor (HERO pays to contractor or other payee upon project funding)	

1. All amounts are estimates based on a project expiration date of 04/27/2016. Actual amounts will be calculated based on the actual project completion date, and will be listed on the Final Payment Summary.
2. Program costs to provide financing for your improvement. These costs include municipal bond issuance costs and the cost of processing your paperwork. It also includes the fees paid to the county to record and process the financing documents.
3. This is the Interest accrued from your estimated project completion date and your first HERO payment.

IMPORTANT NOTICE: PLEASE DO NOT SIGN THIS DOCUMENT UNTIL THE WORK IS COMPLETE

I, the undersigned, certify that:

1. The products installed on my property are completed to my satisfaction;
2. I understand that the selection of the contractor and acceptance of the materials used and the work performed is my responsibility and that the HERO Program, San Bernardino Associated Governments, and/or Renovate America, Inc. do not endorse any contractor or any other person involved with the products, the design of the products, or warrant the economic value, energy savings, safety, durability or reliability of the products;
3. I understand that the HERO Program has the right to inspect any installed products listed on this Completion Certificate;
4. The products listed above are the products installed on my property;
5. I have obtained, or will obtain, all necessary final permits and/or inspections required in my jurisdiction;
6. I hereby transfer and assign my right to HERO Funding to the Contractor and/or Payment Designee for the Total Approved Financing Amount for this Completion Certificate if I indicated that payment should be paid to the Contractor and/or Payment Designee above; and
7. I hereby transfer and assign my right to Program Fund Moneys to Renovate America, Inc. or its affiliates.



Charles Buckley, Signature

2/21/2016

Date



Vickie Buckley, Signature

2/21/2016

Date

2-1383674460
OWNER'S COPY
1/27/15
1/21/15

PROJECT:

CONSTRUCTION LENDER: Helo

DESCRIPTION OF THE PROJECT AND DESCRIPTION OF THE SIGNIFICANT MATERIALS TO BE USED AND EQUIPMENT TO BE INSTALLED: Direct Contractor will furnish all labor and materials to construct and complete in a good, workmanlike and substantial manner a:

INSTALL 26 SOLAR PANELS WITH SOLAR EDGE INVERTERS WITH OPTIMIZERS. MONITORING INCLUDED. ANY WORK TO ELECTRICAL BOX REQUIRED IS INCLUDED. PERMIT INCLUDED.

Substantial commencement of work under this contract is described as: PERMIT DESIGN/MEASURE

Approximate Start Date: Nov 5 2015

Approximate Completion Date: Jan 31 2016

CONTRACT PRICE:

DOWNPAYMENT: \$ 0

THE DOWNPAYMENT MAY NOT EXCEED \$1,000 OR 10 PERCENT OF THE CONTRACT PRICE, WHICHEVER IS LESS. FINANCE CHARGE \$ TBD BY HELO

SCHEDULE OF PROGRESS PAYMENTS: The schedule of progress payments must specifically describe each phase of work, including the type and amount of work or services scheduled to be supplied in each phase, along with the amount of each proposed progress payment. IT IS AGAINST THE LAW FOR A DIRECT CONTRACTOR TO COLLECT PAYMENT FOR WORK NOT YET COMPLETED, OR FOR MATERIALS NOT YET DELIVERED. HOWEVER, A CONTRACTOR MAY REQUIRE A DOWNPAYMENT.

- 1. All changes by addendum only
- 2. -----
- 3. -----
- 4. -----

Upon satisfactory payment being made for any portion of the work performed, the contractor shall, prior to any further payment being made, furnish to the person contracting for the home improvement work a full and unconditional release from any claim or mechanics lien for any person entitled to make such a claim of lien per Sections 8410 and 8404 of the Civil Code for that portion of the work for which payment has been made.

Allowances: The following items or specific prices as indicated are included in the contract price. The contract price shall be adjusted upward or downward based on actual amounts rather than estimated amounts herein.

List of Documents to be Incorporated into the Contract: Notice of Cancellation, Arbitration of Disputes, Three-Day Right to Cancel, Mechanics Lien Warning, Information about Contractor's State License Board.

A notice concerning commercial general liability insurance and workers' compensation insurance is attached to this contract. I, the owner, acknowledge receipt of a fully completed copy of this agreement and all documents listed above.

ARBITRATION
OWNER: Initial this box if you agree to arbitration. Please see the "Arbitration of Disputes" section attached.

You (the owner or tenant) have the right to require the Contractor to have a performance and payment bond; however, the Contractor can charge you for the costs of procuring a bond.

RIGHT TO CANCEL
The law requires that the contractor gives you a notice explaining your right to cancel. Initial the checkbox if the contractor has given you a "Three-Day Right to Cancel" notice.

copy of this agreement, signed by both you and the contractor.

1/27/15 Firm Name
1/21/15 Contractor

From:
BUCKLEY Charles



Renovate America Settlement Administrator
Administrator
PO Box 4234
Portland OR 97208-4234

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APR 24 2020
Epiq Class Action

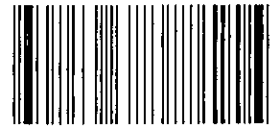
Renovate America Finance Cases CA4975

Objection #



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*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

E l g a

MI:

G

Last Name:

V a n B e r g e n

I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

my HERO Project was approved and started 1/8/2016 and it was financed for a total of \$9,912.06. How can it be paid for two years and have a final payment (paid early) of \$9,513.05 12/4/17? I am also appalled as to how much the lawyers are getting paid as opposed to the home owners who get taken advantage of - and the ones still in the program \$20.00 payment - REALLY?

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 20 - 2020
MM DD YYYY

[Redacted signature area]

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

Van Bergen



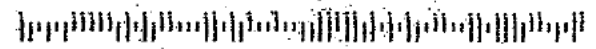
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Renovate America Settlement Administrators
P.O. Box 4234
Portland, OR 97208-4234

97208-423434

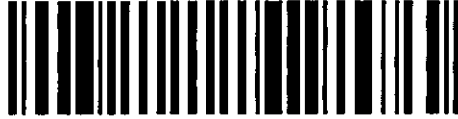


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LEGAL SERVICES

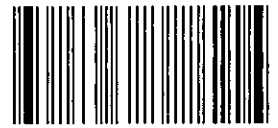
Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

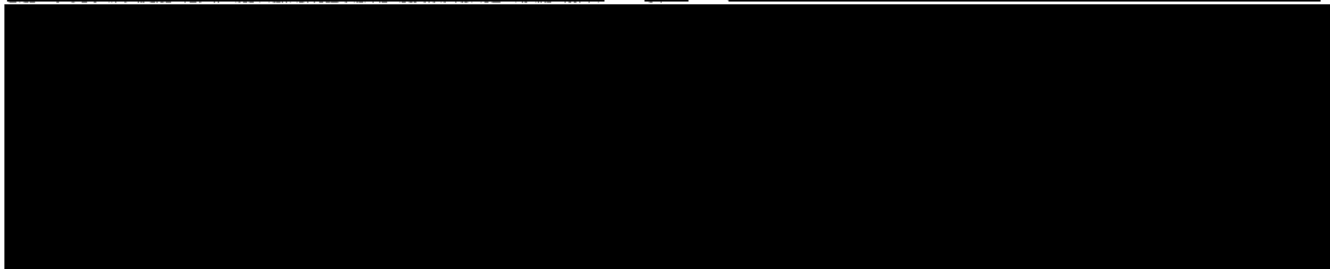
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I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

The sales person who sold me the Hers program lied and said my solar and attic insulation, (which we really did not need) was a complete write off on our taxes. He Lied!! I believe he took advantage of this two Senior Citizens (myself + husband). Also we had to pay an attorney to have our roof released to us as we live in a Condo.

Falinda Pena

Dated:

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MM DD YYYY



(SIGN HERE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

HERO Funding Amount to be paid to: <input checked="" type="checkbox"/> Contractor _____ <input type="checkbox"/> Property Owner _____ <input type="checkbox"/> Payment Designee _____	TOTAL REQUESTED PRODUCT AMOUNT: _____
---	---

Contractor

Company Name: _____ Phone: _____
 CSLB No: _____ Address: _____

Payment Instructions: On file and can be updated from within the contractor portal or if payment is to be made to the Payment Designee as set forth in the Payment Designee section below.

I, the undersigned, certify that:

1. The products installed on the property are complete to the satisfaction of the customer;
2. The customer(s) signed this Completion Certificate after the installation of the products and all signatures on this Certificate are genuine;
3. I have the correct licensing/classifications from the Contractor State Licensing Board to install the products listed on this Completion Certificate;
4. I have the authority to sign this Completion Certificate on behalf of my company;
5. I have provided permits and final invoices with this Completion Certificate and the attached documents are true and correct copies thereof;
6. I have attached a copy of the business license for this jurisdiction if one or more products did not require a building permit;
7. I hereby transfer and assign my right to HERO Funding to the Payment Designee for the Total Approved Financing Amount for this Completion Certificate if the instructions above indicate that payment should be paid to the Payment Designee; and
8. I hereby transfer and assign my rights to Program Fund Moneys to Renovate America, Inc. or its affiliates.

 Signature

10/2/2015
 Date

 Printed Name

Payment Designee

Company Name: _____ Phone: _____
 Contact Name: _____ Address: _____

Property Owner

DO NOT SIGN UNTIL WORK IS COMPLETE.

I, the undersigned, certify that:

1. The products installed on my property are completed to my satisfaction;
2. I understand that the selection of the contractor and acceptance of the materials used and the work performed is my responsibility and that the HERO Program, Western Riverside Council of Governments, and/or Renovate America, Inc. do not endorse any contractor or any other person involved with the products, the design of the products, or warrant the economic value, energy savings, safety, durability or reliability of the products;
3. I understand that the HERO Program has the right to inspect any installed products listed on this Completion Certificate;
4. The products listed above are the products installed on my property;
5. I have obtained, or will obtain, all necessary final permits and/or inspections required in my jurisdiction;
6. I hereby transfer and assign my right to HERO Funding to the Contractor and/or Payment Designee for the Total Approved Financing Amount for this Completion Certificate if I indicated that payment should be paid to the Contractor and/or Payment Designee above; and

7. I hereby transfer and assign my right to Program Fund Moneys to Renovate America, Inc. or its affiliates.

[Redacted Signature]

Falinda Pena, as Trustee, Signature

10/2/2015

Date

[Redacted Signature]

Edward Pena, as Trustee, Signature

10/2/2015

Date

Property Owner 3, Signature

Date

Property Owner 4, Signature

Date

Falinda Pena



SN BERNARDINO CA 924

13 APR 2020 PM 4 L



Renovate America Settlement Adm.
P.O. Box 4234
Portland Or. 97208-4234

97208-423434



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APR 14 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

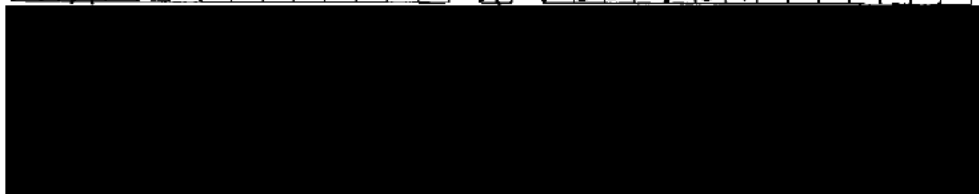
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MI:

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Last Name:

HOGAN CAMP



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

*I Believe this suit is for benefit of
Lawyers and not class action participants.*

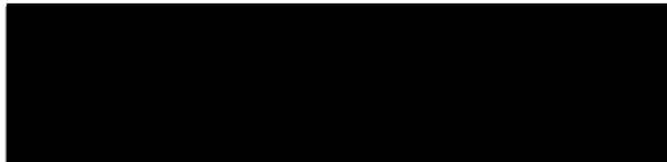
Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 09 - 2020



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

HOGAN CAMP



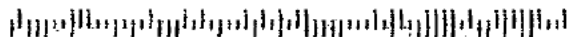
SANTA ANA CA 92705

11 APR 2020 PM 7 L



Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR, 97208-4234

57208-423434

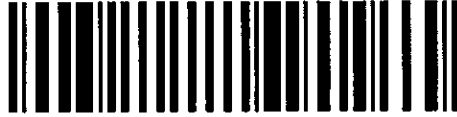


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LEGAL SERVICES

Renovate America Finance Cases CA4975



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Route to: Vault

*Route to: _____

OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

G i l b e r t

Mr.

Last Name:

G o n z a l e s



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

When we were sold this paint job there were no mention on papers we signed about additional fees. of \$2408.00 for Closing Costs & misc fees + annual fee of \$35.00 and they could raise it when ever they wanted to. I have supporting documents & Phone Calls if needed. (Per Brandon 9-3-19) I paid [redacted] over cost + interest

Please provide copies of any documents that you wish to submit in support of your position.

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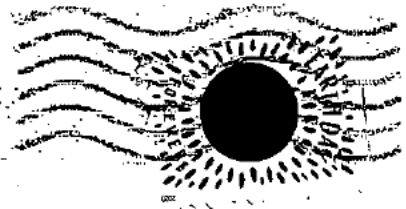
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(SIGNATURE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

Mr. & Mrs. Gilbert G.

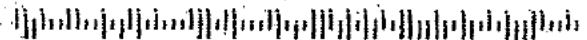
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Renovate America Settlement Adm
P.O. Box 4234
Portland OR, 97208-4234

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APR 14 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



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Route to: Vault

*Route to: _____

OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

MI:

Last Name:

J A M E S V C H A P E L L



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

This is an abuse of the system by these lawyers. The benefit to the class members is miniscule, at best, while enriching the lawyers inequitably. This needs to be rejected on principle to eliminate these types of frivolous lawsuits from our system by making a statement that we will not tolerate this type of legal abuse.

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 11 - 2020
MM DD YYYY

[Redacted signature box]

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

Mr Jimi V Chappell

JACKSONVILLE FL 320

11 APR 2020 PM 3 L



Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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Epiq Class Action

Renovate America Finance Cases CA4975

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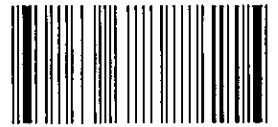
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OBJECTION FORM

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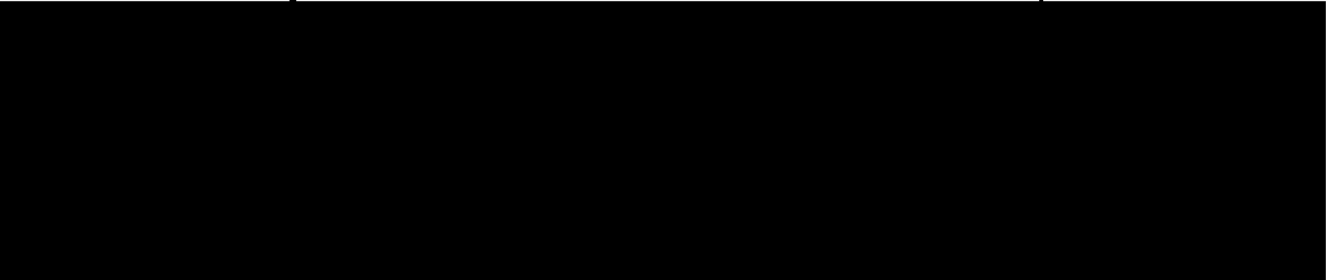
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than June 8, 2020. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name: MI: Last Name:



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

My HERO project was approved & started 1/8/2016 and was financed for a total of [redacted] I paid for two years and it had a final payment of [redacted] (Paid early) on 12/1/17. I am appalled by the amount lawyers involved in this case are paid as opposed to home owners who were taken advantage of. \$20 payment - seriously

Please provide copies of any documents that you wish to submit in support of your position.

Dated: - -

MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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MAY 18 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



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OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

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Class Member's First Name:

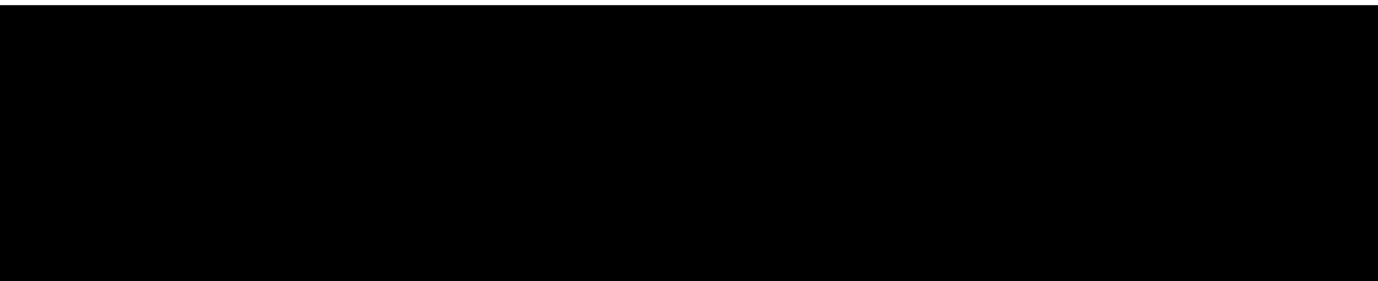
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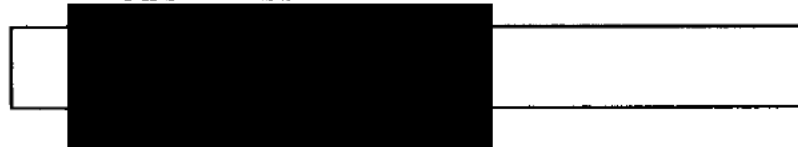


I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

I have had no issues with this HERO financing

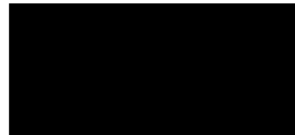
Please provide copies of any documents that you wish to submit in support of your position.

Dated: 05 - 13 - 2020
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Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234





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Renovate America
PO Box 4234
Portland OR
97208-4234

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LEGAL SERVICES

Renovate America Finance Cases CA4975



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OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

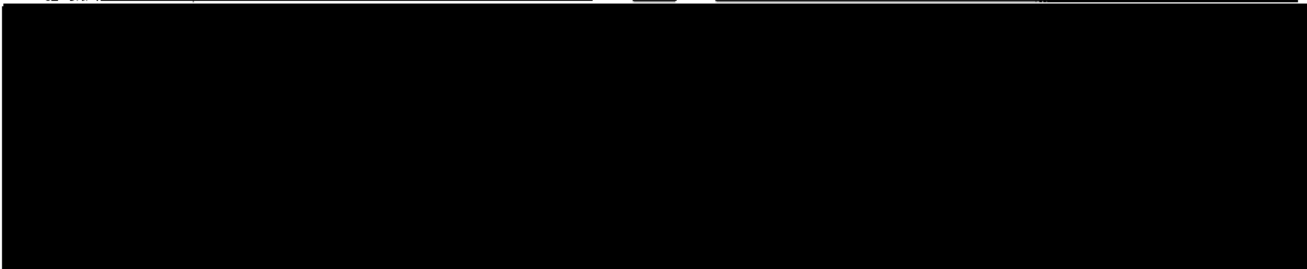
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I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

FEE OF LOAN WERE NOT DISCUSSED. AN ADDITIONAL FEE
WAS CHARGED FOR OBTAINING A ZERO LOAN. \$120.00
Dollars is not enough to pay individuals who have
lost hundreds/thousands on these loans.

Please provide copies of any documents that you wish to submit in support of your position.

Dated:

04	-	27	-	2020
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(HERE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



HERO ID #: [REDACTED]

Dear Jesus,

Welcome to HERO!

Thank you for choosing the HERO Program to finance your home upgrades. We hope you are enjoying the benefits of the products you installed. This welcome package includes what you need to know as a new HERO Homeowner including payment summary details and how HERO financing repayment works.

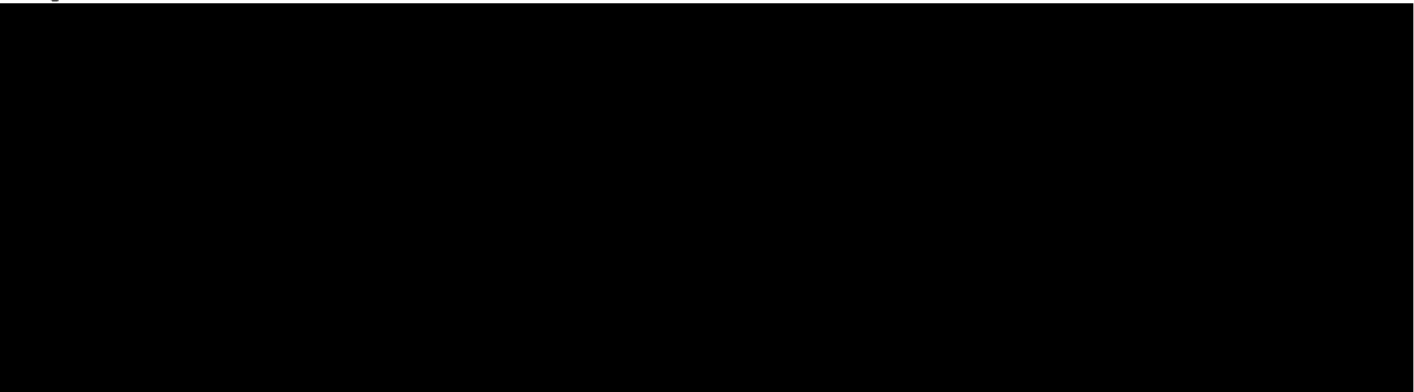
HERO Specialists are available to answer any questions you may have about your financing terms at 855-HERO-411. Additionally, when you are considering refinancing or selling your home, HERO Property Advisors are available to assist you through the process from start to finish. These specialists can be reached Mon. - Fri. at 855-CAL-HERO.

We aim for high customer satisfaction and the vast majority of HERO Homeowners indicate they would recommend the Program to a friend – and we love hearing from the HERO community on our social media pages. We invite you to like us on Facebook, follow us on Twitter and Instagram, and share photos and videos of you and your family enjoying your home upgrade. You'll find a community of homeowners constantly learning from one another about maximizing energy and water savings, and you can also use the pages to ask us any questions you may have.

Thank you again for choosing HERO. Enjoy your improvements!

The HERO Team

Payment Details



Impound Accounts

If you have an impound account through your lender, we recommend that you begin setting aside your monthly payment amount so that you are prepared when your lender adjusts your account. Most lenders will make your property tax payments first and then adjust your impound account at a later date (typically in January or May). At the time of adjustment, you will be asked to make a payment equal to your annual HERO payment or, if that is not possible, you will need to make a higher monthly payment for the next 12 months to replenish your impound account. If you have questions on this, please reach out to one of our HERO Property Advisors.


Additional Improvements

HERO is available for numerous energy and water savings improvements, and most homeowners are able to finance multiple projects. Any additional funds available to you for use on future projects are listed to the right. Please visit heroprogram.com for a full list of HERO eligible products then call 855-HERO-411 to get started.

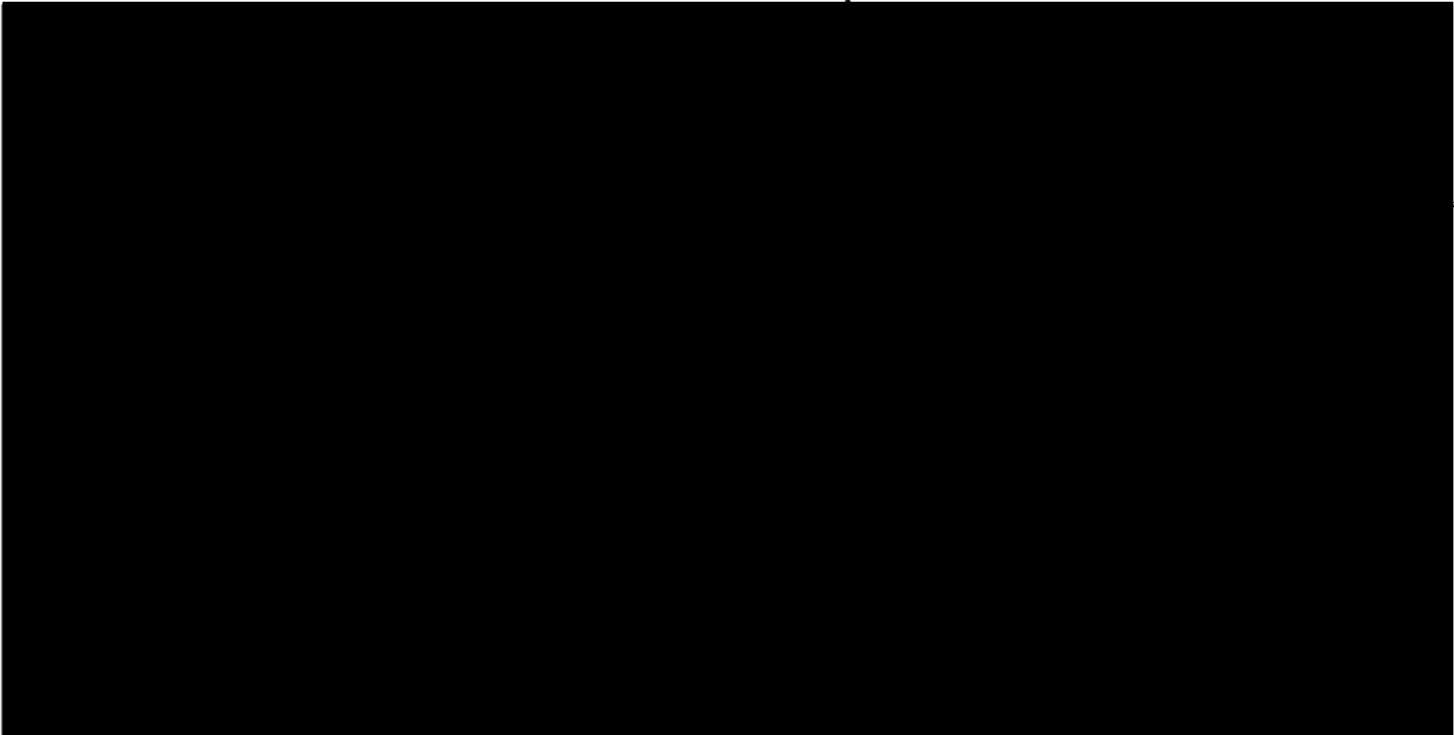
Available Funds



Payoff Requests & Partial Payoffs



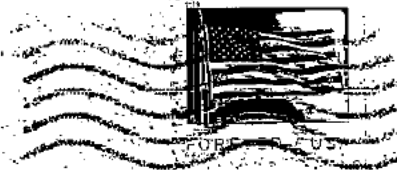
Payment Summary



JESUS AMERZUM

SAN DIEGO, CA 921

02 MAY 2020 PM 5 L



RENOVATE AMERICA SETTLEMENT Administrator
P.O. Box 4234
Portland, OR 97208-4234

97208-423434

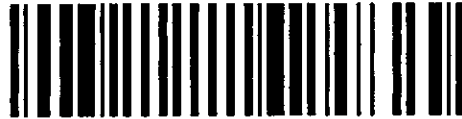


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LEGAL SERVICES

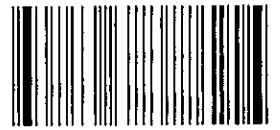
Renovate America Finance Cases CA4975



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OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

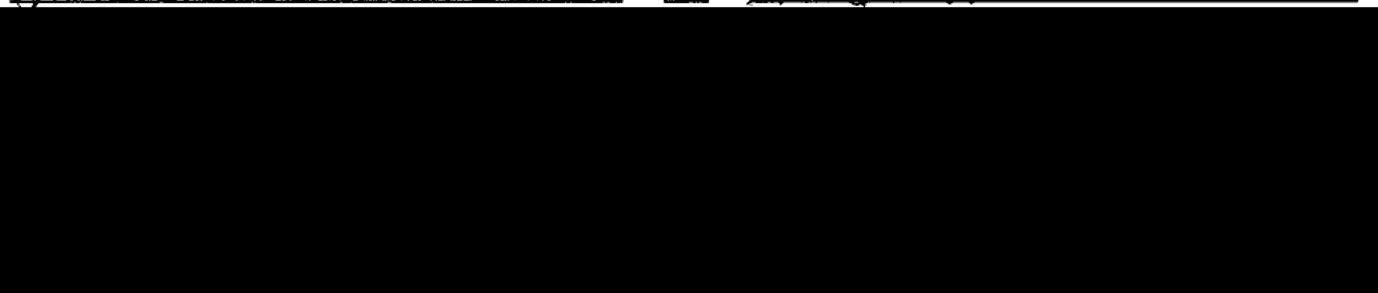
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Last Name:

Jose

E

Medrano



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

I was have to Refinance my House To Be out to this contract and I paid in full my Balanced.

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 05 - 19 - 2020
MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



Jose E. Medrano



SANTA ANITA CA 926

14 MAY 2020 PM 5 L



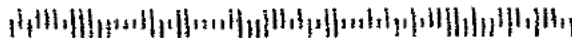
To:

Renovate America
Settlement Administrator

Po Box 4234

Portland, OR 97208-4234

97208-423434



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APR 16 2020

LEGAL SERVICES

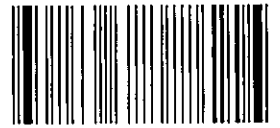
Renovate America Finance Cases CA4975



Objection #

60000010

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Route to: Vault

*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than June 8, 2020. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name: JULIANA MI: Last Name: WESTBROOK

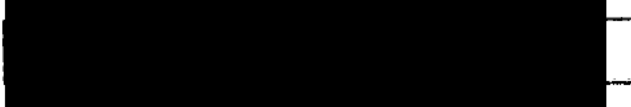


I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

We have paid more than 12 thousand dollars on a 12 thousand five hundred loan. and I paided it off still oweing 10 thousand eight hundred dollars after 4 years. Most of the money went towards their fees

Please provide copies of any documents that you wish to submit in support of your position.

Dated: - -
MM DD YYYY



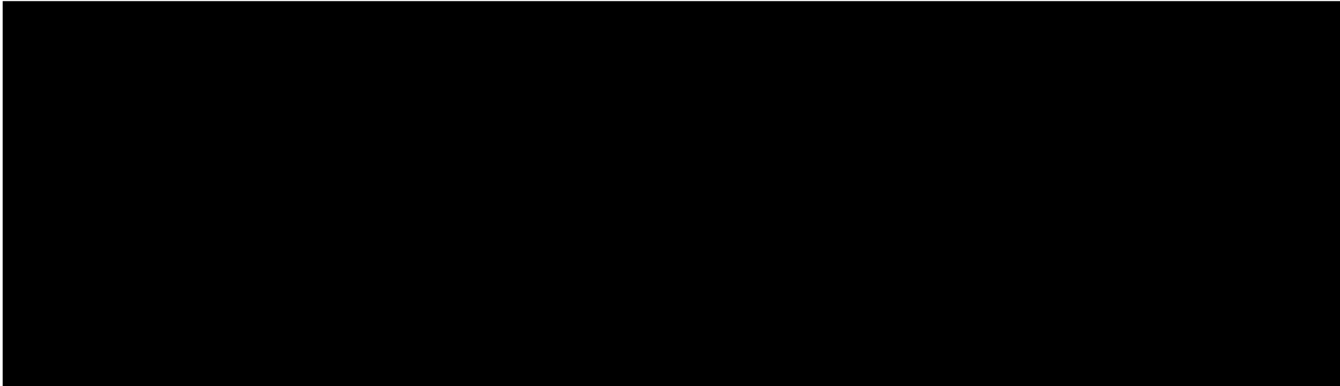
Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



HERO Program Payoff Statement

Statement Date:	
Total Payoff Amount Due:	
Payment must be received by:	
Bond Series:	
HERO ID Number:	
APN:	
Contract Owner:	
Property Address:	

Thank you for choosing the HERO Program to finance your home improvement project. Please note that the information below does not reflect any utility bill savings and/or tax deductions which may have benefited you as a result of participating in the program.



YOUR PAYMENT SLIP

**TO MAIL IN PAYMENT**

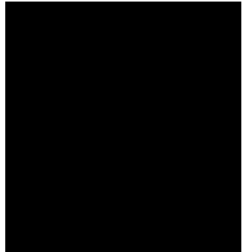
Please include this slip with your check made payable to "LA HERO Program." Please write your APN and HERO ID number on the check and mail to the following address:

CIT Bank, N.A.
 Attn: Client Banking Services
 75 N. Fair Oaks Ave.
 Pasadena, CA 91103

TO MAKE A WIRE TRANSFER

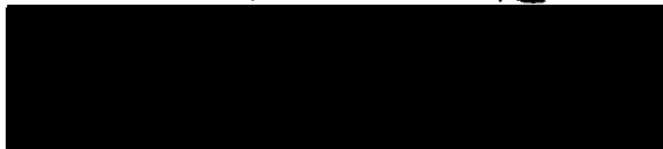
Please include all of the information below on your wire transfer to ensure a successful transaction.

APN:
 HERO ID:
 Account Name:
 Account #:
 ABA:
 Address:



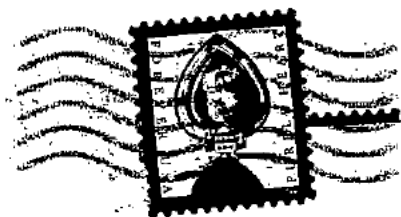
Payments that do not indicate the HERO ID and APN, are not made payable to LA HERO Program, or are received after the due date may be rejected or incur additional fees and interest.

Juliana Westbrook



SANTA FLORITA 35000

13 APR 2000 PM 3:11



Renovate America Settlement
Administrator

PO Box 4234

Portland OR 97208-4234

97208-423434



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APR 24 2020
Epiq Class Action

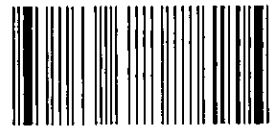
Renovate America Finance Cases CA4975

Objection #



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Route to: Vault

*Route to: _____

OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

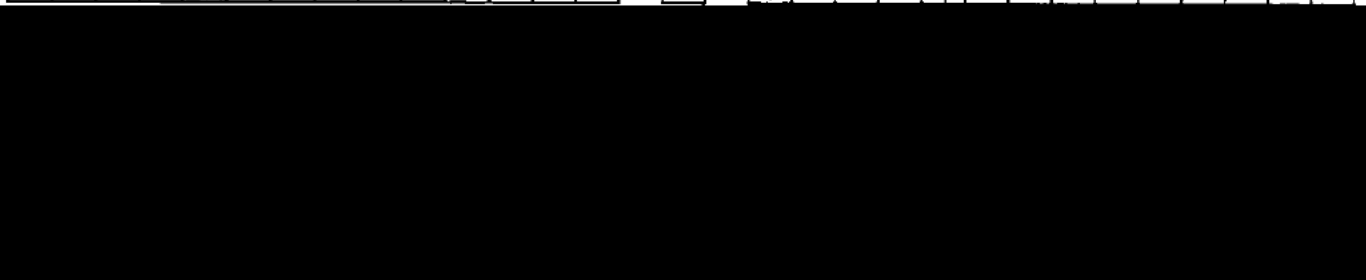
J U L I O

MI:

C

Last Name:

Y O K O Y A M A

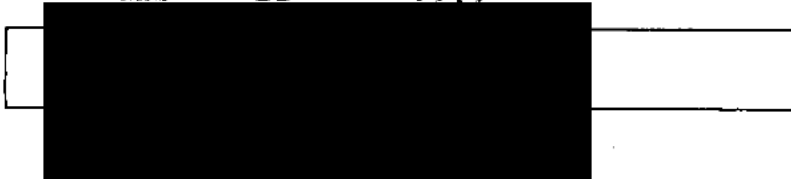


I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

PLEASE SEE ATTACHMENT SHEET.

Please provide copies of any documents that you wish to submit in support of your position.

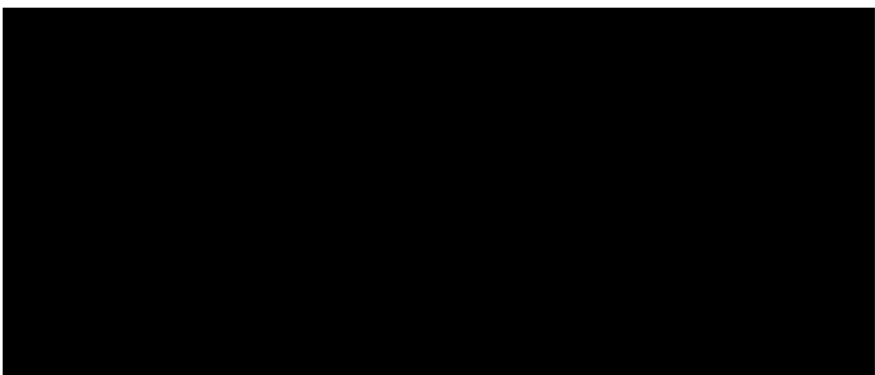
Dated: 04 - 14 - 2020
MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

To whom it may concern,

Back in August of 2015 I was solicited by a vendors regarding easy financed programs designed to help homeowners to do qualifying upgrades to the homes, the vendor and upgrade I selected was not the issue, they were not the best, the cheapest or the most capable competent company out there, but they did the job I wanted and it all came out almost to my satisfaction. The issue I have with is with the financing company, when it was initially pitched to me, no one including the vendor or the finance company disclosed any information regarding the excessive and unfair fees this loan came with, I've taken loans out before, but this company is predatory and targeting consumers, this should be stopped and at the very least controlled by the cities/counties/states where it practices. Vendors should also be accountable as well since they are the ones door to door getting consumers duped into this unfair loan and are partnered up with the financial agency. I was literally force to take out a thirteen thousand dollar loan from my 401k retirement plan to payoff the unfair, predatory, scam loan I was misled into attaining without the real facts of the loan, no upfront payoff fees, no upfront prepaid fees, no upfront waiting period or time table of entire process, no upfront huge excessive and abusive fees. I should not have to put at risk my home or retirement to simply payoff this loan. Its absurd that the city, county and state are allowing for this company to target us and let us fall victims of this unfair practices. I can totally relate with the listed complains they have listed in social media, BBB and others. I'm actually glad I am not the only 1 out there that has been taken advantage of and left feeling like this but countless others as well, so it reiterates the obvious fact here, that its unfair. I for 1 are filing complains to the city of san Bernardino, the county of san Bernardino and the state of California. Furthermore I will also take to social media to voice my opinion and experience. I will be contacting an attorney to take a look at this and see if we can take legal action and recourse for these excessive fees that are not any where in my original loan docs or disclosed by any of them. When I initially contacted them to see if they could assit me in waving some of the administrative fees, they consented to give me an eight hundred dollars, but with the condition that I submitted payment in a matter of a day or so, which was not doable for anyone, there is a time line and process for anyone seeking any kind of loan , including the PACE?Hero Program. I advised them of this and they would wait or extend time given knowing I could not meet time line as I had already expressed to them about the loan I was seeking to pay them off. I have worked too hard to have my home and to give my dependents a heritage to lose it or put it at jeopardy for this destructive loan. I really did struggled to make my property tax bill after the Hero nearly double my bill. I had a long debate and sleepless nights over the last year just thinking of the burden I had on our home and how could my wife and kids could keep up with these hiked property tax bill we had due to the added on payment from the hero program. And I finally decided to gamble and put the burden on my retirement instead of our home. To summarized it here is a little bit of my particular loan balance I had to deal with.



Not to mention this years property tax bills I still have to pay this Dec 2019 because they would not be processing my pay off fast enough. Not sure how is it that our government agencies are allowing this to happen to Us. I have paid all this money and still own almost all the original loan. I'm unfeather by this. I don't believe 20 dollars as a settlement would do anyone justice, the settlement would not be any fair if this stays at this portion, the outcome of this can also be credit to our assessors accounts for higher amount, this would help us tremendously, please do consider my objection to renegotiate, this people laughed all the way to the bank on our expense.

Thank you.



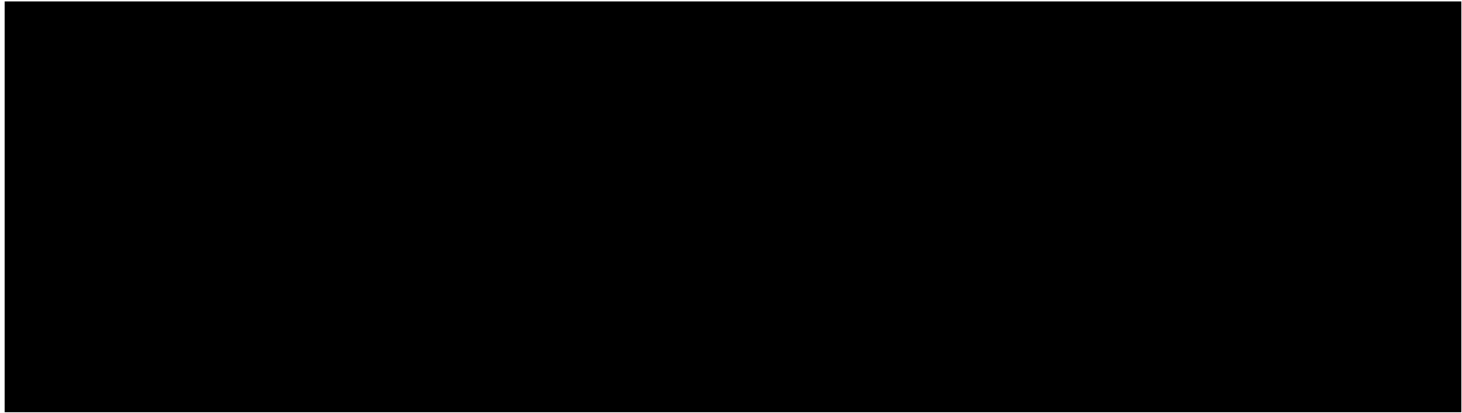
José Yokoyama

HERO Financing Program™ Final Payment Summary

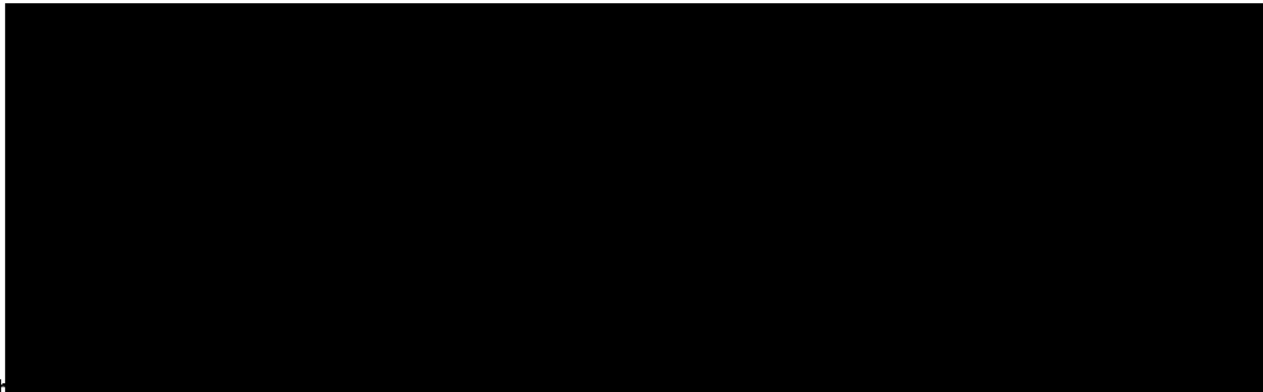
Date: [REDACTED]
Property Owner(s): **Julio Yokoyama, Yesenia Yokoyama**
Property Address: [REDACTED]
HERO ID: [REDACTED]
Application Date: [REDACTED]
Funding Date: [REDACTED]

The information provided below reflects the charges you will incur at the settlement of your Assessment Contract.

Your payments will be added to your property tax bill beginning with your property taxes for the 2016 tax year.



Payment Summary



****Subject to change

HERO Financing Program™ Final Payment Summary

Thank you for choosing the HERO Financing Program to finance your recent home energy renovation project.

For the term of your financing (see 'Financing Term' on page 1 of this document), your payment will be included on your property tax bill.

The payment amount due will be shown on your property tax bill as a new line item labeled "HERO FINANCING" and will also be included in the total property tax amount.

<p>When will HERO be included in my property taxes?</p>	<p>HERO FINANCING will be included in your property taxes beginning in the next property tax fiscal year after the close of your financing.</p> <p>This will be your November 2016 property tax bill.</p>
<p>How will this impact my property tax impound account?</p> <p>I pay my taxes monthly.</p>	<p>If you pay your property taxes monthly along with your mortgage payment, you have an escrow impound account through your lender.</p> <p>The County Treasurer-Tax Collector provides your lender with the property tax amount which is due on your property for the year. Beginning with your November 2016 property tax bill, this will now include HERO FINANCING as a new line item. Your lender will adjust your monthly property tax escrow impound payment based on this information.</p> <p>IMPORTANT: If your lender does not increase your monthly impound amount prior to paying your property taxes for the year (which includes your new HERO payment), your lender may temporarily increase your impound amount to recoup the HERO payment they made on your behalf.</p> <p>Please contact your lender to be sure you understand when, and how, your escrow impound account will be adjusted. Depending on the timing, this could result in a temporary increase in your monthly mortgage payment.</p> <p>We also recommend that you send your lender this HERO Financing Program™ Final Payment Summary to confirm that your monthly property tax impound account is adjusted adequately.</p>
<p>How will this impact my property taxes?</p> <p>I pay my taxes directly.</p>	<p>If you pay your property taxes directly to the Treasurer-Tax Collector, your property tax amount for the year will include HERO FINANCING.</p> <p>As usual, your property taxes can be paid in two installments, with the first installment due in November (late if not paid by December 10) and the second installment due in February (late if not paid by April 10).</p>

If we can answer any questions, please call us at 855-HERO-411 (855-437-6411).



SA BERNARDINO CA 924

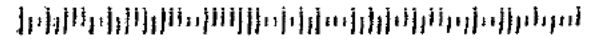
21 APR 2000 11 5 1



FOREVER USA

RENOVATE AMERICA SETTLEMENT ADMINISTRATOR
P.O. BOX 4234
PORTLAND, OR 97208-4234

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LEGAL SERVICES

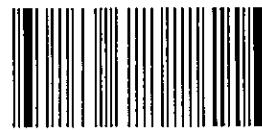
Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

OBJECTION FORM

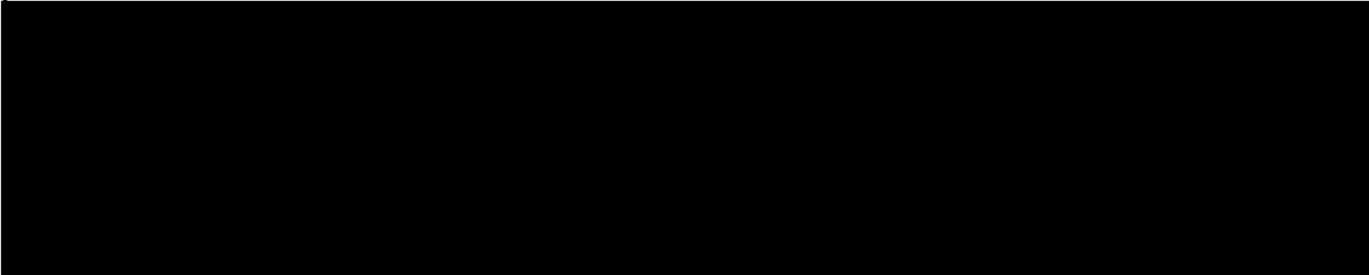
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name: MANSOOR MI: M Last Name: AZODI



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

The main reason I decided to get a loan for my solar thru Hero program was because I got the impression that all the financed amount (principle + interest) would be used as part of the paid tax and therefore will be beneficial for me at the end of the year when I file my tax. I was notified by my accountant the very next year after I got the loan that the only portion →

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 05 - 01 - 2020
MM DD YYYY

[Redacted Signature Area]

(SIGN HERE)

See next →
Page
back

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

of my payment to Hero that I could use for tax deduction was the interest and not (principal + interest)! which did not seem to be significant. I therefore decided to pay off the whole loan amount. I ~~was~~^{was} lost more than [REDACTED] for having the loan for one year. They should have clarified all of this from the beginning. was not clear. will never do business with them. (see attached documents)

thanks

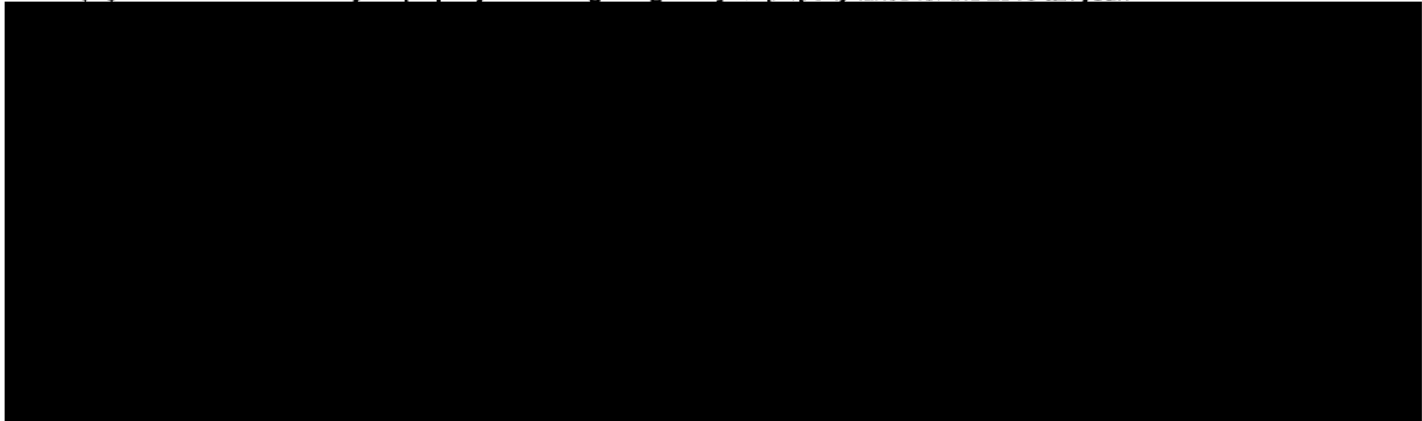


HERO Financing Program™ Final Payment Summary

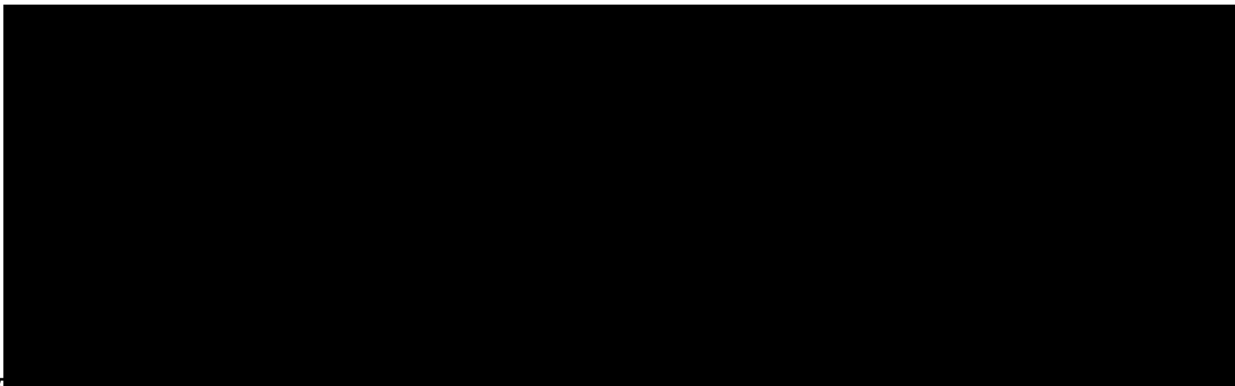
Date: [REDACTED]
Property Owner(s): **Mansoor Azodi, Zohreh Azodi**
Property Address: [REDACTED]
HERO ID: [REDACTED]
Application Date: [REDACTED]
Funding Date: [REDACTED]

The information provided below reflects the charges you will incur at the settlement of your Assessment Contract.

Your payments will be added to your property tax bill beginning with your property taxes for the 2016 tax year.

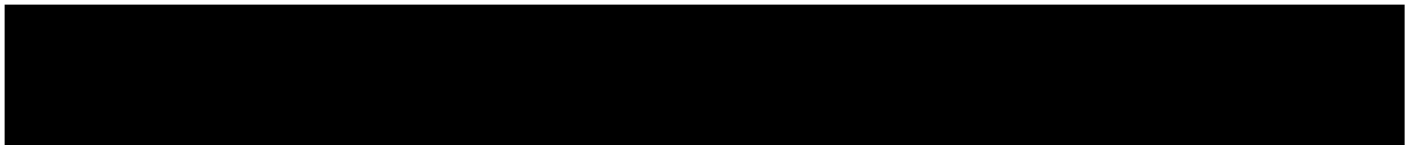


Payment Summary



****Subject to change

Pay Down Option to Lower Your Annual Payment





HERO Program Payoff Statement

Statement Date: [REDACTED]
Total Payoff Amount Due: [REDACTED]
Valid Through Date: [REDACTED]
Bond Series: [REDACTED]
HERO ID Number: [REDACTED]
APN: [REDACTED]
Contract Owner: Mansoor Azodi, Zohreh Azodi
Property Address: [REDACTED]

Thank you for choosing the HERO Program to finance your home improvement project. Please note that the information below does not reflect any utility bill savings and/or tax deductions which may have benefited you as a result of participating in the program.

Description of Payment

Project Cost (labor and products) 7/17/2015
HERO administration program cost ¹
County Recording, Processing, and Other Fees ²
Interest from 9/2/2015 to 7/5/2016
Payoff Balance Total (valid until 05/27/2016):



talked to Celine
5/19/16

Jenni Hero

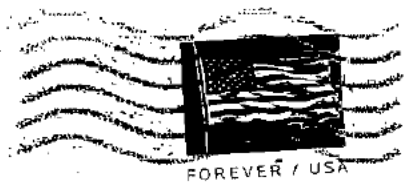
855-225-4376

Mansoor Mike Azodi
Zohreh Azodi Aka Zohreh Moghareh



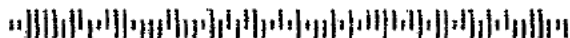
SAN DIEGO CA 92101

01 MAY 2008 PM 5:1



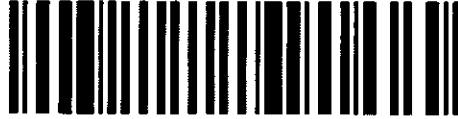
To: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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APR 13 2020
Epiq Class Action

Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

OBJECTION FORM

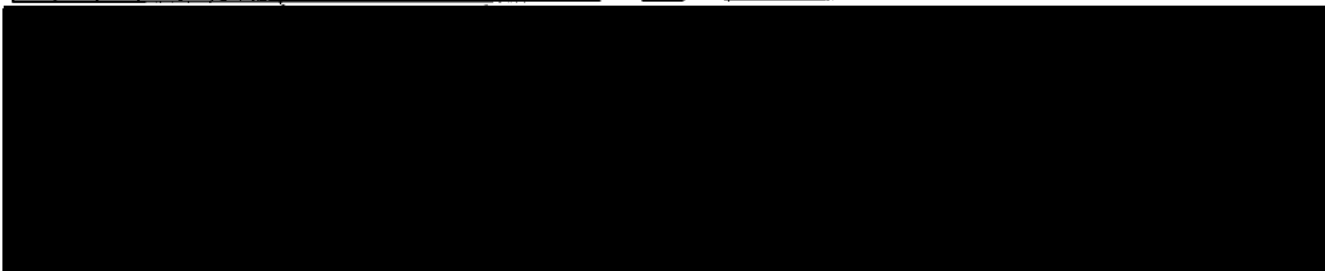
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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:	MI:	Last Name:
M A N Z O C R	R	M A S S E Y



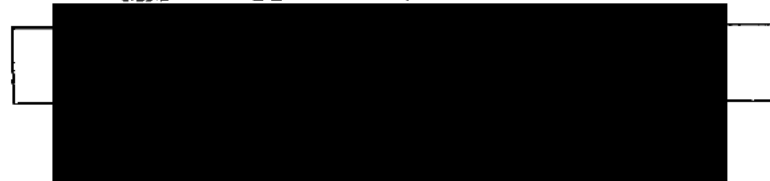
I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

TO THE PRESIDING JUDGE AND ATTORNEYS: It is mind boggling that the total settlement in this case is \$2,550,000.00 and the Attorneys take \$841,500.00 +\$80,000.00 +\$20,000.00 = \$941,500. The customer who have been cheated due to this unfair practice and have been paying for years, are getting \$20.00. I am even ashamed to write \$20. Where is the fairness? Where is equity? The customers should be reimbursed all interest they have paid due to this fraudulent and unfair practice. Additionally, the company should be punished by paying the total attorney fees and it should not come out of the settlement. The entire \$2,555,000.00 should be reimbursed to the clients. The current settlement is a slap on the wrist on the fraudulent company and fattening the bank account of the attorney. This settlement does not provide relief to the ones who have been cheated. Honorable Judge: What can the customer buy for \$20? Please reconsider. Thank you.

Please provide copies of any documents that you wish to submit in support of your position.

Dated: - -

MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

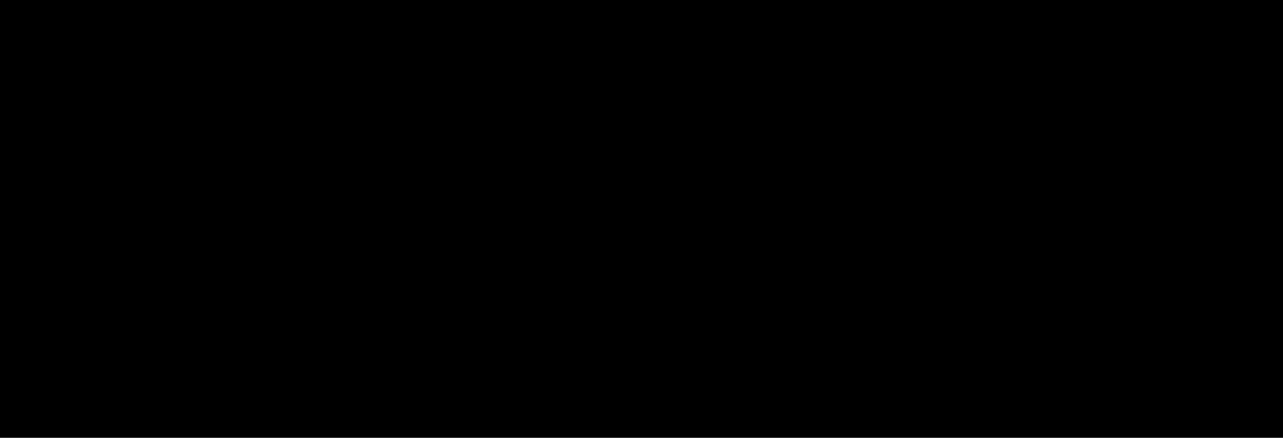
Manzoor R. Massey




April 9, 2020

TO: Renovate America Settlement Administrator

TO THE PRESIDING JUDGE AND ATTORNEYS: It is mind boggling that the total settlement in this case is \$2,550,000.00 and the Attorneys take \$841,500.00 +\$80,000.00 +\$20,000.00 =\$941,500. The customer who have been cheated due to this unfair practice and have been paying for years, are getting \$20.00. I am even ashamed to write \$20. Where is the fairness? Where is equity? The customers should be reimbursed all interest they have paid due to this fraudulent and unfair practice. Additionally, the company should be punished by paying the total attorney fees and it should not come out of the settlement. The entire \$2,555,000.00 should be reimbursed to the clients. The current settlement is a reward and a slap on the wrist on the fraudulent company. It fattens the bank account of the attorney. This settlement does not provide relief to the ones who have been cheated. How much pain and suffering will \$20 relieve for customers who have been cheated and punished for years of making payment to these fraudulent operators?



The attached document was presented for my e-signatures without any disclosures. I e-signed.

I called the company but I could never find anyone willing to listen. I tried calling my salesman,  The number was never picked up. The individual customer does not have the resources to pursue such unscrupulous unfair and fraudulent people. Obviously, in order for a case to become Class Action, enough people have been cheated.

Here is an equitable settlement:



Honorable Administrator: You recall Enron? Arthur Andersen? Countrywide? We can list thousands of them. Big companies cheating and getting away at the expense of poor individuals! When they are caught, it is only because they have cheated very large number and they are caught, just like the case in point.

We need to serve judgment that makes it distasteful for the cheaters to do it again. Full and complete restitution! Please see my response and reconsider. All homeowners who have been served by this company have paid dearly. **\$20???** **Is that fair?**

Please reconsider.

Respectfully,



Manzoor Massey

The attachment

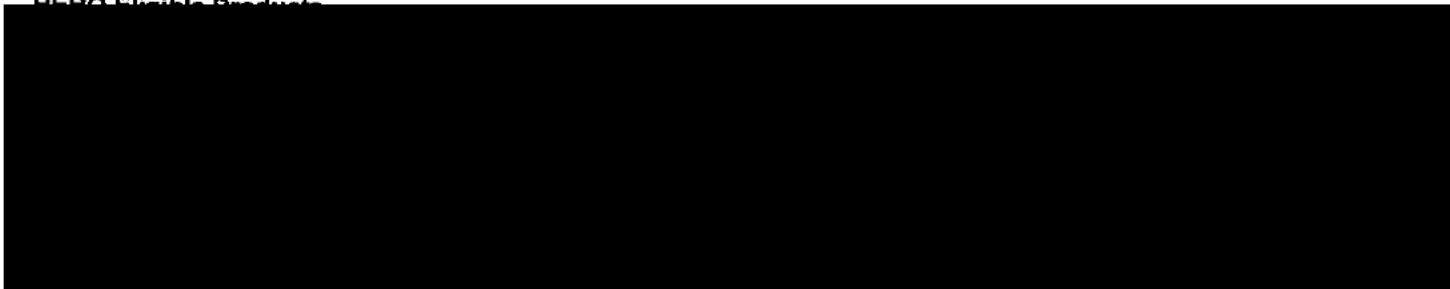


HERO Financing™ Summary

P: (855) HERO-411 F: (858) 385-0379 E: sanbag@heroprogram.com A: 1170 W. 3rd St 2nd Floor
San Bernardino, CA 92410

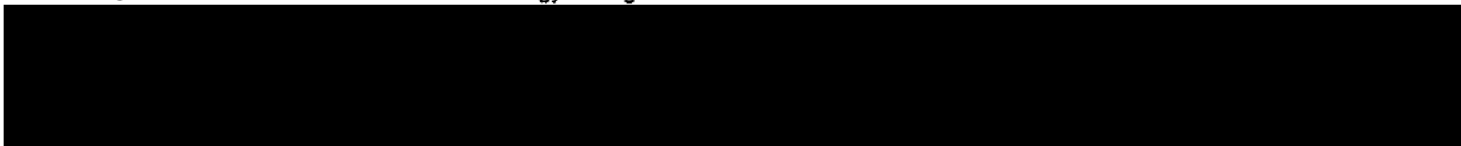
Date: [Redacted]
Property Owner(s): **Manzoor Massey**
Property Address: [Redacted]
HERO ID: [Redacted]
Application Date: [Redacted]
Expiration Date: [Redacted]

HERO Eligible Products



Financing Summary

Your payments will be added to your property tax bill for 15 years. If your project funds on or before June 30th of 2015, your first payment will be included on your November 2015 tax bill. If your project funds after June 30th of 2015, your first payment will be included on your November 2016 tax bill. The following terms are estimates and are subject to change upon completion of work. This summary does not include tax deductions or energy savings.



Acknowledgement of Receipt

I hereby acknowledge reading and receiving a copy of this HERO Financing Summary:

[Redacted]	7/11/2014		
Manzoor Massey	Date	Property Owner 2	Date
Property Owner 3	Date	Property Owner 4	Date



I, the undersigned, certify that upon project completion, the HERO Financing Program is directed to pay Kilowatt Systems, LLC the Total Assigned Financing Amount herein.

Contractor Signature

Date

Printed Name

Property Owner

I, the undersigned, certify that upon project completion, the HERO Financing Program is directed to pay Kilowatt Systems, LLC the Total Assigned Financing Amount herein.



Wahzoor Massey

7/30/14
Date

Property Owner 2

Date

Property Owner 3

Date

Property Owner 4

Date

EXHIBIT B

**LIST OF CONTRACT DOCUMENTS, DISBURSEMENT, AND
SCHEDULE OF ANNUAL ASSESSMENT INSTALLMENTS, INCLUDING PRINCIPAL,
INTEREST AND ANNUAL ASSESSMENT ADMINISTRATIVE FEE**

List of Contract Documents:

The Contract shall consist of the following documents:

- This Contract and the exhibits hereto;
- The Application;
- The Right to Cancel;
- The Completion Certificate;
- The Assessment Cost and Payment Summary;
- The Notice of Assessment;
- The Payment of Contractual Assessment Required;
- The SANBAG HERO Residential Program Handbook, Version 1.1, dated June 2014;
- The HERO Program website located at <https://www.heroprogram.com>.

Disbursement:

[REDACTED]

The Estimated Disbursement Date will be no later than October 29, 2014, which date is used in the table below.

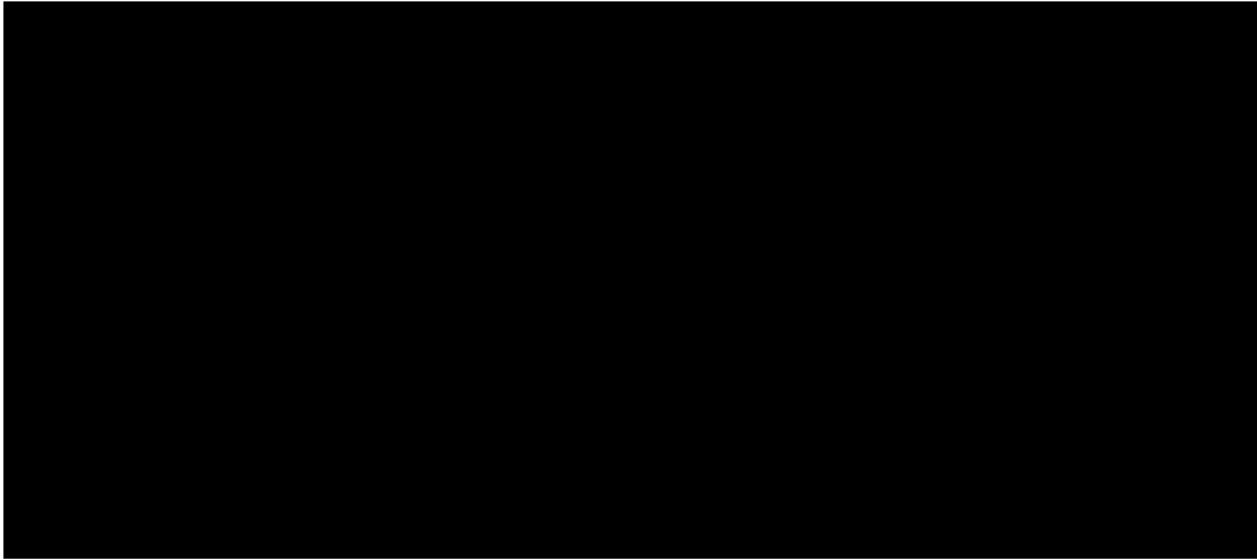
Schedule of Estimated Maximum Annual Assessment Installments:

The schedule of the estimated maximum Annual Assessment Installments is based on the following assumptions:

1. SANBAG disburses the Maximum Disbursement Amount to Owner.

3. SANBAG disburses to Owner on the Estimated Disbursement Date.
- [REDACTED]



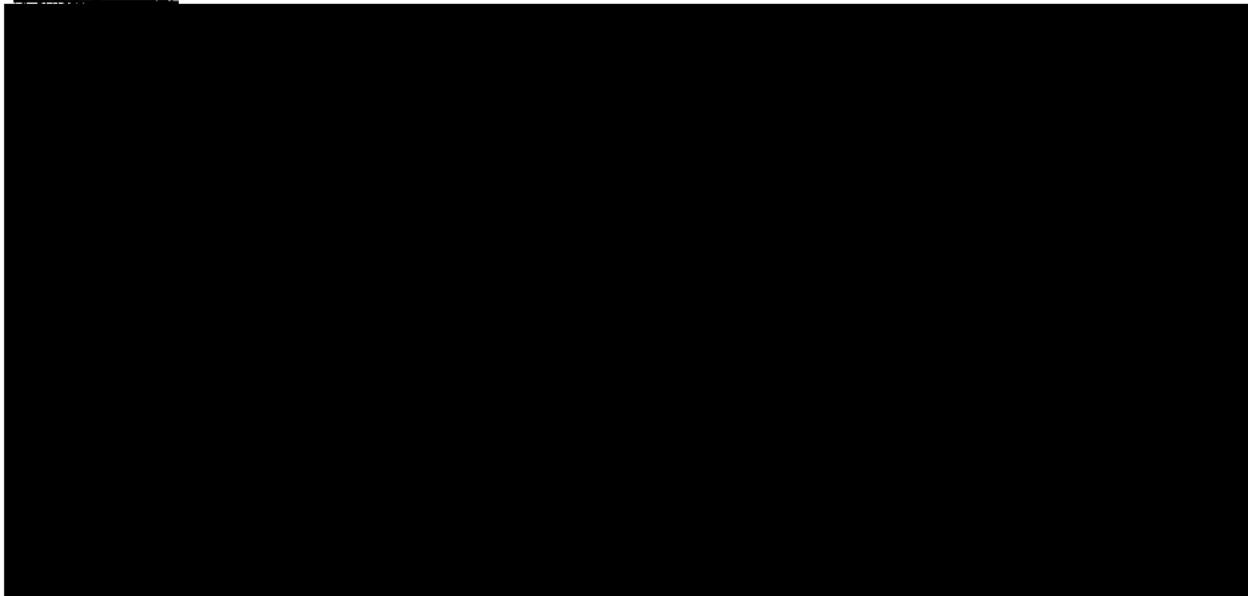


*The Estimated Initial Tax Year shown on preceding schedule is based upon the Estimated Disbursement Date. The actual Initial Tax Year will be based upon the actual Disbursement Date.

**** Subject to change

FOLLOWING THE DISBURSEMENT OF THE DISBURSEMENT AMOUNT, THE PROGRAM ADMINISTRATOR WILL ADJUST THE ASSESSMENT AND THE ESTIMATED MAXIMUM ANNUAL ASSESSMENT INSTALLMENTS, IF NECESSARY, TO REFLECT THE ACTUAL ASSESSMENT BASED UPON THE ACTUAL DISBURSEMENT AMOUNT, THE ACTUAL DATE OF DISBURSEMENT AND THE ACTUAL AMOUNT OF INTEREST DUE AND PAYABLE BEFORE THE FIRST PAYMENT ADDED TO THE DISBURSEMENT AMOUNT. THE ACTUAL AMOUNT OF THE ASSESSMENT AND SCHEDULE OF ANNUAL ASSESSMENT INSTALLMENTS SHALL BE SPECIFIED IN THE "PAYMENT OF CONTRACTUAL ASSESSMENT REQUIRED" TO BE RECORDED BY THE AUTHORITY IN THE OFFICE OF THE COUNTY RECORDER OF THE COUNTY OF SAN BERNARDINO.

Prepayment:



**San Bernardino Associated Governments Residential HERO Program
ASSESSMENT CONTRACT**

This Assessment Contract (this "Contract") is made and entered into as of this 11th day of July, 2014, by and between the San Bernardino Associated Governments, a joint exercise of powers authority ("SANBAG"), and the record owner(s), **Manzoor Massey** (the "Property Owner"), of the fee title to the real property identified on Exhibit A (the "Property").

RECITALS

WHEREAS, SANBAG is a joint exercise of powers authority the members of which include numerous cities in San Bernardino County and the County of San Bernardino; and

WHEREAS, SANBAG has established the HERO financing program (the "HERO Program") to allow the financing of certain renewable energy, energy efficiency and water efficiency improvements that are permanently fixed to real property (the "Authorized Improvements") through the levy of contractual assessments pursuant to Chapter 29 of Division 7 of the California Streets & Highways Code ("Chapter 29") and the issuance of improvement bonds under the Improvement Bond Act of 1915 (California Streets and Highways Code Sections 8500 and following) (the "1915 Act") upon the security of the unpaid contractual assessments; and

WHEREAS, Chapter 29 provides that assessments may be levied under its provisions only with the free and willing consent of the owner of each lot or parcel on which an assessment is levied at the time the assessment is levied pursuant to a contract between the property owner and the public agency; and

WHEREAS, SANBAG has conducted the proceedings required by Chapter 29 with respect to the territory within the boundaries of the City or County identified in Exhibit A and which has elected to participate in the HERO Program (the "Participating Entity"); and

WHEREAS, the Property is located in the boundaries of the Participating Entity, and the Participating Entity has consented to (i) owners of property within its jurisdiction (the "Participating Property Owners") participating in the HERO Program and (ii) SANBAG conducting assessment proceedings under Chapter 29 and issuing bonds under the 1915 Act to finance the Authorized Improvements; and

WHEREAS, pursuant to Chapter 29, SANBAG and the Property Owner wish to enter into a contract pursuant to which the Property Owner would agree to pay an assessment in order to finance the installation on the Property of the Authorized Improvements described in Exhibit A (the "Improvements") and SANBAG would agree to provide financing, all on the terms set forth in this Contract;

NOW, THEREFORE, in consideration of the foregoing and the material covenants hereinafter contained, the Property Owner and SANBAG formally covenant, agree and bind themselves and their successors and assigns as follows:

AGREEMENT



Section 1. Purpose. The Property Owner and SANBAG are entering into this Contract for the purpose of financing the installation of the Improvements identified on Exhibit A on the Property. SANBAG will not finance installation of Improvements other than those listed on Exhibit A.

Section 2. The Property. This Contract relates to the real property identified on Exhibit A. The Property Owner has supplied to SANBAG current evidence of its ownership of fee title to the Property and possesses all legal authority necessary to execute this Contract on behalf of the Property Owner.

Section 3. Contract to Pay Assessment; Prepayment; Non-Completion Assessment

(a) **Payment of Assessment.** The Property Owner hereby freely and willingly agrees to pay the assessment set forth on Exhibit B (the "Assessment"). SANBAG will not provide financing in an amount in excess of the Assessment.

Except as otherwise set forth in this Contract, the Assessment will be paid in the installments set forth in Exhibit B.

Interest will accrue on the Assessment at the interest rate set forth on Exhibit B beginning on the date on which SANBAG issues bonds to finance the installation of the Improvements.

(b) **Administrative Expenses.** The Property Owner hereby acknowledges and agrees that SANBAG may add amounts to an annual installment of the Assessment in order to pay for the costs of collecting the Assessment (the "Additional Administrative Assessment").

(c) **Prepayment of the Assessment.** The Assessment may be prepaid, in whole or in part in increments of \$5,000, at any time upon the payment of (a) the whole or a portion of the unpaid principal component of the Assessment, (b) the accrued but unpaid interest component of the whole or applicable portion of the unpaid principal component of the Assessment through the prepayment date, and (c) a prepayment premium in the amount set forth on Exhibit B.

(d) **Absolute Obligation.** The Property Owner hereby agrees that the Assessment will not be subject to reduction, offset or credit of any kind in the event that the bond or bonds secured thereby are refunded or for any other reason.

Section 4. Collection of Assessment; Lien. The Assessment, the interest and penalties thereon as a result of a delinquency in the payment of any installment of the Assessment, and the Additional Administrative Assessment shall constitute a lien against the Property until they are paid and shall be collected and shall have the lien priority as set forth in Chapter 29.

The Property Owner acknowledges that if any Assessment installment is not paid when due, SANBAG has the right to have such delinquent Assessment installment and its associated penalties and interest stripped off the secured property tax roll and immediately enforced through a judicial foreclosure action that could result in a sale of the Property for the payment of the delinquent installments, associated penalties and interest, and all costs of suit, including attorneys' fees. The Property Owner acknowledges that, if bonds are sold to finance the Improvements, SANBAG may obligate itself, through a covenant with the owners of such bonds, to exercise its judicial foreclosure rights with respect to delinquent Assessment installments under circumstances specified in such covenant.



Section 5. Financing of the Improvements.

(a) **Contract to Finance Improvements.** SANBAG hereby agrees to use the Assessment, together with the Additional Administrative Assessment, to finance the Improvements, including the payment of SANBAG's reasonable costs of administering the HERO Program, subject to the Property Owner's compliance with the conditions for such financing established by SANBAG.

(b) **Assessment Installments.** The Property Owner agrees to the issuance of bonds by SANBAG to finance the installation of the Improvements. The interest rate used to calculate the Assessment installments set forth on Exhibit B is identified on Exhibit B. If SANBAG determines in its reasonable discretion that the Assessment installments may be reduced because the applicable interest rate on the bonds issued to finance installation of the Improvements is lower than the interest rate specified in Exhibit B, or if the cost of the Improvements, as shown in a final invoice provided to SANBAG by the Property Owner, is less than the amount shown on Exhibit B, then, concurrently with the disbursement of funds to the Property Owner, SANBAG may provide the Property Owner with a schedule of annual Assessment installments that provides for annual installments that are less than those set forth in the attached Exhibit B.

Section 6. Term: Contract Runs with the Land: Subdivision.

(a) Except as otherwise set forth in this Contract, this Contract shall expire upon the final payment or prepayment of the Assessment.

(b) This Contract establishes rights and obligations that are for the benefit of the Property and, therefore, such rights and obligations run with the land pursuant to Civil Code Section 1462.

(c) In the event the Property is subdivided while the Assessment remains unpaid, the Assessment will be assigned to the newly-created parcel on which the Improvements are located. If the Improvements no longer exist, the Assessment will be assigned to each of the newly-created parcels on a per-acre basis, unless SANBAG, in its sole discretion, determines that the Assessment should be allocated in an alternate manner.

Section 7. Assessment and Lien. The Property Owner hereby authorizes and directs SANBAG to cause to be recorded in the office of the County Recorder the various notices and other documents required by Chapter 29 and other applicable laws to be recorded against the Property.

Section 8. Notice. To the extent required by applicable law, the Property Owner hereby agrees to provide written notice to any subsequent purchaser of the Property, including any subdivision of the Property, of the obligation to pay the Assessment pursuant to this Contract.

Section 9. Waivers, Acknowledgment and Contract. Because this Contract reflects the Property Owner's free and willing consent to pay the Assessment following a noticed public hearing, the Property Owner hereby waives any otherwise applicable requirements of Article XIIID of the California Constitution or any other provision of California law for an engineer's report, notice, public hearing, protest or ballot.

The Property Owner hereby waives its right to repeal the Assessment by initiative or any other action, or to file any lawsuit or other proceeding to challenge the Assessment or any aspect of



the proceedings of SANBAG undertaken in connection with the HERO Program. The Property Owner hereby agrees that the Property Owner and its successors in interest to fee title in the Property shall be solely responsible for the installation, operation and maintenance of the Improvements. The Property Owner hereby acknowledges that the Property will be responsible for payment of the Assessment regardless of whether the Improvements are properly installed, operated or maintained as expected.

The Property Owner hereby agrees that SANBAG is entering into this Contract solely for the purpose of assisting the Property Owner with the financing of the installation of the Improvements, and that SANBAG and the Participating Entity have no responsibility of any kind for, and shall have no liability arising out of, the installation, operation, financing, refinancing or maintenance of the Improvements. Based upon the foregoing, the Property Owner hereby waives the right to recover from and fully and irrevocably releases SANBAG, the Participating Entity and any and all agents, employees, attorneys, representatives and successors and assigns of SANBAG and the Participating Entity from any and all losses, liabilities, claims, damages (including consequential damages), penalties, fines, forfeitures, costs and expenses (including all reasonable out-of-pocket litigation costs and reasonable attorney's fees), relating to the subject matter of this Contract that the Property Owner may now have or hereafter acquire against SANBAG, the Participating Entity and any and all agents, employees, attorneys, representatives and successors and assigns of SANBAG or the Participating Entity.

To the extent that the foregoing waivers and agreements are subject to Section 1542 of the California Civil Code or similar provisions of other applicable law, it is the intention of the Property Owner that the foregoing waivers and agreements will be effective as a bar to any and all losses, liabilities, claims, damages (including consequential damages), penalties, fines, forfeitures, costs and expenses (including all reasonable out-of-pocket litigation costs and reasonable attorney's fees), of whatever character, nature and kind, known or unknown, suspected or unsuspected, and Property Owner agrees to waive any and all rights and benefits conferred upon the Property Owner by the provisions of Section 1542 of the California Civil Code or similar provisions of applicable law. Section 1542 reads as follows:

"A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM OR HER MUST HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR."

By initialing below, the Property Owner agrees to waive the provisions of Section 1542 in connection with the matters that are the subject of the foregoing waivers and releases.



Manzoor Massey Initials: _____	Property Owner 2 Initials: _____
Property Owner 3 Initials: _____	Property Owner 4 Initials: _____

The waivers, releases and agreements set forth in this Section 9 shall survive termination of this Contract.

Section 10. Indemnification. The Property Owner agrees to indemnify, defend, protect, and hold harmless SANBAG, the Participating Entity and any and all agents, employees, attorneys, representatives and successors and assigns of SANBAG or the Participating Entity, from and against all losses, liabilities, claims, damages (including consequential damages), penalties, fines, forfeitures, costs and expenses (including all reasonable out-of-pocket litigation costs and reasonable attorney's fees) and any demands of any nature whatsoever related directly or indirectly to, or arising out of or in connection with (i) the Property Owner's participation in the HERO Program, (ii) the Assessment, (iii) the Improvements, or (iv) any other fact, circumstance or event related to the subject matter of this Contract, regardless of whether such losses, liabilities, claims, damages (including consequential damages), penalties, fines, forfeitures, costs and expenses (including all reasonable out-of-pocket litigation costs and reasonable attorney's fees) accrue before or after the date of this Contract.

The provisions of this Section 10 shall survive the termination of this Contract.

Section 11. Right to Inspect Property. The Property Owner hereby grants SANBAG, its agents and representatives the right to enter at any reasonable time, upon reasonable notice, to inspect the Improvements. The Property Owner further hereby grants SANBAG, its agents and representatives the right to examine and copy any documentation relating to the Improvements.

Section 12. Carbon Credits. The Property Owner hereby agrees that any carbon credits attributable to the Improvements shall be owned by the HERO Program.

Section 13. HERO Program Application. The Property Owner hereby represents and warrants to SANBAG that the information set forth in the HERO Program Application submitted to SANBAG in connection with its request for financing is true and correct as of the date hereof, and that the representations set forth in the HERO Program Application with respect to the Property and the Property Owner are true and correct as of the date hereof as if made on the date hereof.

Section 14. Amendment. Except as set forth in Section 5(b), this Contract may be modified only by the written agreement of SANBAG and the Property Owner.

Section 15. Binding Effect; Assignment. This Contract inures to the benefit of and is binding upon SANBAG, the Property Owner and their respective successors and assigns. SANBAG has the right to assign any or all of its rights and obligations under this Contract without the consent of the Property Owner. The obligation to pay the Assessment set forth in this Contract is an obligation of the Property and no agreement or action of the Property Owner will be competent to impair in any way SANBAG's rights, including, but not limited to, the right to pursue judicial



foreclosure of the Assessment lien or the right to enforce the collection of the Assessment or any installment thereof against the Property.

Section 16. Exhibits. Exhibits A and B attached to this Contract are incorporated into this Contract by this reference as if set forth in their entirety in this Contract.

Section 17. Severability. If any provision of this Contract is held invalid or unenforceable by any court of competent jurisdiction, such holding will not invalidate or render unenforceable any other provision of this Contract.

Section 18. Corrective Instruments. SANBAG and the Property Owner agree that they will, from time to time, execute, acknowledge and deliver, or cause to be executed, acknowledged and delivered, such supplements hereto and such further instruments as may reasonably be required in order to carry out the expressed intention of this Contract.

Section 19. Governing Law: Venue. This Contract is governed by and construed in accordance with the laws of the State of California. Any legal action brought under this Contract must be instituted in the Superior Court of the County of San Bernardino, State of California; provided, however, actions to foreclose delinquent installments of the Assessment will be instituted in the superior court of the County.

Section 20. Counterparts. This Contract may be executed in several counterparts, each of which is an original and all of which constitutes one and the same instrument.

Section 21. Monitoring and Recording of Telephone Calls. The Program may monitor and/or record telephone calls for security and customer service purposes. By agreeing to this Assessment Contract the Property Owner agrees to have their telephone calls with the Programs recorded.

Section 22. Contract Documents. Property Owner understands and acknowledges that the entire agreement between Property Owner and SANBAG includes each and every document specified in the List of Documents contained in Exhibit B to this Contract (together, the "Contract Documents").

By executing this Contract Property Owner acknowledges and agrees that:

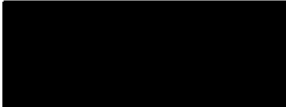
- a. Property Owner has had sufficient time to review and has reviewed each of the Contract Documents and has had the opportunity to ask any questions to SANBAG that Property Owner may have regarding such Contract Documents.
- b. Property Owner has reviewed, understands and agrees to each and every additional requirement and term contained in Appendix B to the HERO Residential Program Handbook (the "Handbook").
- c. Property Owner has reviewed, understands, agrees to and affirms each and every representation and warranty contained in the Property Owners application and the Handbook.

Prior to executing this Assessment Contract I have read and understand (a) the Property Owners Acknowledgments and Disclosures contained in the (a) Application, (b) this Assessment Contract, (c) the Privacy Notice and (d) the Program Handbook.



Owner(s) must execute and return this Contract to SANBAG at the address set forth in the "Notice Information" section of Exhibit A hereto so that it is received by SANBAG not later than 07/21/2014. If the Property Owner(s) fail to return the signed Assessment Contract to SANBAG by the indicated date the Program reserves the right to require Property Owner(s) to enter into a new Contract. All signatures of the Owner(s) must be notarized by a duly licensed notary unless all Owner(s) have previously successfully completed the identity verification process approved by SANBAG.

IN WITNESS WHEREOF, SANBAG and the Property Owner have caused this Contract to be executed in their respective names by their duly authorized representatives, all as of the Effective Date. The "Effective Date" is defined as the last date entered with the signatures of the parties below.

Owner 1:	
	
Manzoor Massey, Signature	
Date: 7/11/2014	Identity Verification Code:
Month/Day/Year	ID Verification Complete


SANBAG: Executive Director and/or his or her designee:	
Hilda Flores	
Name (Please Print)	
	7/12/2014
SANBAG Signature	Date of Execution by SANBAG



EXHIBIT A

DESCRIPTION OF PROPERTY, DESCRIPTION OF THE PRODUCTS, AND NOTICE INFORMATION

Description of Property:

Property Owner(s) Name(s): **Manzoor Massey**

Property Address: [REDACTED]

APN: [REDACTED]

Participating Entity: **SANBAG**

Description of Products:

The Products include the following:

PRODUCT #1	
Product Category Type:	Solar Photovoltaic Systems - Solar Panel
HERO Product ID:	11015073
Panel Manufacturer:	Hyundai Heavy Industries
Panel Model Number:	HIS-M250MG
Panel Model Description:	Polycrystalline Module
Wattage per Panel:	250
Number of Panels:	29
Mounting Type:	Roof-Mount
PRODUCT #2	
Product Category Type:	Solar Photovoltaic Systems - Solar Inverter
HERO Product ID:	11024924
Inverter Manufacturer:	Enphase Energy
Inverter Model Number:	M215-60-2LL-S2X
Inverter Model Description:	215 W, 208 or 240Vac inverter, S2x are connector types
Power Rating (Watts):	215
Weighted Efficiency:	96
Micro-Inverter:	Micro-Inverter
Number of Inverters:	29

Or similar energy efficient product which is allowed under the Program Guide.

Notice Information

San Bernardino Associated Governments



Massey, Manzoor
[REDACTED]

Attn: SANBAG HERO Program Manager
1170 W. 3rd St 2nd Floor
San Bernardino, CA 92410

Manzoor Massey
[REDACTED]





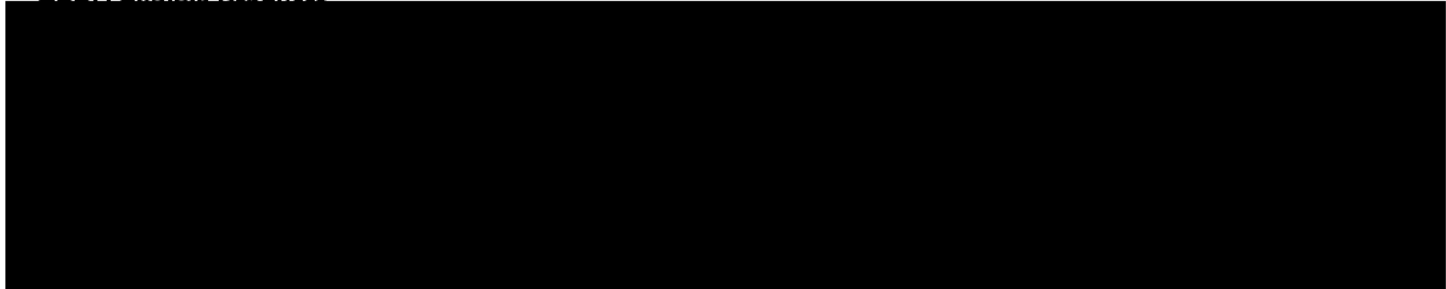
HERO Financing™ Summary

P: (855) HERO-411 F: (858) 385-0379 E: sanbag@heroprogram.com

A: 1170 W. 3rd St 2nd Floor
San Bernardino, CA 92410

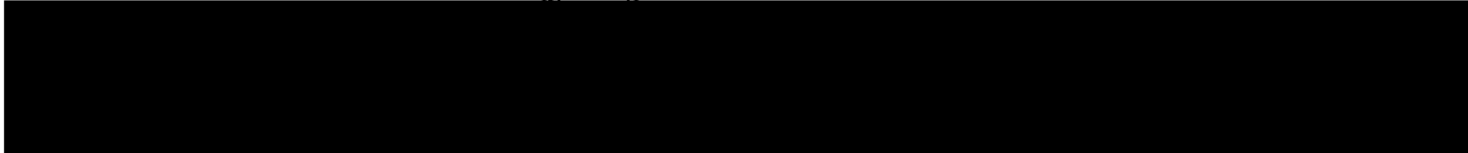
Date: [Redacted]
Property Owner(s): **Manzoor Massey**
Property Address: [Redacted]
HERO ID: [Redacted]
Application Date: [Redacted]
Expiration Date: [Redacted]

HERO Eligible Products



Financing Summary

Your payments will be added to your property tax bill for 15 years. If your project funds on or before June 30th of 2015, your first payment will be included on your November 2015 tax bill. If your project funds after June 30th of 2015, your first payment will be included on your November 2016 tax bill. The following terms are estimates and are subject to change upon completion of work. This summary does not include tax deductions or energy savings.



Acknowledgement of Receipt

I hereby acknowledge reading and receiving a copy of this HERO Financing Summary:

[Redacted]	7/11/2014		
Manzoor Massey	Date	Property Owner 2	Date
Property Owner 3	Date	Property Owner 4	Date



I, the undersigned, certify that upon project completion, the HERO Financing Program is directed to pay Kilowatt Systems, LLC the Total Assigned Financing Amount herein.

Contractor Signature _____

Date _____

Printed Name _____

Property Owner

I, the undersigned, certify that upon project completion, the HERO Financing Program is directed to pay Kilowatt Systems, LLC the Total Assigned Financing Amount herein.



Wanzoor Massey

7/30/14
Date

Property Owner 2

Date

Property Owner 3

Date

Property Owner 4

Date

EXHIBIT B

**LIST OF CONTRACT DOCUMENTS, DISBURSEMENT, AND
SCHEDULE OF ANNUAL ASSESSMENT INSTALLMENTS, INCLUDING PRINCIPAL,
INTEREST AND ANNUAL ASSESSMENT ADMINISTRATIVE FEE**

List of Contract Documents:

The Contract shall consist of the following documents:

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- The Right to Cancel;
- The Completion Certificate;
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- The Notice of Assessment;
- The Payment of Contractual Assessment Required;
- The SANBAG HERO Residential Program Handbook, Version 1.1, dated June 2014;
- The HERO Program website located at <https://www.heroprogram.com>.

Disbursement:

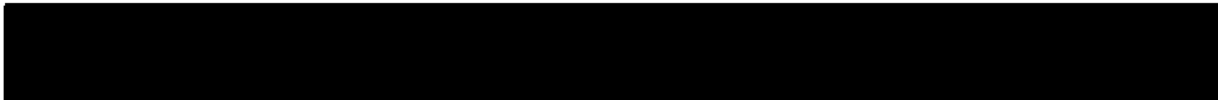


The Estimated Disbursement Date will be no later than October 29, 2014, which date is used in the table below.

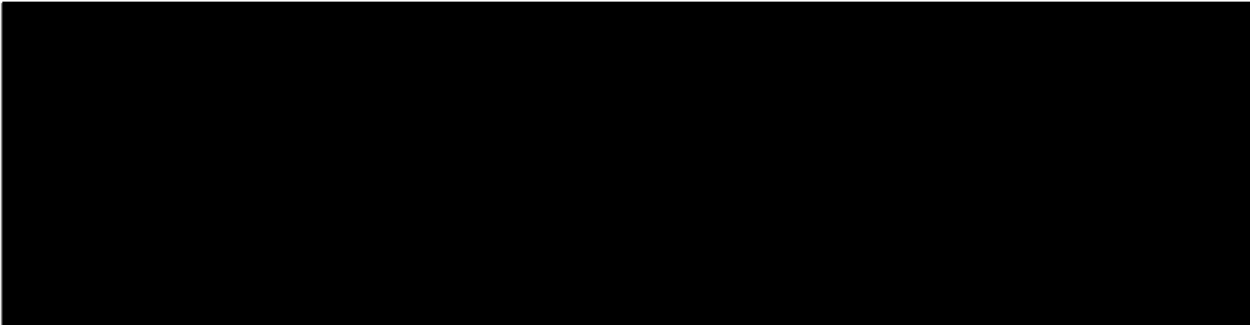
Schedule of Estimated Maximum Annual Assessment Instalments:

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1. SANBAG disburses the Maximum Disbursement Amount to Owner.



3. SANBAG disburses to Owner on the Estimated Disbursement Date.



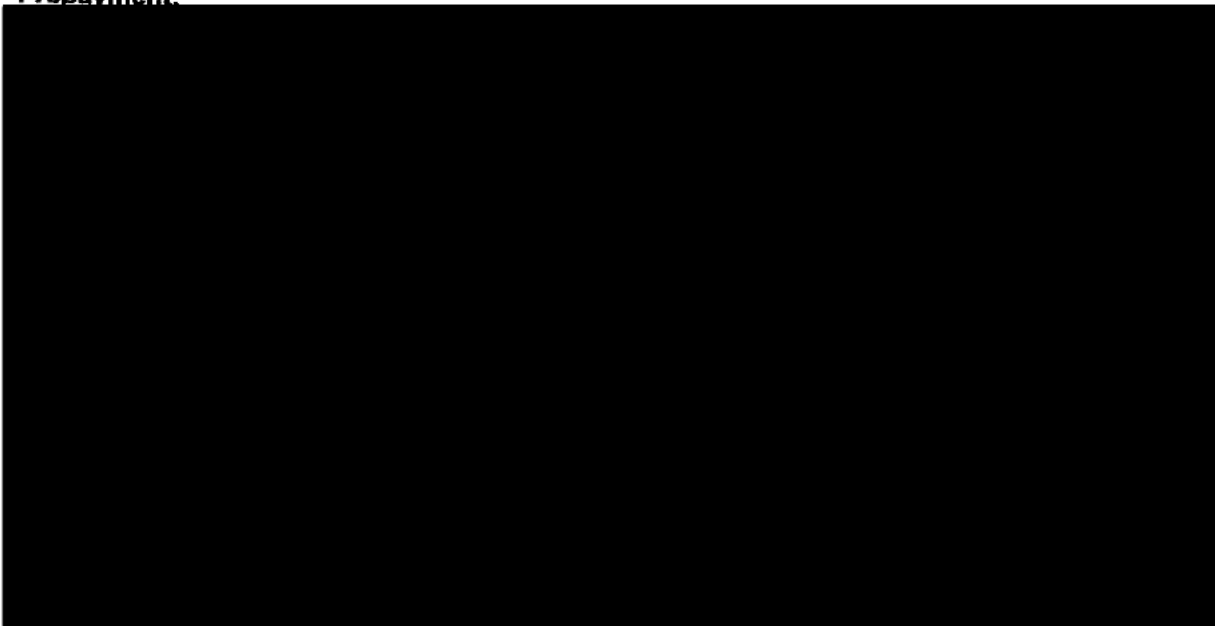


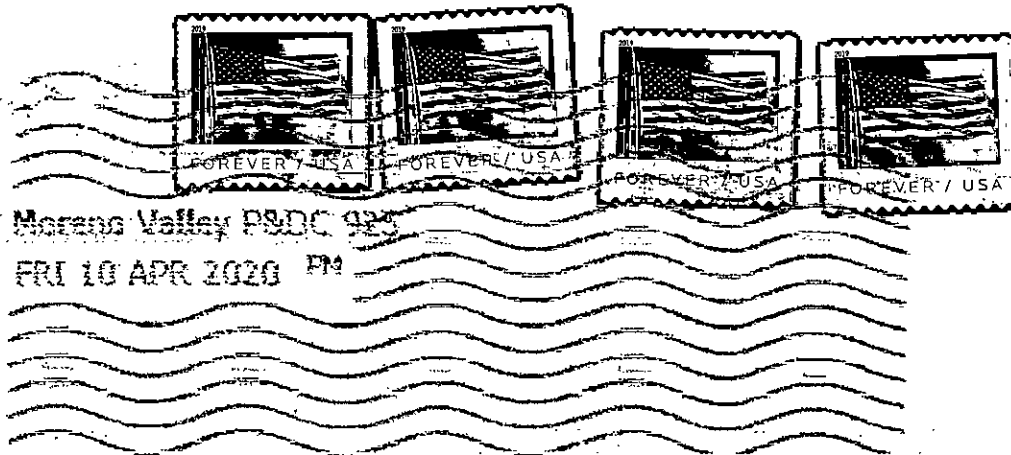
*The Estimated Initial Tax Year shown on preceding schedule is based upon the Estimated Disbursement Date. The actual Initial Tax Year will be based upon the actual Disbursement Date.

**** Subject to change

FOLLOWING THE DISBURSEMENT OF THE DISBURSEMENT AMOUNT, THE PROGRAM ADMINISTRATOR WILL ADJUST THE ASSESSMENT AND THE ESTIMATED MAXIMUM ANNUAL ASSESSMENT INSTALLMENTS, IF NECESSARY, TO REFLECT THE ACTUAL ASSESSMENT BASED UPON THE ACTUAL DISBURSEMENT AMOUNT, THE ACTUAL DATE OF DISBURSEMENT AND THE ACTUAL AMOUNT OF INTEREST DUE AND PAYABLE BEFORE THE FIRST PAYMENT ADDED TO THE DISBURSEMENT AMOUNT. THE ACTUAL AMOUNT OF THE ASSESSMENT AND SCHEDULE OF ANNUAL ASSESSMENT INSTALLMENTS SHALL BE SPECIFIED IN THE "PAYMENT OF CONTRACTUAL ASSESSMENT REQUIRED" TO BE RECORDED BY THE AUTHORITY IN THE OFFICE OF THE COUNTY RECORDER OF THE COUNTY OF SAN BERNARDINO.

Prepayment:





Renovate America Settlement Administrator
P. O, Box 4234
Portland, OR 97208-4234

RECEIVED

APR 17 2020

LEGAL SERVICES

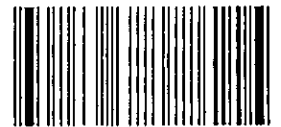
Renovate America Finance Cases CA4975



Objection #

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Document Range



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Route to: Vault

*Route to: _____

OBJECTION FORM

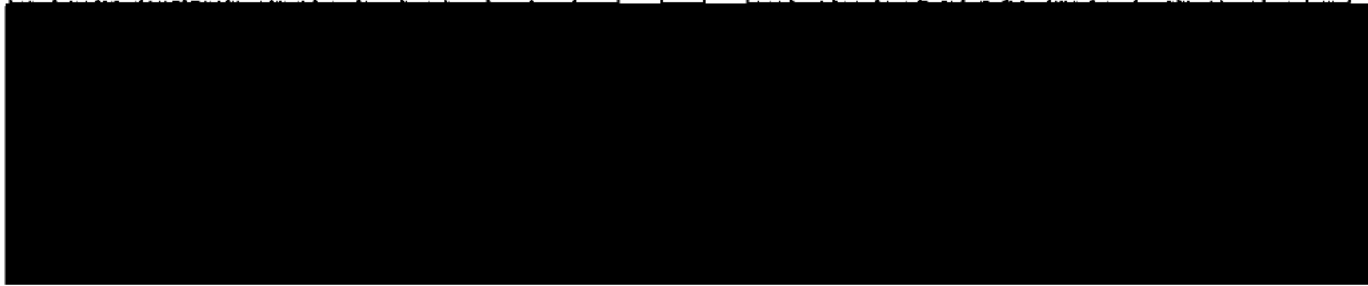
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name: MI: Last Name:
M I C H A E L A D E L A C R U Z



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

I object due to the misleading information brought out by this lawsuit. Failure to disclose certain fees and interest associated with this program doesn't sit well. I paid a lot of money and feel \$20 isn't enough of a compensation. I would feel all my money back plus interest is best. Docs attach support what I paid.

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 10 - 2020
MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



HERO Final Payment Summary

P: 855-HERO-411 (855-437-6411)

E: info@heroprogram.com

A: 15073 Avenue of Science San Diego, CA 92128

Date: [REDACTED] HERO ID: [REDACTED]
 Property Owner(s): Susan Hernandez, Michael De la Cruz Application Date: [REDACTED]
 Property Address: [REDACTED] Funded Date: [REDACTED]

FINAL PAYMENT SUMMARY

Project financing complete on 09/21/2016¹

Thank you for choosing the HERO Program to finance your home upgrades. Everyday HERO is working to help property owners in your community to make their homes more energy efficient and reduce water usage. We hope you are enjoying the benefits of the products that you installed. Please review the estimated financing and payment information below which is calculated on the funding date for your project.

HERO Products Installed

HERO Products Installed	
1	High-Efficiency Water Heating - Gas Tankless Water Heater
2	Indoor Water Efficiency - High-Efficiency Toilet Fixtures
3	Indoor Water Efficiency - Hot Water Delivery System

1. All final amounts for your HERO project were calculated using the date that the project financing was complete: 09/21/2016.
2. Program costs to provide financing for your improvement. These costs include municipal bond issuance costs and the cost of processing your paperwork. It also includes the fees paid to the county to record and process the financing documents.
3. This is the interest accrued from your project completion date and your first HERO payment.

Property Tax Bill Payment Summary

[REDACTED]

HERO is here to help at every stage of the process! If you have questions regarding how to save for your first HERO payment, HERO assessments and real estate transactions, or any other HERO related questions, please call at 855-HERO-411 (855-437-6411)

[REDACTED]

Payment Schedule



**Subject to change

Michael DeLaluz



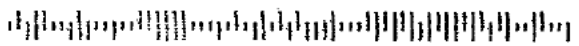
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Renovate America Settlement Admin
P.O. box 4234
Portland, OR 97208-4234

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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:										MI:	Last Name:												
N	O	R	M	A	N					J	H	A	U	S	S	M	A	N	N				



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

I find it appalling that the attorneys are receiving 33% of the \$2,550,000.00 Renovate has agreed to provide plus expenses not to exceed \$80,000.00.

And I, the victim gets approximately \$20.00 or 0.0000078% plus NO expenses.

That's pittance and a slap in the face considering I took out a loan for approximately \$25,000.00.

As is the case whenever attorneys are involved, they are the only ones who make money!

Reduce the attorneys fee to no more than 20% and expenses not to exceed \$40,000.00. Perhaps then I may receive \$3.00 to \$5.00 more. Lets not keep the attorneys in the top 1%. Please provide copies of any documents that you wish to submit in support of your position.

Dated:

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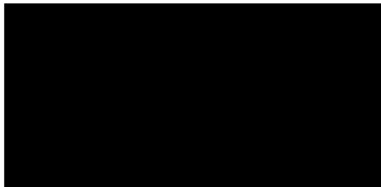
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MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

Norman J. Haussmann




April 11, 2020

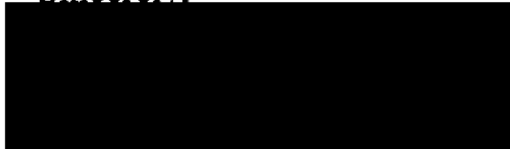
Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

Re: Change of Address & Objection Form

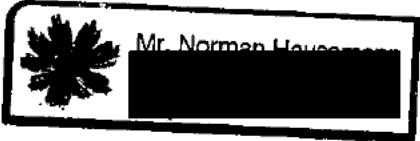
TWO THINGS:

- 1) My address has changed from  to the address above on this letter; and,
- 2) Attached is my Objection Form to the settlement.

Sincerely,

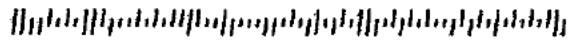


Norman J. Haussmann



RENOVATE AMERICA SETTLEMENT ADMINISTRATOR
P.O. BOX 4234
PORTLAND, OR 97208-4234

97208-423434



RECEIVED

APR 16 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



600000007

Document Range



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Route to: Vault

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OBJECTION FORM

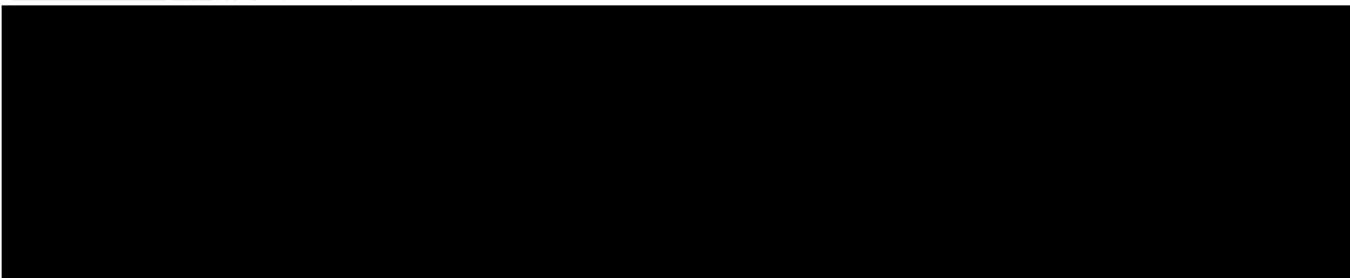
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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name: PATRICIA MI: G Last Name: GAIPA



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

too low not worth the time and paper
The interest rate is usury.
This program has ripped off the low income population
of Riverside.

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 12 - 2020
MM DD YYYY

[Redacted signature box]

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

P.G. Gaipa



SN BERNARDINO CA 924

13 APR 2020 PM 7 L

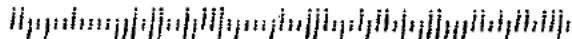


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Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

97208-423434



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APR 16 2020

LEGAL SERVICES

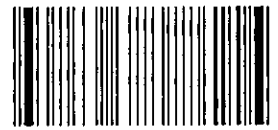
Renovate America Finance Cases CA4975



Objection #

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OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

S t e p h e n

MI:

K

Last Name:

L a n d g r a f



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 11 - 2020



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

Stephen Landgraf

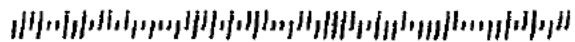
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13 APR 2020 PM 6 L



97208-423434





Rev 09-2017

Skip the mailbox.

Switch to paperless statements and securely access your statements online and in our mobile app.

Thank you for your business.

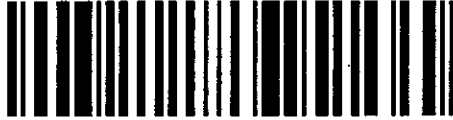


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JUN 08 2020

LEGAL SERVICES

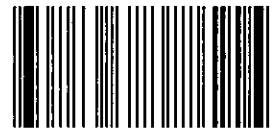
Renovate America Finance Cases CA4975



Objection #

600000030

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Route to: Vault

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OBJECTION FORM

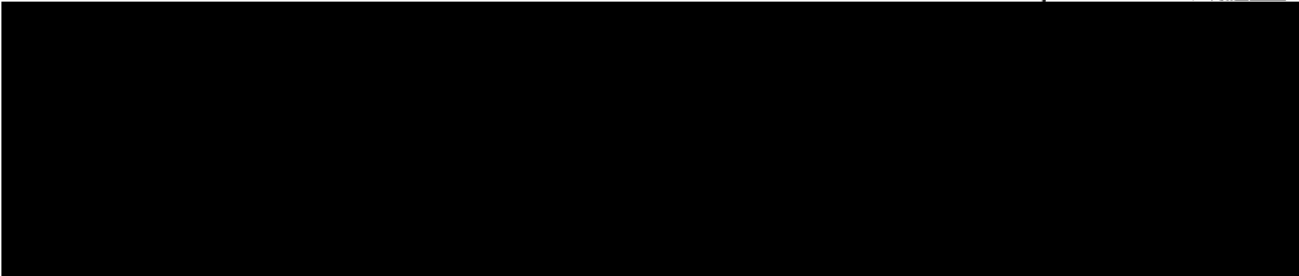
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OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name: Alberto MI: Last Name: Carrillo, SR



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

I was very curious about the lack of a proper contract with the HER program. ("PACE") Tax Assessment Prgm. Last year I refinanced my Mortgage & had to pay off the HERO Financing Program. I was not happy about the pay off so more information to follow


Please provide copies of any documents that you wish to submit in support of your position.

Dated: 05 - 13 - 2020
MM DD YYYY

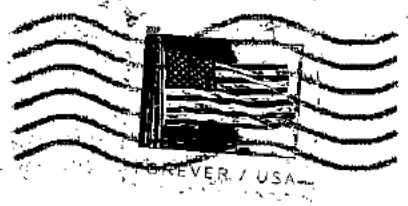


(SIGN HERE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

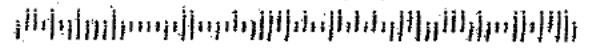
 Alberto Carrillo Sr.
[Redacted]

SAN JOSE CA 950
05 JUN 2020 PM 3 L



Renovate America Settlement Administrator
P.O. BOX 4234
Portland, OR 97208-4234
7

97208-423434



RECEIVED

MAY 22 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

60000025

Document Range



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Alfred & Michelle Lopez

OBJECTION FORM

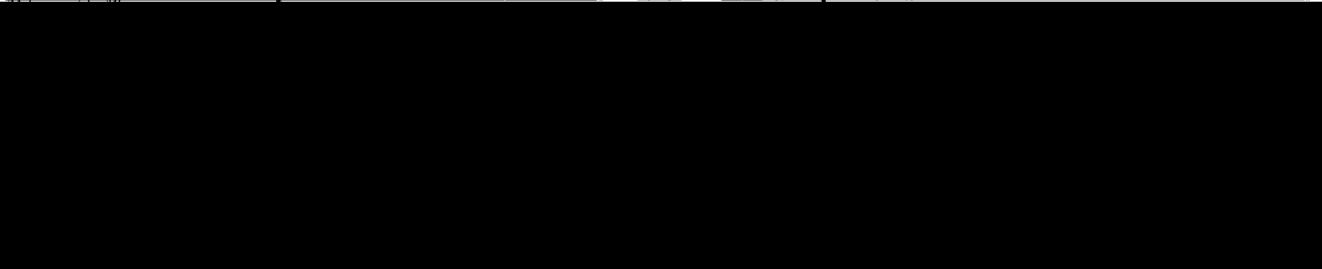
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Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

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Class Member's First Name: MI: Last Name:
Alfred & Michelle Lopez



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

Worst Experience ever
We are still paying on this and the
Balance never goes down
Horrible mistakes
See Attached

Please provide copies of any documents that you wish to submit in support of your position.

Dated: 05 - 19 - 2020
MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

To say we may get 20 bucks is
A slap in the face

Some stuff

may be duplicated

However we

wanted 1985-2010

Show All the

issues 3, False

Claim

Re: Engineering Plans For Solar Project

From: [REDACTED]

To: [REDACTED]

Date: Wednesday, January 6, 2016, 11:21 AM PST

It should have been the support center, not sure how this fell off. I will definitely follow up with the manager to fix this issue. From here on out I will contact you myself to confirm work!

I have not heard of the city posting permits, I will look into that. But so you are aware, the representatives do pull the permits. When we go out to do work we have the permits in hand. I will request the copy of permit for the HVAC system now and send to you.

On Wed, Jan 6, 2016 at 10:59 AM, [REDACTED] wrote:

Sorry I did not recall installation dates, I would have thought some one would call before to confirm a time.

The rep that came said he needed permission to tarp, did not seem to know it was requested.

The AC/ Heat will be back 1/14-1/18. Usually when there is work being done the city posts the permit on the outside of the house.

Sent from my Verizon Wireless 4G LTE smartphone

----- Original message -----

From: [REDACTED]

Date: 01/06/2016 10:19 AM (GMT-08:00)

To: [REDACTED]

Cc: [REDACTED]

Subject: Re: Engineering Plans For Solar Project

Good morning,

On December 16, I spoke to you and we confirmed the installation to take place between 1/6 - 1/8. Did they inform you when they can return?

What permit were you looking for?

I apologize about the tarp, I asked the representative to take one. I have requested a date for roof work to begin. I will follow up on the now and review our schedule to send a rep to place tarp.

On Wed, Jan 6, 2016 at 8:54 AM, [REDACTED] wrote:

Property on [REDACTED]

Good Morning [REDACTED] I just wanted to touch base on what is happening with the project.

The roofer never came back with a tarp and I had some gentleman show up this morning get to install the air and heating unit, however I knew nothing about that. I asked them to reschedule so that I could contact [REDACTED]

Also I have not seen a permit and I would really like to know a estimated time line.

Thanks Michelle Lopez

You can email or call [REDACTED]

Sen5626 from my Verizon Wireless 4G LTE smartphone

Re: Roofers

From: [REDACTED]

To: [REDACTED]

Date: Wednesday, January 27, 2016, 09:55 PM PST

Got it....

I don't know where to begin to apologize. I will dig into this matter tomorrow after our morning briefings. I have forwarded your email to [REDACTED] supervisor. I will make sure you get a phone call by 5pm tomorrow.

There are some city requirements we can't get around. But I will get you an answer tomorrow.

Thank you,

[REDACTED]

On Wednesday, January 27, 2016, [REDACTED] wrote:

Issue 1. [REDACTED] rarely replies to emails, and when we talk to her she never know the answer, she always have to check with someone or sounds unsure.

Example: email below was never addressed by [REDACTED] in fact after 2 to 3 weeks tonight was the 1st I have heard from her in a long time

Issue two. [REDACTED] calls and sounds good on the phone, but never follows through. He says he will email things and then they never happen.

My house looks horrible cosmetically and I wish someone would have asked me before they did this. I could have gotten this done professionally and not have Assed (Sorry for the language) and probably cheaper.

Very disappointed, I am hoping that now that the box is moved the AC Unit will still be placed where we wanted it, if for not want that unit outside my bed room window.

Sent from my Verizon Wireless 4G LTE smartphone

----- Original message -----

From: [REDACTED]

Date: 01/18/2016 4:59 PM (GMT-08:00)

To: [REDACTED]

Subject: Roofers

I just want to confirm they are using oyster shelf on the whole roof?

I noticed some shingles outside that don't match all the others, not sure what they are using these for.

Please see attached

Pictures 1-3 are the color we picked

Picture 4 is what appears to be a white or light grey shingle (not what we picked)

Sent from my Verizon Wireless 4G LTE smartphone

Lopez Home Project

From: [REDACTED]

To: [REDACTED]

Date: Tuesday, February 2, 2016, 10:11 AM PST

Still have not received and email or update.

Still waiting for schedule

Letter from [REDACTED]

Updated layout for Solar panel placement

Continue to be disappointed

Sent from my Verizon Wireless 4G LTE smartphone

Still have not received and email or update.

Still waiting for schedule Letter from [REDACTED] Updated layout for Solar panel placement

Continue to be disappointed

Sent from my Verizon Wireless 4G LTE smartphone

Re: Lopez Home Project

From: [REDACTED]

To: [REDACTED]

Date: Tuesday, February 2, 2016, 12:42 PM PST

Thank you for the email I will be in the office this afternoon and collect the data to respond.

[REDACTED]

[REDACTED]

On Feb 2, 2016, at 11:48 AM, [REDACTED] wrote:

HVAC System fan does not have an off mode. We would like the fan to shut off if the air or heating is off.

Please advise

Also you never got back to me regarding the schedule, the paperwork from [REDACTED] The revised panel layout and the sub panel position for our electrical. I would think this is bad business to continually leave a customer hanging. Considering [REDACTED] is a growing business I would hope you would not want customers posting bad reviews.

What is the issue with responding, is this the norm for [REDACTED]?

Sent from my Verizon Wireless 4G LTE smartphone

----- Original message -----

From: [REDACTED]
Date: 02/02/2016 10:08 AM (GMT-08:00)
To: [REDACTED]
Subject: Lopez Home Project

Still have not received and email or update.

Still waiting for schedule
Letter from [REDACTED]
Updated layout for Solar panel placement

Continue to be disappointed

Sent from my Verizon Wireless 4G LTE smartphone

just
keeps digging deeper wholes. My husband and I are both so
unsatisfied with your service.
Let's see how long gone it takes
to get a response and complete
schedule?

Sent from my Verizon
Wireless 4G LTE smartphone----- Original

message -----From:

Date: 02/02/2016 6:17 PM (GMT-08:00)

To:

Cc:

Subject: Re: Energy. Alfred & Michelle Lopez.

Hello
Michelle,
Please see
below.

We they came out and moved the
panel I asked about why it was being moved. did not
request it and you and I spoke about the fact that where it
was placed was an inconvenience as we had planned to knock
out that wall. You said had a letter from
stating the panel needed to be moved and that you would
email it. Now your telling me you don't have e that
document. So did you lie, if yes I want the panel moved
back to its original place as it did not need to be
moved.

I apologize for the misunderstanding on the
Meter Spot. There was no lie. is in charge of
the Meter Spot. does not keep track of the
Meter Spot but they do keep record the meter spot request
number. I need to talk to the meter spot inspector to obtain
this and they are only available between 8-9am. I will have
this for you tomorrow 2-3-16 as soon as i speak with
him.

talked to my husband and
stated he was concerned about the placement of the sub
panel. He thought it should have been closers to the new
box. It was supposed to follow up with us. Again no follow
through, wow I can't believe how unorganized has
proven to be.

Again the
placement of the Electrical Panel is decided by We
have to adhere to what they
dictate.

The layout I receive via email for
the solar panels was changed and I never received the new
one show that this new placment was approved.

No problem. I have attached the most updated
version of your engineering plans.

On Tue, Feb 2, 2016 at 3:04
PM,

wrote:

We they came out and moved the panel I asked about why it was being moved. [REDACTED] did not request it and you and I spoke about the fact that where it was placed was an inconvenience as we had planned to knock out that wall. You said [REDACTED] had a letter from [REDACTED] stating the panel needed to be moved and that you would email it. Now your telling me you don't have e that document. So did you lie, if yes I want the panel moved back to its original place as it did not need to be moved.

[REDACTED] talked to my husband and stated he was concerned about the placement of the sub panel. He thought it should have been closers to the new box. It was supposed to follow up with us. Again no follow through, wow I can't believe how unorganized [REDACTED] has proven to be. The layout I receive via email for the solar panels was changed and I never received the new one show that this new placment was approved. Sad that you guys dont keep betterb notes, will not be providing a favorable review forsure

Sent from my Verizon

Wireless 4G LTE smartphone-----

Original message -----From: [REDACTED]

Date: 02/02/2016 2:29 PM (GMT-08:00)

To: [REDACTED]

Subject: Re: [REDACTED]

Energy. Alfred & Michelle Lopez.

Schedule-Schedule

Outline. 1-14-16Roof

Started.

1-27-16Electrical

Panel Upgrade Start.

1-28-16Heating

& Air Conditioning Start.

2-2-16Wall

Insulation Attic

Insulation & Attic Work. Solar

Installation.

We are now

waiting on the utility company to come out to the home and switch the electrical lines from the old Electrical

Panel

Heating

& Air Conditioning [REDACTED] letter-I'm not

sure what you mean by this. Please clarify.

Sub panel placement, see

[REDACTED] The Meter placement is decided by

[REDACTED] does not keep a paper record of the

"Meter Spot"

Solar panel layout

change-I'm not sure what this question is in regards to. Please clarify.

Fan problem with

Hvac -I will have our Air

Conditioning specialist out to your home tomorrow 2-3-16

Re: [REDACTED] Alfred & Michelle Lopez.

From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: Tuesday, February 2, 2016, 06:32 PM PST

Michele,

Thanks for your patience, I will be more than happy to visit and walk the project and clarify any pending issues.

[REDACTED] and I are committed to exceeding your service expectations and your right, we can always improve our process. [REDACTED] as your project manager is committed to completing the project expectations.

Please let me know what date and time works for you.

[REDACTED]

On Tue, Feb 2, 2016 at 6:17 PM, [REDACTED] wrote:

Hello Michelle,

Please see below.

We they came out and moved the panel I asked about why it was being moved. [REDACTED] did not request it and you and I spoke about the fact that where it was placed was an inconvenience as we had planned to knock out that wall. You said [REDACTED] had a letter from [REDACTED] stating the panel needed to be moved and that you would email it. Now your telling me you don't have e that document. So did you lie, if yes I want the panel moved back to its original place as it did not need to be moved.

I apologize for the misunderstanding on the Meter Spot. There was no lie. [REDACTED] is in charge of the **Meter Spot**. [REDACTED] does not keep track of the Meter Spot but they do keep record the meter spot request number. I need to talk to the meter spot inspector to obtain this and they are only available between 8-9am. I will have this for you tomorrow 2-3-16 as soon as i speak with him.

[REDACTED] talked to my husband and stated he was concerned about the placement of the sub panel. He thought it should have been closers to the new box. It was supposed to follow up with us. Again no follow through, wow I can't believe how unorganized [REDACTED] has proven to be. Again the placement of the Electrical Panel is decided by [REDACTED] We have to adhere to what they dictate.

The layout I receive via email for the solar panels was changed and I never received the new one show that this new placment was approved.

No problem. I have attached the most updated version of your engineering plans.

On Tue, Feb 2, 2016 at 3:04 PM, [REDACTED] wrote:

We they came out and moved the panel I asked about why it was being moved. [REDACTED] did not request it and you and I spoke about the fact that where it was placed was an inconvenience as we had planned to knock out that wall. You said [REDACTED] had a letter from [REDACTED] stating the panel needed to be moved and that you would email it. Now your telling me you don't have e that

document. So did you lie, if yes I want the panel moved back to its original place as it did not need to be moved.

talked to my husband and stated he was concerned about the placement of the sub panel. He thought it should have been closer to the new box. It was supposed to follow up with us. Again no follow through, wow I can't believe how unorganized has proven to be.

The layout I receive via email for the solar panels was changed and I never received the new one show that this new placement was approved.

Sad that you guys dont keep better notes, will not be providing a favorable review for sure

Sent from my Verizon Wireless 4G LTE smartphone

----- Original message -----

From:
Date: 02/02/2016 2:29 PM (GMT-08:00)
To:
Subject: Re: Alfred & Michelle Lopez.

Schedule

-Schedule Outline.

1-14-16

Roof Started.

1-27-16

Electrical Panel Upgrade Start.

1-28-16

Heating & Air Conditioning Start.

2-2-16

Wall Insulation

Attic Insulation & Attic Work.

Solar Installation.

We are now waiting on the utility company to come out to the home and switch the electrical lines from the old Electrical Panel

Heating & Air Conditioning

letter

-I'm not sure what you mean by this. Please clarify.

Sub panel placement, see

-The Meter placement is decided by

does not keep a paper record of the "Meter Spot"

Solar panel layout change

-I'm not sure what this question is in regards to. Please clarify.

Fan problem with Hvac

-I will have our Air Conditioning specialist out to your home tomorrow 2-3-16 @8am if you are available.

On Tue, Feb 2, 2016 at 1:29 PM, wrote:

Will do.

You A Detailed Reply From Me By 2:30

On Tue, Feb 2, 2016 at 1:21 PM, wrote:

Thank you for the offer,
however we were going to have the pitches and trim re-done
with Vinyl siding once [REDACTED] was completed.
We appreciate the attempt to get
back on good standings. Unfortunately almost all
correspondence has had some kind of apology. We are really
disappointed at all inconsistencies and lack of
recollection. I was lied to, and Alfred felt he was
deceived by you.

This
is why moving forward, we will only email, so that we have
written documentation.

We must say [REDACTED] is an awesome
front man, he truly sold us. Most of the crew people have
been nice, efficient and clean. Also extremely sympathetic
as it appears they are all familiar with the internal
problems at [REDACTED]. Our advise is that you really work on
training and proper scheduling. If the electrical would
have been scheduled in December or even Early January we
would not be having any problems. Your project management
customer service is in desperate need of an over
haul.

Best

Regards

Sent from my Verizon

Wireless 4G LTE smartphone----- Original

message -----From: [REDACTED]

Date: 02/03/2016 4:29 PM (GMT-08:00)

To: [REDACTED]

Cc: [REDACTED]

Subject: Re: [REDACTED]

Energy. Alfred & Michelle Lopez.

Michelle,

I would like to resolve the
facia/trim boards around your new roof, we will cover at our
cost (normally [REDACTED] the replacement, prime and
paint.

Just pick a
color and I will send out a crew after letting you know, the
date works for you.

Please let me or [REDACTED] know and
we'll schedule ASAP.

On Wed, Feb 3, 2016 at 1:05

PM, [REDACTED]

wrote:

I apologize for the miscommunication on the Patch
and Paint. Does today work for that or would prefer a
different day?

I can
have it scheduled for whenever you'd
like.

On Wed, Feb 3, 2016 at

12:59 PM, [REDACTED]

wrote:

So I just had a painter
call me, apparently he was schedule to come out today.
However, it was not on the [REDACTED] schedule I
received.

Michelle Lopez

On Thu, 2/4/16, [REDACTED] wrote:

Subject: Re: [REDACTED] Alfred & Michelle Lopez

To: [REDACTED]

Cc: [REDACTED]

Date: Thursday, February 4, 2016, 11:46 AM

Will be be repairing inside and outside? They will be patching and painting both the interior and exterior of the home.

What about the old electrical box and pole [REDACTED] spoke to [REDACTED] about? The old electrical box will need to stay in place as a junction box. This is because when the wires have connections to the new electrical panel we cannot bury them in the wall. the "drop" or large pole that goes up from the old panel will be removed and the roof will be patched once the utility company has moved the electrical lines to the new electrical panel.

We will schedule this to be done on the same day as your startup for the A/C that way you won't have to be available for multiple days and we can get it all done in one shot.

On Thu, Feb 4, 2016 at

11:22 AM, [REDACTED]

wrote:

Will be be repairing inside and outside?

What about the old electrical box and pole [REDACTED] spoke to [REDACTED] about?

Sent from my Verizon

Wireless 4G LTE smartphone----- Original message

-----From: [REDACTED]

Date:

02/04/2016 9:41 AM (GMT-08:00) To: [REDACTED]

Cc: [REDACTED]

Subject: Re: [REDACTED]

[REDACTED] Alfred & Michelle Lopez

Thank you

Michelle, We appreciate all of your notes on how we can be better. As you know we are constantly striving to make our customers experience as amazing as possible.

We will

see you Monday 2-8-16 for your patch and paint and await your call in regards to the electrical lines being moved.

On Wed, Feb 3, 2016 at 8:24

PM, [REDACTED]

wrote:

letter
Sub panel placement, see
Solar panel layout change
Fan problem with Hvac

Sent from my Verizon Wireless 4G LTE smartphone

----- Original message -----

From: [REDACTED]
Date: 02/02/2016 1:02 PM (GMT-08:00)
To: [REDACTED]
Subject: [REDACTED] Alfred & Michelle Lopez.

Hello Michelle,

I am sending this email to go over your schedule and fix any miscommunications that we may have had.

Just so i have all your requests for information in the same place would you mind replying to this email with any requests for information you have and i will address everything.

Thank you.

[REDACTED]

----- Original message ----- From: [REDACTED] Date: 02/03/2016
4:29 PM (GMT-08:00) To: [REDACTED] Subject: Re:
[REDACTED] Alfred & Michelle Lopez.

Michelle,

I would like to resolve the fascia/trim boards around your new roof, we will cover at our cost (normally [REDACTED] the replacement, prime and paint.

Just pick a color and I will send out a crew after letting you know, the date works for you.

Please let me or [REDACTED] know and we'll schedule ASAP.

On Wed, Feb 3, 2016 at 1:05 PM, [REDACTED] wrote:

I apologize for the miscommunication on the Patch and Paint. Does today work for that or would prefer a different day?

I can have it scheduled for whenever you'd like.

On Wed, Feb 3, 2016 at 12:59 PM, [REDACTED] wrote:

So I just had a painter call me, apparently he was schedule to come out today. However, it was not on th [REDACTED] schedule I received.

[REDACTED] just keeps digging deeper wholes. My husband and I are both so unsatisfied with your service.

Let's see how long gone it takes to get a response and complete schedule?

Sent from my Verizon Wireless 4G LTE smartphone----- Original message ----- From: [REDACTED]
[REDACTED] Date: 02/02/2016 6:17 PM (GMT-08:00) To: [REDACTED]
Cc: [REDACTED] Subject:
Re: [REDACTED] Alfred & Michelle Lopez.

Hello Michelle,

Please see below.

We they came out and moved the panel I asked about why it was being moved. [REDACTED] did not request it and you and I spoke about the fact that where it was placed was an inconvenience as we had planned to knock out that wall. You said [REDACTED] had a letter from [REDACTED] stating the panel needed to be moved and that you would email it. Now your telling me you don't have e that document. So did you lie, if yes I want the

Re: Alfred & Michelle Lopez

From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: Monday, February 8, 2016, 03:38 PM PST

I am calling my people now.

On Mon, Feb 8, 2016 at 3:33 PM, [REDACTED] wrote:

! On Feb 2 when the outside crew was here, they used the front water spout with out asking and it was clamped with bunny cord. They left it leaking severely, the inside insulation crew and the leak detection guy noticed it and tried to help. However we discovered a gas leak and that became the focus. My husband put Hockey tape on it as a temporary fix. However the paint guy just tried to use it again and now it is gushing with water. I need some one to come stop the leak ASAP

Please reply with Confirmation

Sent from my Verizon Wireless 4G LTE smartphone

----- Original message -----

From: Michelle Lopez [REDACTED]

Date: 02/08/2016 2:24 PM (GMT-08:00)

To: [REDACTED]

Cc: [REDACTED]

Subject: Re: Alfred & Michelle Lopez

Well I have to Say [REDACTED] just keeps on disappointing, it appears [REDACTED] is not even concerned with redeeming them selves. Is there any upper Management that is available to speak with?

So the Paint and repair guy showed up to day around 11:00 AM, Sorry i cant tell you his name or what company he is with because he did not introduce himself to me. He stated that he does not do inside repairs so again I was mislead and more scheduling still needs to be done. Also when [REDACTED] was here, we were told that [REDACTED] would do a color match to our current home on all four sides to make sure the color was accurate. This guy only took a sample from one side of the house. I hope that there is not problem with the color match.

Please let me know a crew will be out to do the inside repairs, Please note We are not available Tomorrow or Wednesday this week.

I also want to address another small issue. Going back to my statement about the repair and paint guy not introducing him self. This is another problem with most of the crews that have been here, they need customer Service training as well. Only CW (HVAC) was curious, introduced them selves and gave us a nice folder with information about our product. None of the other crews Identified them selves, they also stated they were not with [REDACTED] I would like to say the inside insalation guys, although they did not give me thier names, were very nice and very helpful.

I have attached some pictures for your reference of the inside repairs needed

panel moved back to its original place as it did not need to be moved.
I apologize for the misunderstanding on the Meter Spot. There was no lie. [REDACTED] is in charge of the Meter Spot. [REDACTED] does not keep track of the Meter Spot but they do keep record the meter spot request number. I need to talk to the meter spot inspector to obtain this and they are only available between 8-9am. I will have this for you tomorrow 2-3-16 as soon as i speak with him.
[REDACTED] talked to my husband and stated he was concerned about the placement of the sub panel. He thought it should have been closer to the new box. It was supposed to follow up with us. Again no follow through, wow I can't believe how unorganized [REDACTED] has proven to be.
Again the placement of the Electrical Panel is decided by [REDACTED] We have to adhere to what they dictate. The layout I receive via email for the solar panels was changed and I never received the new one show that this new placement was approved.

No problem. I have attached the most updated version of your engineering plans.

On Tue, Feb 2, 2016 at 3:04 PM, [REDACTED] wrote:
We they came out and moved the panel I asked about why it was being moved. [REDACTED] did not request it and you and I spoke about the fact that where it was placed was an inconvenience as we had planned to knock out that wall. You said [REDACTED] had a letter from [REDACTED] stating the panel needed to be moved and that you would email it. Now your telling me you don't have e that document. So did you lie, if yes I want the panel moved back to its original place as it did not need to be moved.
[REDACTED] talked to my husband and stated he was concerned about the placement of the sub panel. He thought it should have been closer to the new box. It was supposed to follow up with us. Again no follow through, wow I can't believe how unorganized zero has proven to be.
The layout I receive via email for the solar panels was changed and I never received the new one show that this new placement was approved.
Sad that you guys dont keep better notes, will not be providing a favorable review for sure

Sent from my Verizon Wireless 4G LTE smartphone----- Original message -----From: [REDACTED]
[REDACTED] Date: 02/02/2016 2:29 PM (GMT-08:00) To: [REDACTED]
Subject: Re: [REDACTED] Alfred & Michelle Lopez.
Schedule-Schedule Outline.1-14-16Roof Started.
1-27-16Electrical Panel Upgrade Start.
1-28-16Heating & Air Conditioning Start.
2-2-16Wall Insulation Attic Insulation & Attic Work.Solar Installation.
We are now waiting on the utility company to come out to the home and switch the electrical lines from the old Electrical Panel
Heating & Air Conditioning [REDACTED] letter-I'm not sure what you mean by this. Please clarify.
Sub panel placement, see [REDACTED] The Meter placement is decided by [REDACTED] does not keep a paper record of the "Meter Spot"
Solar panel layout change-I'm not sure what this question is in regards to. Please clarify.
Fan problem with Hvac -I will have our Air Conditioning specialist out to your home tomorrow 2-3-16 @8am if you are available.

On Tue, Feb 2, 2016 at 1:29 PM, [REDACTED] wrote:
Will do.You A Detailed Reply From Me By 2:30
On Tue, Feb 2, 2016 at 1:21 PM, [REDACTED] wrote:
Schedule [REDACTED] letterSub panel placement, see [REDACTED] solar panel layout changeFan problem with Hvac
Sent from my Verizon Wireless 4G LTE smartphone----- Original message -----From: [REDACTED]
[REDACTED] Date: 02/02/2016 1:02 PM (GMT-08:00) To: [REDACTED] Subject:
[REDACTED] Alfred & Michelle Lopez.
Hello Michelle,
I am sending this email to go over your schedule and fix any miscommunications that we may have had. Just so i have all your requests for information in the same place would you mind replying to this email with any requests for information you have and i will address everything.
Thank you.
[REDACTED]

On Wed, Feb 3, 2016 at 1:05 PM, [REDACTED] wrote:
I apologize for the miscommunication on the Patch and Paint.
Does today work for that or would prefer a different day?

I can have it scheduled for whenever you'd like.

On Wed, Feb 3, 2016 at 12:59 PM, [REDACTED] wrote:

So I just had a painter call me, apparently he was schedule to come out today. However, it was not on the schedule I received.

[REDACTED] just keeps digging deeper wholes. My husband and I are both so unsatisfied with your service.

Let's see how long gone it takes to get a response and complete schedule?

Sent from my Verizon Wireless 4G LTE smartphone

----- Original message -----

From: [REDACTED]

Date: 02/02/2016 6:17 PM (GMT-08:00)

To: [REDACTED]

Cc: [REDACTED]

Subject: Re: [REDACTED] Alfred & Michelle Lopez.

Hello Michelle,

Please see below.

We they came out and moved the panel I asked about why it was being moved. [REDACTED] did not request it and you and I spoke about the fact that where it was placed was an inconvenience as we had planned to knock out that wall. You said [REDACTED] had a letter from [REDACTED] stating the panel needed to be moved and that you would email it. Now your telling me you don't have e that document. So did you lie, if yes I want the panel moved back to its original place as it did not need to be moved.

I apologize for the misunderstanding on the Meter Spot. There was no lie. [REDACTED] is in charge of the Meter Spot. Edison does not keep track of the Meter Spot but they do keep record the meter spot request number. I need to talk to the meter spot inspector to obtain this and they are only available between 8-9am. I will have this for you tomorrow 2-3-16 as soon as i speak with him.

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The layout I receive via email for the solar panels was changed and I never received the new one show that this new placment was approved.

No problem. I have attached the most updated version of your engineering plans.

On Tue, Feb 2, 2016 at 3:04 PM, [REDACTED] wrote:

We they came out and moved the panel I asked about why it was being moved. [REDACTED] did not request it and you and I spoke about the fact that where it was placed was an inconvenience as we had planned to knock out that wall. You said [REDACTED] had a letter from [REDACTED] stating the panel needed

Re: [REDACTED] Alfred & Michelle Lopez

From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: Wednesday, February 3, 2016, 08:26 PM PST

Thank you for the offer, however we were going to have the pitches and trim re-done with Vinyl siding once [REDACTED] was completed.

We appreciate the attempt to get back on good standings. Unfortunately almost all correspondence has had some kind of apology. We are really disappointed at all inconsistencies and lack of recollection. I was lied to, and Alfred felt he was deceived by you.

This is why moving forward, we will only email, so that we have written documentation.

We must say [REDACTED] is an awesome front man, he truly sold us. Most of the crew people have been nice, efficient and clean. Also extremely sympathetic as it appears they are all too familiar with the internal problems at [REDACTED]. Our advise is that you really work on training and proper scheduling. If the electrical would have been scheduled in December or even Early January we would not be having any problems. Your project management customer service is in desperate need of an over haul.

Best Regards

Sent from my Verizon Wireless 4G LTE smartphone

Thank you for the offer, however we were going to have the pitches and trim re-done with Vinyl siding once [REDACTED] was completed.

We appreciate the attempt to get back on good standings. Unfortunately almost all correspondence has had some kind of apology. We are really disappointed at all inconsistencies and lack of recollection. I was lied to, and Alfred felt he was deceived by you.

This is why moving forward, we will only email, so that we have written documentation.

We must say [REDACTED] is an awesome front man, he truly sold us. Most of the crew people have been nice, efficient and clean. Also extremely sympathetic as it appears they are all too familiar with the internal problems at [REDACTED]. Our advise is that you really work on training and proper scheduling. If the electrical would have been scheduled in December or even Early January we would not be having any problems. Your project management customer service is in desperate need of an over haul.

Best Regards

Sent from my Verizon Wireless 4G LTE smartphone

----- Original message -----

From: [REDACTED]

Date: 02/03/2016 4:29 PM (GMT-08:00)

To: [REDACTED]

Cc: [REDACTED]

Subject: Re: [REDACTED] Alfred & Michelle Lopez.

Michelle,

I would like to resolve the fascia/trim boards around your new roof, we will cover at our cost (normally [REDACTED] the replacement, prime and paint.

Just pick a color and I will send out a crew after letting you know, the date works for you.

Please let me or [REDACTED] know and we'll schedule ASAP.

to be moved and that you would email it. Now your telling me you don't have e that document. So did you lie, if yes I want the panel moved back to its original place as it did not need to be moved.

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The layout I receive via email for the solar panels was changed and I never received the new one show that this new placment was approved.

Sad that you guys dont keep betterb notes, will not be providing a favorable review forsure

Sent from my Verizon Wireless 4G LTE smartphone

----- Original message -----

From:
Date: 02/02/2016 2:29 PM (GMT-08:00)
To:
Subject: Re: Alfred & Michelle Lopez.

Schedule

-Schedule Outline.

1-14-16

Roof Started.

1-27-16

Electrical Panel Upgrade Start.

1-28-16

Heating & Air Conditioning Start.

2-2-16

Wall Insulation

Attic Insulation & Attic Work.

Solar Installation.

We are now waiting on the utility company to come out to the home and switch the electrical lines from the old Electrical Panel

Heating & Air Conditioning

letter

-I'm not sure what you mean by this. Please clarify.

Sub panel placement, see

-The Meter placement is decided by

does not keep a paper record of the "Meter Spot"

Solar panel layout change

-I'm not sure what this question is in regards to. Please clarify.

Fan problem with Hvac

-I will have our Air Conditioning specialist out to your home tomorrow 2-3-16 @8am if you are available.

On Tue, Feb 2, 2016 at 1:29 PM, wrote:

Will do.

You A Detailed Reply From Me By 2:30

On Tue, Feb 2, 2016 at 1:21 PM, wrote:

Schedule

Schedule

[REDACTED] letter

Sub panel placement, see [REDACTED]

Solar panel layout change

Fan problem with Hvac

Sent from my Verizon Wireless 4G LTE smartphone

----- Original message -----

From: [REDACTED]

Date: 02/02/2016 1:02 PM (GMT-08:00)

To: [REDACTED]

Subject: [REDACTED] Alfred & Michelle Lopez.

Hello Michelle,

I am sending this email to go over your schedule and fix any miscommunications that we may have had.

Just so i have all your requests for information in the same place would you mind replying to this email with any requests for information you have and i will address everything.

Thank you.

[REDACTED]

@8am if you are available.

On Tue, Feb 2, 2016 at 1:29

PM, [REDACTED]

wrote:

Will do. You A Detailed Reply From Me By
2:30

On Tue, Feb 2, 2016 at 1:21

PM, [REDACTED]

wrote:

Schedule [REDACTED]

letterSub panel placement, see

[REDACTED] Solar panel layout changeFan

problem with Hvac

Sent from my

Verizon Wireless 4G LTE

smartphone----- Original

message -----From: [REDACTED]

Date: 02/02/2016 1:02 PM (GMT-08:00)

To: [REDACTED]

Subject: [REDACTED]

Alfred & Michelle Lopez.

Hello

Michelle,

I am sending this
email to go over your schedule and fix any miscommunications
that we may have had.

Just so i have all your requests for
information in the same place would you mind replying to
this email with any requests for information you have and i
will address everything.

Thank you.

[REDACTED]

BBB Complaint Case# [REDACTED]

From: Better Business Bureau [REDACTED]

To: [REDACTED]

Date: Thursday, April 7, 2016, 11:04 AM PDT

Complaint ID#: [REDACTED]

Business Name: [REDACTED]

Thank you for contacting BBB. Your complaint was received by BBB on April 7, 2016 and has been assigned case# [REDACTED] in our files. Please make a note of this number for future reference.

Your complaint has been applied to the following business:

[REDACTED]

The case has been reviewed and has now been forwarded to the business for their response. This business has until May 1, 2016 to respond to your complaint. You may contact our office after May 1, 2016 to check the status of your complaint.

We encourage you to use our ONLINE COMPLAINT system to keep up with the progress of this complaint. To view the details of your case please go to the following website address:

[REDACTED]

Sincerely,

[REDACTED]

Consumer Services
BBB Complaint Department

BBB Complaint Case# [REDACTED]

From: Better Business Bureau [REDACTED]

To: [REDACTED]

Date: Wednesday, April 13, 2016, 05:03 PM PDT

Complaint ID#: [REDACTED]

Business Name: [REDACTED]

BBB has received a response from the business in the above referenced complaint case. Please review their response to your original complaint and advise us of your position in the matter. The response may have already been mailed to you by the company.

The details of the complaint (including the business' response) can be accessed at the following website address: [REDACTED] Please be sure to indicate whether the company's response is satisfactory or not within ten (10) days.

We sincerely hope the business's reply addresses your concerns, and would appreciate hearing from you as to your satisfaction. If this resolves your dispute, your complaint will be closed as "Resolved" and will appear in the company's BBB Business Review as: "The complainant verified the issue was resolved to their satisfaction." Each year, millions of consumers contact BBB for pre-purchase information, and your response as to your satisfaction will assist future consumers with making pre-purchase decisions.

If the business's response does not resolve your concerns, BBB would like to hear from you. We appreciate the opportunity to be of service, and look forward to hearing from you by the above-mentioned date.

Sincerely,

[REDACTED]
Consumer Services
BBB Complaint Department

Re: Alfred and Michelle Lopez Project [REDACTED]

From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: Tuesday, April 19, 2016, 04:53 PM PDT

Hello Mr. & Mrs. Lopez,

I hope you guys are doing well. I'm not sure how to respond to the question of "integrity" or "guilty conscience", as I told you everything that needed to be specified. Therefore I chose not to respond to that question, instead, I have copied [REDACTED] whom you have dealt with several times for your particular project. I have also copied [REDACTED] whom deals with rebates.

[REDACTED] would be the main resource to help find out what the situation is of your rebate. Furthermore, who has told you that you need to apply for the rebates? [REDACTED] takes care of that, unless you guys had chosen the "rebate hold" option or you're specifically speaking about your "federal" rebate.

In order to better assist you, I need some additional information. Hope you guys have a wonderful day.

Thank you,

[REDACTED]

On Tuesday, April 19, 2016, [REDACTED] wrote:

Hello [REDACTED] I am emailing you for some help. If you have any kind of integrity on your word, or guilty conscience please help us.

We have been lied too and feel completely taken by [REDACTED] We were just recently informed that we need to file for the rebates you told us [REDACTED] would take care of.

PLEASE CALL ME AND HELP US, WE WELCOMED YOU IN OUR HOME, AND WE FEEL SO DECEIVED, OUR HOUSE PAYMENT IS GOING TO BE EFFECTED AND THIS IS NOT HOW WERE THOUGHT IT WAS GOING TO BE

Sent from my Verizon, Samsung Galaxy smartphone

Sent from Gmail Mobile

Re: Re: Project # [REDACTED]

From: [REDACTED]

To: [REDACTED]

Date: Thursday, July 28, 2016, 06:24 PM PDT

Please see attached, Another complaint take from yelp with similar issues.

I should not need to explain in detail, your response just shows that your hiding something. The math does not add up and you keep giving us the run around.

Sent from my Verizon, Samsung Galaxy smartphone

Please see attached, Another complaint take from yelp with similar issues.
I should not need to explain in detail, your response just shows that your hiding something. The math does not add up and you keep giving us the run around.

Sent from my Verizon, Samsung Galaxy smartphone

Hello Michelle,

I hope your day is going well. I apologize if the information I have given is not what you are looking for. Please give me a detailed description of exactly what information you are requesting as well as how it would be best received and I will do my best to accommodate and complete your request. I appreciate your time.

On Thu, Jul 21, 2016 at 11:36 PM, [REDACTED] wrote:

Again as in this shows no itemized breakdown. We know what you said you would give us the question still remains as to how it was applied.

But Thanks for proving our point, this email is exactly what you pending customers need to see.

My day is great!

Sent from my Verizon, Samsung Galaxy smartphone

[REDACTED]
[REDACTED]



to do much for the heating duct system, given that most of it is embedded in the walls and floors. I have no attic or basement. I kept mentioning that I wanted to look into the ceiling (I have a flat roof) to see if it required insulation. Never happened, so I'll rely on my handyman.

Contractors failed to inform [REDACTED] that they performed less work than earlier estimated. Once I mentioned it, the costs were reduced. Still, not my job.

Paint contractors showed up without paint, asking if I had it. I went to the hardware store and purchased it. [REDACTED] reimbursed me. Clearly, not my job and not what was promised.

The wall insulation contractors had difficult getting onto my narrow street and I tried coordinating the right day to ensure they had minimum fuss. Didn't happen.

The wall insulation contractors drilled into every wall in my house, despite the fact that it was clear early on that every wall already insulation. [I bought the house 15 years and I had always assumed that I had no insulation, given how hot the upstairs was.] I presume they drilled into every wall to get paid and fulfill the contract. Only one wall (9' x 8') required insulation.

Lastly, I never received a final and official accounting of the total cost. Lots of handwritten notes, but nothing on paper. Ticks me off and makes them look sketchy. If I did receive it in follow-up materials, it wasn't clear to me.

I'm a nice guy; I'm not the most assertive person; I just have a reasonable expectation of service. Stuff happens.

Lots of effort was made to get me to give them a good Yelp review.



[REDACTED]

Hello Michelle,

Hope your day is going well. The breakdown for the rebates and incentives are as follows:

Green Partner Discount(Applied at point of sale) [REDACTED]
Additional discount for AC install(Applied at point of sale) [REDACTED]
EUCA Rebate(Check sent to home) [REDACTED] actual check amount received [REDACTED]
Solar Tax Credit (Determined at tax season with tax professional)

I know there was some items that were a concern and needed additional attention for your project. These items were completed and included additional roof repair, additional patch and paint and moved the electrical panel to the other side of the home.

Items for your home were completed but not included in the project cost include: capping a leaking exterior faucet and replacing a bathroom vent fan.

In addition we delivered a new door mat, potted plants and gave a gift card for a family meal.

It is my hope that this clarify's any items of concern. Thank you for your time and have a great day.

On Thu, Jul 21, 2016 at 10:11 AM, [REDACTED] wrote:

We were offered to meet with months ago, but you were never available. Just send us an itemized list of where these so called discounts were applied. We have received nothing showing that.

Sent from my Verizon, Samsung Galaxy smartphone

[REDACTED]

Hello Michelle,

It seems that there is still a bit of confusion and misunderstanding. Please let me know if you would like to come to the office and meet with the team to discuss. I appreciate your time.

On Fri, Jul 15, 2016 at 11:24 PM, [REDACTED] wrote:

Totally disappointed in this response, again just more bull. Funny how [REDACTED] can make states with out actually every have the professionalism to speak to us directly. You state this has all been stated before but still we have never seen a break down of the SO called charges.

We will make sure to let everyone we come in contact with of your shady business practices and hopefully someone will be saved from your bad customer service and miss leading sales tactics.

We are not stratified one bit

Sent from my Verizon, Samsung Galaxy smartphone

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Hello Michelle,

By looking at your account closer, it looks like the difference is the fees and interest from [REDACTED] prior to the first payment. The monthly payment quoted is not in any shape or form higher, these amounts were calculated accordingly.

[REDACTED] mentioned this has already been explained in previous conversations. However, if you would like further clarification please contact [REDACTED] will be able to cover all the specific details as all I see is a snapshot.

Thank you,

[REDACTED]

On Thursday, July 14, 2016, [REDACTED] wrote:

Hello Michelle,

My pleasure, and I truly apologize no one was able to give you this information. The main reason was because they simply didn't know what we discussed in the home.

As far as the total project cost, I will personally speak with [REDACTED] to track down your full contract and what work was performed. I know the scope of work was altered with the project manager several times. Either way, I will sit with [REDACTED] tomorrow to get you the answer that you are looking for.

Feel free to contact me anytime, otherwise I will have another email send out tomorrow.

Thank you,

[REDACTED]

On Thursday, July 14, 2016, [REDACTED] wrote:

Hello [REDACTED] I just received a voice mail from you. I Thank you for finally breaking down the info, to bad none of the other [REDACTED] people could do that. However, we still have questions regarding the off the top discounts that you say we received. We were quoted [REDACTED] less the [REDACTED] off the top would make our project [REDACTED]. We have never seen a break down of the cost, and the bill we received was for [REDACTED]. That is why we are so confused and so frustrated. For the last 5 months we have been given story after story but not one person can explain the difference.

How did we go from [REDACTED] to [REDACTED]?

Sent from my Verizon, Samsung Galaxy smartphone

[REDACTED] will reply to you going forward.

On Tue, Jul 12, 2016 at 5:28 PM, [REDACTED] wrote:

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As per your suggestion when you came out to our home, I will be update the BBB and yelp today. Unfortunately it will not be positive as things are still not resolved.

Michelle Lopez

On Wed, 6/29/16, [REDACTED] wrote:

Subject: Re: Fwd: Project # [REDACTED]
To: "Michelle Lopez" [REDACTED]
Cc: [REDACTED]
Date: Wednesday, June 29, 2016, 8:11 AM

Michelle,
Thanks

for your mail, I will review your concerns with the Finance and respond ASAP. Thanks.

On Tue, Jun 28, 2016 at

5:45 PM, Michelle Lopez [REDACTED]

wrote:

That is good news however we are still confused, we are paying finance charges on a balance that should have been reduced.

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Note: as per my previous attachment there were three (3) \$ [REDACTED] dollar deductions

Again we still seem to not be getting the whole story, if this project would have been taken care of in late 2015, early 2016 we would not be so upset, but here we are at the end of June, still trying to get clarification and the correct credits and rebates we were promised.

Michelle Lopez

On Fri, 6/24/16, [REDACTED]
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Subject: Fwd: Project # [REDACTED]

To: [REDACTED]

Date: Friday, June 24, 2016, 7:43 AM

Here is the
official update on your rebate:

Alfred Lopez rebates
have been approved today.

Amount [REDACTED] The time frame

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the

mail.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

----- Forwarded

message -----

From: [REDACTED]

Date: Thu, Jun 23, 2016 at 10:03 AM

Subject: Project # [REDACTED]

To: [REDACTED]

June 23, 2016

Customer Information:

Alfred Lopez

[REDACTED]

[REDACTED]

Participating Contractor Information:

[REDACTED]

[REDACTED]

Project Number: [REDACTED]

Project: Advanced Package

RE: NOTICE OF INCENTIVE APPROVAL

Dear Alfred Lopez:

Thank you for submitting your [REDACTED]

[REDACTED]
Advanced Home Upgrade project to [REDACTED]

[REDACTED]
Our

team has reviewed your application and has approved the submitted project information.

Total Eligible Incentive: \$ [REDACTED] has been approved for

your project based on the home energy savings of 21% towards

the project cost of [REDACTED]

[REDACTED] will mail an incentive check (Check Reference
Number:

[REDACTED] to the [REDACTED] Account Holder within 6 to
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weeks to be sent to the address listed above.

If you have any questions, please feel free to contact us
at

[REDACTED] Monday through Friday,

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Sincerely,

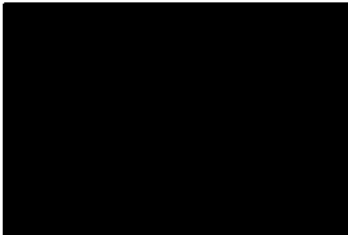
[REDACTED]



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Sent from Gmail Mobile

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Sent from Gmail Mobile

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Warmest Regards,



--
Warmest Regards,

CONFIDENTIALITY NOTICE

This e-mail message (including any attachments) is confidential and may be legally privileged. The information is intended for the sole and exclusive use by the planned recipient(s). If you are not the intended recipient(s), be advised any unauthorized review, use, copying, disclosure or distribution is strictly prohibited. If you have received this message in error, please notify the sender immediately by reply e-mail, destroy all copies of the original message and any attachments, and delete this message and any attachments from your system. If you have any questions, please contact the sender. Thank you.

----- Original message ----- From: [REDACTED] Date: 7/27/16 1:37 PM
(GMT-08:00) To: [REDACTED]

Subject: Re: Re: Project # [REDACTED]

Hello Michelle,

I hope your day is going well. I apologize if the information I have given is not what you are looking for. Please give me a detailed description of exactly what information you are requesting as well as how it would be best received and I will do my best to accommodate and complete your request. I appreciate your time.

On Thu, Jul 21, 2016 at 11:36 PM, [REDACTED] wrote:

Again as in this shows no itemized breakdown. We know what you said you would give us the question still remains as to how it was applied.

But Thanks for proving our point, this email is exactly what you pending customers need to see.

My day is great!

Sent from my Verizon, Samsung Galaxy smartphone

----- Original message ----- From: [REDACTED] Date: 7/21/16 5:26 PM
(GMT-08:00) To: [REDACTED]

Subject: Re: Re: Project # [REDACTED]

Hello Michelle,

Hope your day is going well. The breakdown for the rebates and incentives are as follows:
Green Partner Discount (Applied at point of sale) \$ [REDACTED] Additional discount for AC install (Applied at point of sale) \$ [REDACTED]
UCA Rebate (Check sent to home) \$ [REDACTED] actual check amount received \$ [REDACTED]
Solar Tax Credit (Determined at tax season with tax professional)

I know there was some items that were a concern and needed additional attention for your project. These items were completed and included additional roof repair, additional patch and paint and moved the electrical panel to the other side of the home.

Items for your home were completed but not included in the project cost include: capping a leaking exterior faucet and replacing a bathroom vent fan.

In addition we delivered a new door mat, potted plants and gave a gift card for a family meal.

It is my hope that this clarify's any items of concern. Thank you for your time and have a great day.

On Thu, Jul 21, 2016 at 10:11 AM, [REDACTED] wrote:
We were offered to meet with months ago, but you were never available. Just send us an itemized list of where these so called discounts were applied. We have received nothing showing that.

Sent from my Verizon, Samsung Galaxy smartphone

----- Original message -----From: [REDACTED] Date: 7/20/16 5:06 PM
(GMT-08:00) To: [REDACTED]

Subject: Re: Re: Project # [REDACTED]

Hello Michelle,

It seems that there is still a bit of confusion and misunderstanding. Please let me know if you would like to come to the office and meet with the team to discuss. I appreciate your time.

On Fri, Jul 15, 2016 at 11:24 PM, [REDACTED] wrote:

Totally disappointed in this response, again just more bull. Funny how [REDACTED] can make states with out actually every have the professionalism to speak to us directly. You state this has all been stated before but still we have never seen a break down of the SO called charges.

We will make sure to let everyone we come in contact with of your shady business practices and hopefully someone will be saved from your bad customer service and miss leading sales tactics.

We are not stratified one bit

Sent from my Verizon, Samsung Galaxy smartphone

----- Original message -----From: [REDACTED] Date: 7/15/16 3:04 PM
(GMT-08:00) To: [REDACTED]

Subject: Re: Re: Project # [REDACTED]

Hello Michelle,

By looking at your account closer, it looks like the difference is the fees and interest from [REDACTED] prior to the fist payment. The monthly payment quoted is not in any shape or form higher, these amounts were calculated accordingly.

[REDACTED] mentioned this has already been explained in previous conversations. However, if you would like further clarification please contact [REDACTED] will be able to cover all the specific details as all I see is a snapshot.

Thank you,
[REDACTED]

On Thursday, July 14, 2016, [REDACTED] wrote:

Hello Michelle,

My pleasure, and I truly apologize no one was able to give you this information. The main reason was because they simply didn't know what we discussed in the home.

As far as the total project cost, I will personally speak with [REDACTED] to track down your full contract and what work was performed. I know the scope of work was altered with the project manager several times. Either way, I will sit with [REDACTED] tomorrow to get you the answer that you are looking for.

Feel free to contact me anytime, otherwise I will have another email send out tomorrow.

Thank you,
[REDACTED]

On Thursday, July 14, 2016, [REDACTED] wrote:

Hello [REDACTED] I just received a voice mail from you. I Thank you for finally breaking down the info, to bad none of the other [REDACTED] people could do that. However, we still have questions regarding the off the top discounts that you say we received. We were quoted [REDACTED] less the [REDACTED] off the top would make our project [REDACTED] We have never seen a break down of the cost, and the bill we received was for [REDACTED] That is why we are so confused and so frustrated. For the last 5 months we have been given story after story but not one person can explain the difference.

How did we go from [REDACTED]?

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Sent from my Verizon, Samsung Galaxy smartphone

----- Original message ----- From: [REDACTED] Date: 7/12/16

[REDACTED] Subject: Re: Project # [REDACTED]
[REDACTED] will reply to you going forward.

On Tue, Jul 12, 2016 at 5:28 PM, [REDACTED] wrote:

Excuse me, but emailing back " I AM LOOKING INTO IT" is not an update. You sat in my home yes, and admitted our project was handled wrong. Yes you provide nicest gestures and we appreciated it. However we are still no further than one the complaint was filed. We are still owed \$ [REDACTED] for referrals and \$ [REDACTED] for the [REDACTED] Plus you should consider an additional discount for causing us to pay interest on a larger loan than quoted. Plus you have never sent any documents breaking down any charges so your tone is very inappropriate as we are the ones left with no valid explanation for these delays. Wishing us the best, does that mean you are no longer looking into it, as you stated in you email to me at the end of June??????

Sent from my Verizon, Samsung Galaxy smartphone

----- Original message ----- From: [REDACTED] Date: 7/12/16
4:41 PM (GMT-08:00) To: [REDACTED]

[REDACTED] Subject: Re: Project # [REDACTED]

Michelle,

We have provided several updates and visited your home. We also repaired at our cost another issue at your home.

We sent you updates regarding your project and provided you copies of documents which outlined your program.

We will defend our service and record of performance on your home with any agency, we wish you the best.

On Tue, Jul 12, 2016 at 4:01 PM, Michelle Lopez [REDACTED] wrote:

Have not heard back from you, this is very upsetting as we continue to get no where and time continues to pass.

As per your suggestion when you came out to our home, I will be update the BBB and yelp today. Unfortunately it will not be positive as things are still not resolved.

Michelle Lopez

On Wed, 6/29/16, [REDACTED] wrote:



to do much for the heating duct system, given that most of it is embedded in the walls and floors. I have no attic or basement. I kept mentioning that I wanted to look into the ceiling (I have a flat roof) to see if it required insulation. Never happened, so I'll rely on my handyman.

Contractors failed to inform [REDACTED] that they performed less work than earlier estimated. Once I mentioned it, the costs were reduced. Still, not my job.

Paint contractors showed up without paint, asking if I had it. I went to the hardware store and purchased it. [REDACTED] reimbursed me. Clearly, not my job and not what was promised.

The wall insulation contractors had difficult getting onto my narrow street and I tried coordinating the right day to ensure they had minimum fuss. Didn't happen.

The wall insulation contractors drilled into every wall in my house, despite the fact that it was clear early on that every wall already insulation. [I bought the house 15 years and I had always assumed that I had no insulation, given how hot the upstairs was.] I presume they drilled into every wall to get paid and fulfill the contract. Only one wall (9' x 8') required insulation.

Lastly, I never received a final and official accounting of the total cost. Lots of handwritten notes, but nothing on paper. Ticks me off and makes them look sketchy. If I did receive it in follow-up materials, it wasn't clear to me.

I'm a nice guy; I'm not the most assertive person; I just have a reasonable expectation of service. Stuff happens.

Lots of effort was made to get me to give them a good Yelp review.



Again we still seem to not be getting the whole story, if this project would have been taken care of in late 2015, early 2016 we would not be so upset, but here we are at the end of June, still trying to get clarification and the correct credits and rebates we were promised.

Michelle Lopez

On Fri, 6/24/16, [REDACTED]

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Subject: Fwd: Project # [REDACTED]

To: [REDACTED]

Date: Friday, June 24, 2016, 7:43 AM

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[REDACTED] Monday through Friday,

from 8:00 a.m. to 5:00 p.m. Please have your Project

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[REDACTED]

[REDACTED]

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Cc: [REDACTED]

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----- Forwarded

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[REDACTED]

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[REDACTED]

[REDACTED]

Project Number: [REDACTED]

Project: Advanced Package

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Sincerely,



From:

[REDACTED]

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[REDACTED]

To:

[REDACTED]

June 23, 2016

Customer Information:

Alfred Lopez

[REDACTED]

[REDACTED]

[REDACTED]

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your project based on the home energy savings of 21%

towards

the project cost of \$ [REDACTED]

[REDACTED] will mail an incentive check (Check Reference
Number:

[REDACTED] to the [REDACTED] Account Holder within 6 to
8

weeks to be sent to the address listed above.

If you have any questions, please feel free to contact us
at

[REDACTED] Monday through Friday,

from 8:00 a.m. to 5:00 p.m. Please have your Project
Number

available for reference when you call.

Sincerely,

[REDACTED]

[REDACTED]

Re: Re: Project # [REDACTED]

From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: Friday, July 15, 2016, 03:04 PM PDT

Hello Michelle,

By looking at your account closer, it looks like the difference is the fees and interest from [REDACTED] prior to the first payment. The monthly payment quoted is not in any shape or form higher, these amounts were calculated accordingly.

[REDACTED] mentioned this has already been explained in previous conversations. However, if you would like further clarification please contact [REDACTED] [REDACTED] will be able to cover all the specific details as all I see is a snapshot.

Thank you,

[REDACTED]

On Thursday, July 14, 2016, [REDACTED] wrote:

Hello Michelle,

My pleasure, and I truly apologize no one was able to give you this information. The main reason was because they simply didn't know what we discussed in the home.

As far as the total project cost, I will personally speak with [REDACTED] to track down your full contract and what work was performed. I know the scope of work was altered with the project manager several times. Either way, I will sit with [REDACTED] tomorrow to get you the answer that you are looking for.

Feel free to contact me anytime, otherwise I will have another email send out tomorrow.

Thank you,

[REDACTED]

On Thursday, July 14, 2016, [REDACTED] wrote:

Hello [REDACTED] I just received a voice mail from you. Thank you for finally breaking down the info, to bad none of the other [REDACTED] people could do that. However, we still have questions regarding the off the top discounts that you say we received. We were quoted [REDACTED] less the [REDACTED] off the top would make our project [REDACTED] We have never seen a break down of the cost, and the bill we received was for [REDACTED] That is why we are so confused and so frustrated. For the last 5 months we have been given story after story but not one person can explain the difference.

How did we go from [REDACTED]?

Sent from my Verizon, Samsung Galaxy smartphone

██████████ will reply to you going forward.

On Tue, Jul 12, 2016 at 5:28 PM, ██████████ wrote:

Excuse me, but emailing back "I AM LOOKING INTO IT" is not an update.

You sat in my home yes, and admitted our project was handled wrong. Yes you provide nicest gestures and we appreciated it. However we are still no further than one the complaint was filed. We are still owed \$ ██████████ for referrals and \$ ██████████ for the ██████████ Plus you should consider an additional discount for causing us to pay interest on a larger loan than quoted.

Plus you have never sent any documents breaking down any charges so your tone is very inappropriate as we are the ones left with no valid explanation for these delays.

Wishing us the best, does that mean you are no longer looking into it, as you stated in you email to me at the end of June??????

Sent from my Verizon, Samsung Galaxy smartphone

Michelle,

We have provided several updates and visited your home. We also repaired at our cost another issue at your home.

We sent you updates regarding your project and provided you copies of documents which outlined your program.

We will defend our service and record of performance on your home with any agency, we wish you the best.

On Tue, Jul 12, 2016 at 4:01 PM, Michelle Lopez - ██████████ wrote:

Have not heard back from you, this is very upsetting as we continue to get no where and time continues to pass.

As per your suggestion when you came out to our home, I will be update the BBB and yelp today. Unfortunately it will not be positive as things are still not resolved.

Michelle Lopez

On Wed, 6/29/16, [REDACTED] wrote:

Subject: Re: Fwd: Project # [REDACTED]
To: "Michelle Lopez" [REDACTED]
Cc: [REDACTED]
Date: Wednesday, June 29, 2016, 8:11 AM

Michelle,
Thanks
for your mail, I will review your concerns with the Finance
and respond ASAP. Thanks.

On Tue, Jun 28, 2016 at
5:45 PM, Michelle Lopez [REDACTED]

wrote:

That is
good news however we are still confused, we are paying
finance charges on a balance that should have been
reduced.

We should have had a credit of [REDACTED] before submitted to
[REDACTED] or our referrals. Which means our interest would of
been less. Then we should have had another [REDACTED] credit
as per [REDACTED] quote, I don't remember what that was for
it was either a rebate or another internal credit. Then
this rebate should have been received must ago so it is
great that it is more than expected but we are still paying
interest on a large balance.

Note: as per my previous attachment there were three (3) \$
[REDACTED] dollar deductions

Again we still seem to not be getting the whole story, if
this project would have been taken care of in late 2015,
early 2016 we would not be so upset, but here we are at the
end of June, still trying to get clarification and the
correct credits and rebates we were promised.

Michelle Lopez

On Fri, 6/24/16, [REDACTED]
wrote:

Subject: Fwd: Project # [REDACTED]

To: [REDACTED]

Date: Friday, June 24, 2016, 7:43 AM

Here is the

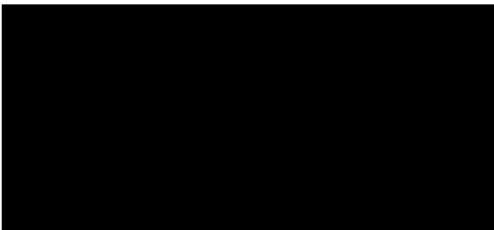
official update on your rebate:

Alfred Lopez rebates
have been approved today.

Amount [REDACTED] The time frame

given by [REDACTED] is 6-8 weeks to receive the check in
the

mail.



----- Forwarded

message -----

From: [REDACTED]

Date: Thu, Jun 23, 2016 at 10:03 AM

Subject: Project # [REDACTED]

To: [REDACTED]

June 23, 2016

Customer Information:

Alfred Lopez



Participating Contractor Information:



Project Number: 

Project: Advanced Package

RE: NOTICE OF INCENTIVE APPROVAL

Dear Alfred Lopez:

Thank you for submitting your [REDACTED]
[REDACTED]

Advanced Home Upgrade project to [REDACTED]
[REDACTED]

[REDACTED]
Our

team has reviewed your application and has approved the
submitted project information.

Total Eligible Incentive: \$ [REDACTED] has been approved
for

your project based on the home energy savings of 21%
towards

the project cost of \$ [REDACTED]

[REDACTED] will mail an incentive check (Check Reference
Number:

[REDACTED] to the [REDACTED] Account Holder within 6 to
8

weeks to be sent to the address listed above.

If you have any questions, please feel free to contact us
at

[REDACTED] Monday through Friday,

from 8:00 a.m. to 5:00 p.m. Please have your Project
Number

available for reference when you call.

Sincerely,

[REDACTED]



Michelle L.

👤 28 📍 22 📷 6

1 Check-In

11/2/2017

Updated Review

I was just reminded of an [redacted] bad customer service. We recently had an inspector here for our Home Owners insurance. As he was checking our home, he notices that under our house and in our attic there were exposed wires. We had to hire an Electrician to come out and correct this issues. Well [redacted] was the only contractor we have had here working on our electrical as they installed our solar panels and moved our junction box (without permission or request from [redacted] by the way). Well as the electrician worked to shut off power to the rooms he was working in, he discovered that the diagram [redacted] left in our junction box does not match with the breakers marked. Example breaker 1 stated Front Room, however it was not for the front room it was for the back bedroom.



Search



Me



Delivery



Collections



More





he discovered that the diagram [redacted] left in our junction box does not match with the breakers marked. Example breaker 1 stated Front Room, however it was not for the front room it was for the back bedroom.

Just another reason why you should stay away from this company, its been 2 years and we are still suffering from using this company.

2 Previous Reviews



7/8/2017

So its been over a year now since our horrible experience with [redacted] we were having our home photographer for the



7/28/2016

Stay away from this company, Scam Alert
Horrible customer service
Project was quoted at one price was

Useful 6

Funny 0

Cool 0

[redacted] and 5 others voted for your review >

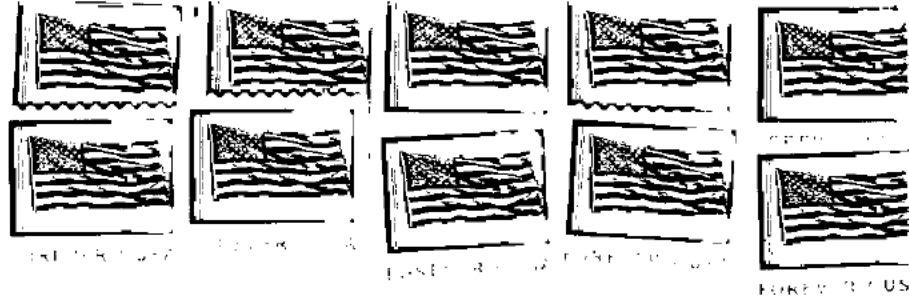
Search

Me

Delivery Collections

More





Renovate America
Settlement Administrator
PO Box 4234
Portland, OR 97208-4234

Satisfies
NFPA
Standards!



RECEIVED

JUN 09 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



600000031

CERTIFIED MAIL

Document Control

Document Range



0497505

Begin:

End:

Quantity:

31

-

1

Prepped by:

QC:

Stats:

Scanned by:

ID #: 4105 JT		Tom	Tom
JUN 09 2020		JUN 09 2020	JUN 09 2020

Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

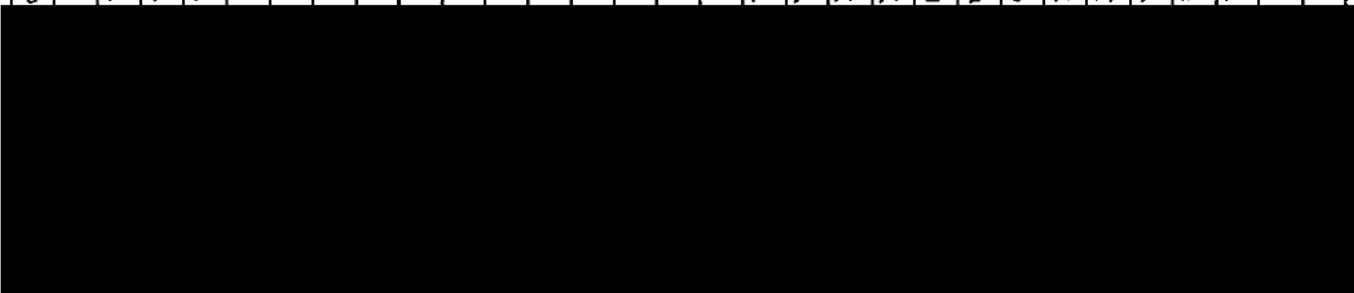
NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

MI:

Last Name:

J A M E S L S T A H L S C H M I D T



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

I OBJECT TO THIS VERY HIGHLY. IT IS A SLAP IN THE FACE OF EVERYONE INVOLVED
I AM LOSING A [REDACTED] + HOME FOR [REDACTED] THE CLAIMS OF COST WERE EXTREMELY
FALSE. THEY TOLD YOU IT WOULD BE PAID THROUGH YOUR PROPERTY TAXES AT THE END OF THE
YEAR SO YOU WILL SEE A SLIGHT INCREASE. MY SLIGHT INCREASE WENT FROM [REDACTED] TO
[REDACTED] WHERE'S THE SLIGHT? BEING ON SS I DONT MAKE THAT KIND OF MONEY

Please provide copies of any documents that you wish to submit in support of your position.

Dated:

0	6
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0	6
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2	0	2	0
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MM DD YYYY



Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



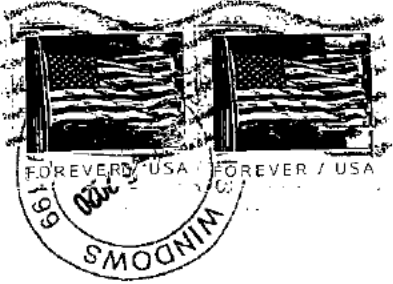
VERIFIED MAIL

James Stahlschmidt
[Redacted]



7020 0090 0002 1717 3058

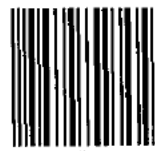
SAN DIEGO CA 921
06 JUN 2020 PM 2:1



Renovate America Settlement Administrator
P.O. Box 4234
Portland, Ore. - 97208-4234

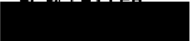


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97208

U.S. POSTAGE PAID
FCM LETTER

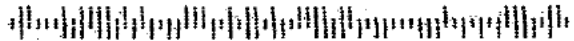


JUN 06 20
AMOUNT

\$3.00

R2304E105340-18

37208-423434



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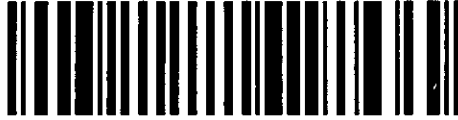
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

RECEIVED

JUN 01 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



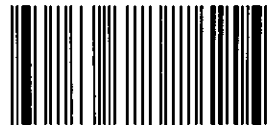
Objection #

600000028

CERTIFIED MAIL

Document Control

Document Range



0497505

Begin:

End:

Quantity:

28

-

1

Prepped by:

QC:

Stats:

Scanned by:

ID #: 375 6-1-20	MA	✓	AA JUN 01 2020	AA JUN 01 2020
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Route to: Vault

*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than June 8, 2020. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name: MI: Last Name:
MICHAEL J FORCEN



I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

I object to the settlement amount. I was originally originally contracted for \$ [redacted] This was the cost of the product and the amount I was approved for. However, the payment summary and the pay-off amount don't match. My original principle shows up as [redacted] on my pay-off calculation form they provided. The difference is [redacted] I tried to dispute, but they explained to me over the phone this was

Please provide copies of any documents that you wish to submit in support of your position. the penalty for paying it off early. I'd like to settle for \$ [redacted]

Dated: 05 - 25 - 2020
MM DD YYYY

[Redacted signature box]
(SIGN HERE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

Copies are
printed on both
sides

Financing Program™ Final Payment Summary

Date: 01/19/2015
Property Owner(s): Michael Forcen,
Property Address:
HERO ID:
Application Date: 11/01/2014
Funding Date: 01/27/2015

The information provided below reflects the charges you will incur at the settlement of your Assessment Contract.

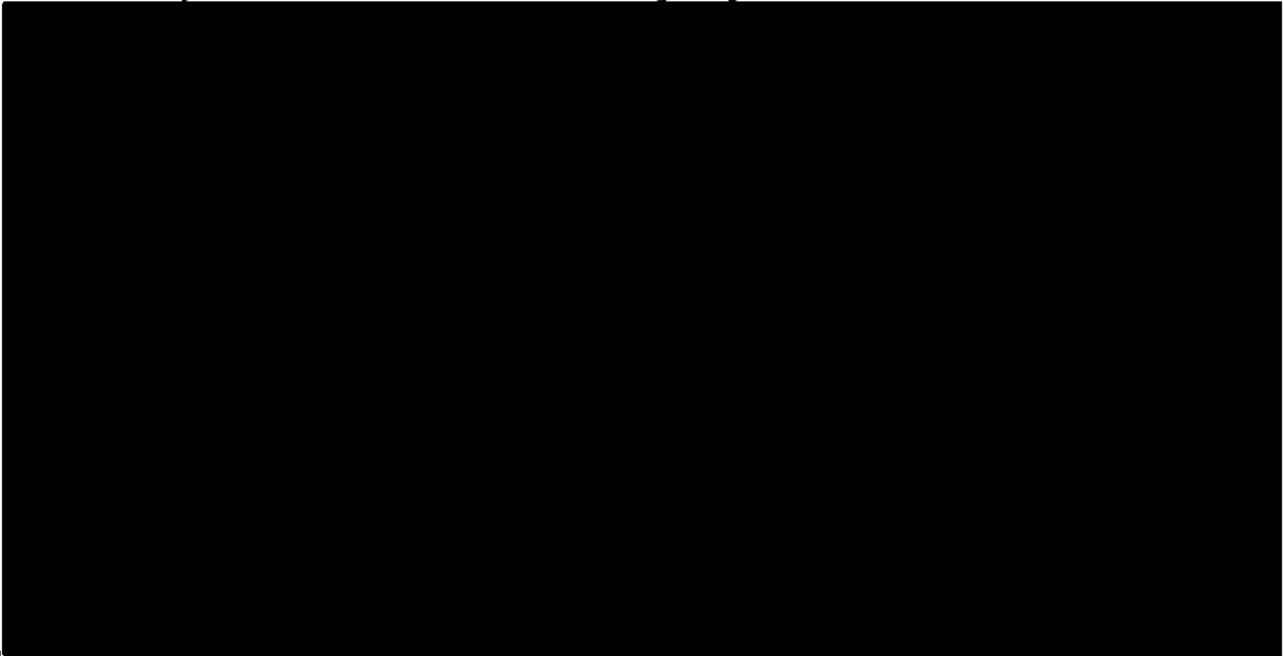
Your payments will be added to your property tax bill beginning with your property taxes for the 2015 tax year.

Financing Term	Interest Rate	Annual Amount Added to Property Tax Bill

	Eligible Product Type	Approved Financing Amount
1	Solar Photovoltaic Systems - Solar Inverter	
2	Solar Photovoltaic Systems - Solar Panel	
Total Approved Product Amount		

Payment Summary

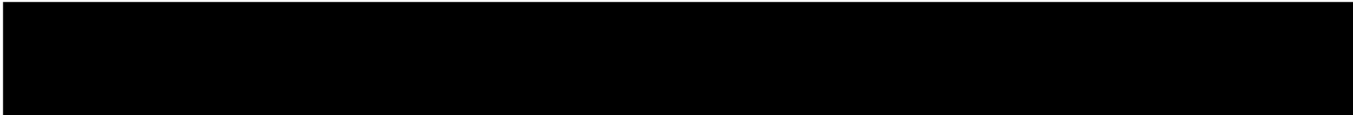
does it match amount financed fr.



****Subject to change

Pay Down Option to Lower Your Annual Payment





Section 101.101 - General Provisions

Section 101.102 - Definitions

Section 101.103 -

Financing Program™ Final Payment Summary

Thank you for choosing the [REDACTED] to finance your recent home energy renovation project.

For the term of your financing (see 'Financing Term' on page 1 of this document), your payment will be included on your property tax bill.

The payment amount due will be shown on your property tax bill as a new line item labeled "HERO FINANCING" and will also be included in the total property tax amount.

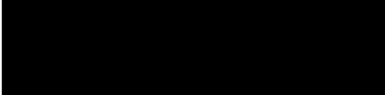
<p>When will [REDACTED] be included in my property taxes?</p>	<p>[REDACTED] will be included in your property taxes beginning in the next property tax fiscal year after the close of your financing.</p> <p>This will be your November 2015 property tax bill.</p>
<p>How will this impact my property tax impound account?</p> <p>I pay my taxes monthly.</p>	<p>If you pay your property taxes monthly along with your mortgage payment, you have an escrow impound account through your lender.</p> <p>The County Treasurer-Tax Collector provides your lender with the property tax amount which is due on your property for the year. Beginning with your November 2015 property tax bill, this will now include [REDACTED] as a new line item. Your lender will adjust your monthly property tax escrow impound payment based on this information.</p> <p>IMPORTANT: If your lender does not increase your monthly impound amount prior to paying your property taxes for the year (which includes your new HERO payment), your lender may temporarily increase your impound amount to recoup the HERO payment they made on your behalf.</p> <p>Please contact your lender to be sure you understand when, and how, your escrow impound account will be adjusted. Depending on the timing, this could result in a temporary increase in your monthly mortgage payment.</p> <p>We also recommend that you send your lender this [REDACTED] Final Payment Summary to confirm that your monthly property tax impound account is adjusted adequately.</p>
<p>How will this impact my property taxes?</p> <p>I pay my taxes directly.</p>	<p>If you pay your property taxes directly to the Treasurer-Tax Collector, your property tax amount for the year will include [REDACTED]</p> <p>As usual, your property taxes can be paid in two installments, with the first installment due in November (late if not paid by December 10) and the second installment due in February (late if not paid by April 10).</p>

If we can answer any questions, please call us at [REDACTED]



Completion Certificate

Michael Forcen, 

Address: 

HERO ID: 

Date: 01/07/2015

Completion Certificate

E: [REDACTED]

A: [REDACTED]

Date: **01/07/2015**
 Property Owner(s): [REDACTED]
 Property Address: [REDACTED]
 HERO ID: [REDACTED]
 Application Date: **11/01/2014**
 Expiration Date: **03/16/2015**

Instructions

AFTER all work has been completed, the contractor and all property owners must sign this Completion Certificate. This Completion Certificate and all required attachments listed below must then be submitted to the Program. The Program will then approve the Completion Certificate and process payment.

Required attachments:

- Final invoices, cost statements, or equivalent from contractor
- Product related attachments, if applicable (see Product details below)
- Final permit(s), if applicable
- Copy of the contractor's business license for this jurisdiction if one more products did not require a building permit

If any [REDACTED] is incorrect or needs to be changed, please contact the Program immediately, as a new Completion Certificate may need to be issued.

PRODUCT #1	Max. Requested Financing Amount (net of rebates)
Product Category Type: Solar Photovoltaic Systems - Solar Panel Product ID: 20086110 Manufacturer Name: SolarWorld Model Number: SW250 Poly Panel Type: Polycrystalline Module Panel Wattage (DC): 250 Mounting Type: Roof mount Quantity: 12 Required Attachments: Final Building Permit	[REDACTED]
PRODUCT #2	Max. Requested Financing Amount (net of rebates)
Product Category Type: Solar Photovoltaic Systems - Solar Inverter Product ID: 20091837 Manufacturer Name: SolarEdge Technologies Model Number: SE3000 (240V) w/ -ER-US or A-US Description: 3 kW 240Vac, Utility-Interactive Inverter Power Rating (Watts): 3000 Weighted Efficiency: 97.5 Micro-Inverter: String Inverter Quantity: 12	[REDACTED]

	HERO Funding Amount to be paid to: <input checked="" type="checkbox"/> Contractor _____ <input type="checkbox"/> Property Owner _____ <input type="checkbox"/> Payment Designee _____	Total Requested Financing Amount: \$ _____
--	---	--

Contractor

Company Name: _____
CSLB No: _____

Phone: _____
Address: _____

Payment Instructions: On file and can be updated from within the contractor portal or if payment is to be made to the Payment Designee as set forth in the Payment Designee section below.

I, the undersigned, certify that:

1. The products installed on the property are complete to the satisfaction of the customer;
2. The customer(s) signed this Completion Certificate after the installation of the products and all signatures on this Certificate are genuine;
3. I have the correct licensing/classifications from the Contractor State Licensing Board to install the products listed on this Completion Certificate;
4. I have the authority to sign this Completion Certificate on behalf of my company;
5. I have provided permits and final invoices with this Completion Certificate and the attached documents are true and correct copies thereof;
6. I have attached a copy of the business license for this jurisdiction if one or more products did not require a building permit;
7. I hereby transfer and assign my right to HERO Funding to the Payment Designee for the Total Approved Financing Amount for this Completion Certificate if the instructions above indicate that payment should be paid to the Payment Designee; and
8. I hereby transfer and assign my rights to Program Fund Moneys to Renovate America, Inc. or its affiliates.

23781088130F45A...
Signature

1/7/2015
Date

Printed Name

Payment Designee




Company Name: _____ Phone: _____
Contact Name: _____ Address: _____

Property Owner

DO NOT SIGN UNTIL WORK IS COMPLETE.

I, the undersigned, certify that:

1. The products installed on my property are completed to my satisfaction;
2. I understand that the selection of the contractor and acceptance of the materials used and the work performed is my responsibility and that the HERO Program, San Bernardino Associated Governments, and/or Renovate America, Inc. do not endorse any contractor or any other person involved with the products, the design of the products, or warrant the economic value, energy savings, safety, durability or reliability of the products;
3. I understand that the HERO Program has the right to inspect any installed products listed on this Completion Certificate;
4. The products listed above are the products installed on my property;
5. I have obtained, or will obtain, all necessary final permits and/or inspections required in my jurisdiction;
6. I hereby transfer and assign my right to HERO Funding to the Contractor and/or Payment Designee for the Total Approved Financing Amount for this Completion Certificate if I indicated that payment should be paid to the Contractor and/or Payment Designee above; and
7. I hereby transfer and assign my right to Program Fund Moneys to Renovate America, Inc. or its affiliates.

	1/7/2015		1/8/2015
Michael Forcen, Signature	Date	 Signature	Date
Property Owner 3, Signature	Date	Property Owner 4, Signature	Date

[Faint handwritten signature]

[Faint handwritten signature]

	ID#	APN	Record Owner(s)	Recordation Date	Notice of Assessment Document No.	Payment of Contractual Assessment Document No.
15.						
16.						
17.						
18.						
19.						
20.						
21.						
22.						

**PAYOFF CALCULATION
VALID THRU 7/31/2015**

BOND CALL DATE: 9/2/2015

**SAN BERNARDINO ASSOCIATED GOVERNMENTS
(HERO PROGRAM FOR SAN BERNARDINO COUNTY)**

BOND SERIES 150407-BE-07-20A

OWNER: MICHAEL

I. Original Principal Amount
Principal Paid to Date
Principal Amount Paid 9/2/2014
Principal Amount Paid 9/2/2015
Outstanding Principal Amount (excluding 9/2/2015 payment)

II. FY 14-15 Interest Paid/Due to Next Bond Call Date
Interest Paid 3/2/2015
Interest Paid 7/2/2015
Interest Due 9/2/2015

III. Credit Available from Unused Capitalized Interest

IV. Credit Available from Property Taxes Paid to County Treasurer/Tax Collector's Office
a. Credit Available from FY 14-15 Property Taxes
b. Credit Available from FY 15-16 Property Taxes

V. Processing Fee

Total Payoff Amount Due

Please make your check in the amount shown above payable to [redacted] and send to the address below by 7/31/2015

[redacted]

[redacted] Upon receipt on or before the Valid Through Date shown above of good funds in the Full Prepayment Amount Due shown above, the San Bernardino Associated Governments (SANBAG) will cause the recordation of an "Addendum to Notice of Assessment, Notice of Discharge of Assessment Lien and Discharge of Payment of Contractual Assessment Required" as to the property identified as [redacted] evidencing the payment in full of the assessment levied by SANBAG against such parcel and the discharge in full of the associated assessment lien against such parcel. Please do not include any additional funds (i.e., daily interest) to your payment. Checks not made payable to "SANBAG" will be returned.

[redacted]

YOUR PAYMENT SLIP

Total payoff amount of [redacted] is valid through 07/31/2015

TO MAIL IN PAYMENT

Please include slip with your check made payable to "SANBAG" write your APN and HERO ID number on the check and mailed to:

[redacted]

TO MAKE A WIRE TRANSFER

Please include all the information below on your wire transfer to ensure a successful transaction.

[redacted]
Account Name:
Account #:
ABA:
Address:



BOB DUTTON
ASSESSOR - RECORDER - CLERK
348 San Bernardino Associated Govt

**RECORDING REQUESTED BY AND
WHEN RECORDED RETURN TO:**



Space above this line is for Recorder's Use

**ADDENDUM TO NOTICES OF ASSESSMENT
NOTICE OF DISCHARGE OF ASSESSMENT LIENS**

On the dates shown on Exhibit A hereto, and under the Recorder's Document Numbers as also shown on Exhibit A, Notices of Assessment were recorded in the office of the County Recorder, San Bernardino County, California, pursuant to the requirements of section 3114 of the Streets and Highways Code of the State of California. The recordation of said notices established liens against the properties as they appear on the recorded documents.

The assessments against the parcels on the attached Exhibit A have been paid in full.

NOTICE IS HEREBY GIVEN that the recorded assessments against said properties are no longer in force or effect and, that except for the possibility of a supplemental assessment not presently anticipated, the associated liens against said properties have been fully discharged and released.

Additionally, the obligation for payment of the contractual assessment specified in each Payment of Contractual Assessment Required recorded pursuant to the requirements of Streets and Highways Code section 5898.24(d) and corresponding to each of the assessor's parcel numbers as set forth on Exhibit A has been discharged and released.

Dated:

September 15, 2015

San Bernardino Associated Governments

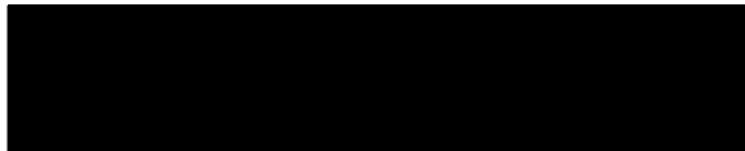
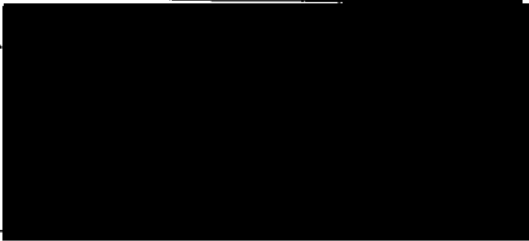


EXHIBIT A

	ID#	APN	Record Owner(s)	Recordation Date	Notice of Assessment Document No.	Payment of Contractual Assessment Document No.						
1.	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]						
2.												
3.												
4.												
5.												
6.												
7.												
8.												
9.												
10.												
11.									FORCEN, MICHAEL & [REDACTED]	01/22/2015		
12.												
13.												
14.												

CERTIFIED MAIL



1000



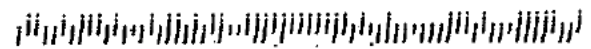
97208

U.S. POSTAGE PAID
FCM LG ENV
VICTORVILLE, CA
92395
MAY 27, 20
AMOUNT

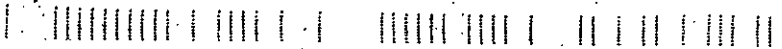


Renovate America Settlement Administrator
P. O. Box 4234
Portland, OR 97208-4234

97208-423434



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

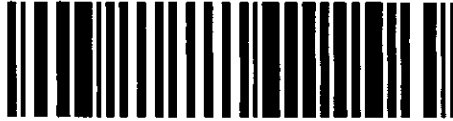


RECEIVED

MAY 29 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

60000027

Document Range



0497505

Begin:

End:

Quantity:

27

-

1

Prepped by:

QC:

Stats:

Scanned by:

ID #: 465 05-29-20	NM		DM MAY 29 2020	DM MAY 29 2020
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Route to: Vault

*Route to: _____



Ms Patricia Hernandez



Renovate America
Settlement Administrator
P.O. Box 4234
Portland or 97208-4234

97208-423434



RECEIVED

MAY 26 2020

LEGAL SERVICES

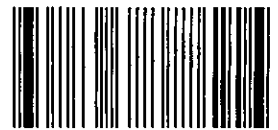
Renovate America Finance Cases CA4975



Objection #

600000026

Document Range



0497505

Begin:

End:

Quantity:

26

—

1

Prepped by:

QC:

Stats:

Scanned by:

ID #: 378 PA		Jon	Jon
5-28-20		MAY 28 2020	MAY 28 2020

Route to: Vault

*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **June 8, 2020**. If the settlement is approved by the Court, despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

Renovate America Finance Cases
Riverside County Superior Court, case number RICJCCP4940

NOTE: DO NOT FILL OUT OR SEND THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's First Name:

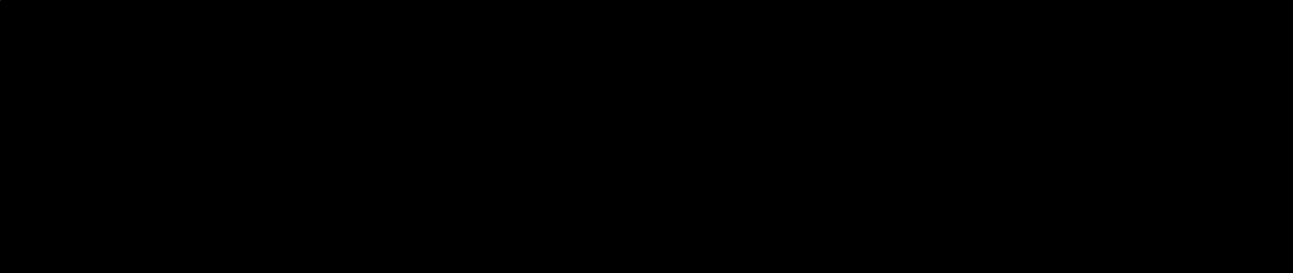
T	R	I	N	A															
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 MI:

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 Last Name:

R	O	S	S																
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I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

I had to sell my home of 12 years due to this program. On top of that, this program was paid \$ [redacted] of my funds from this sale. I have attached the Closing Statement (Final) as proof. This program for two years caused my mortgage to increase drastically making it very hard to pay my monthly notes.

Please provide copies of any documents that you wish to submit in support of your position.

Dated:

0	5
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2	0
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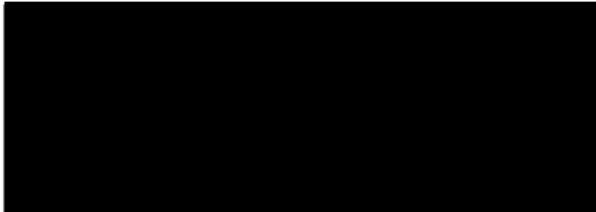
2	0	2	0
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MM DD YYYY

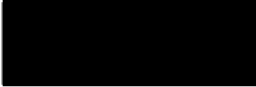
[redacted]

(SIGN HERE)

Mail this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234



Trina Ross



Date: April 10, 2019
Escrow No.

RE: Property Address:

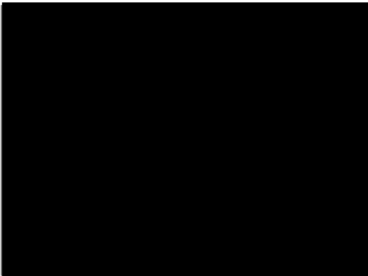
Dear Trina Ross:

We are pleased to inform you that the above referenced escrow was closed on **April 9, 2019** and we enclose the following for your records:

- Funds wired in the amount of \$ representing your proceeds.
- Final Settlement/Closing Costs Statement.
- Copy of 1099 Taxpayer Reporting Information. (This tax information is being furnished to the Internal Revenue Service.)

Any documents to which you are entitled will be forwarded to you directly from the appropriate governing party.

We hope this transaction has been handled to your satisfaction, and that we may be of service to you again should you have the need for escrow services in the future.



[REDACTED]

SELLER'S CLOSING STATEMENT
Final

File No.: [REDACTED]
 Officer/Escrow Officer: [REDACTED]

Printed Date/Time: 04/10/2019 - 9:10:58AM
 Page 1 of 1
 Closing Date: 04/09/2019
 Disbursement Date: 04/09/2019

Buyer/Borrower: [REDACTED]

Seller: Trina Ross
 [REDACTED]

Property: [REDACTED]

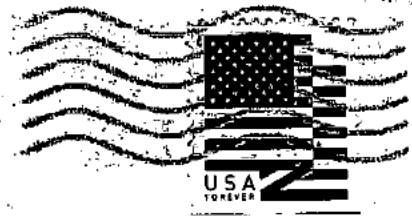
DESCRIPTION	DEBITS	CREDITS
TOTAL CONSIDERATION		
PRORATIONS/ADJUSTMENTS:		
Property Tax @ [REDACTED] per 6 month(s) 4/09/2019 to 6/30/2019		
Credit to buyer from Seller for closing costs		
COMMISSION(S):		
Listing Broker: [REDACTED]		
Selling Broker: [REDACTED]		
TITLE CHARGES		
Sub-escrow fee: [REDACTED]		
Owner's Premium for [REDACTED]		
County Transfer Tax: [REDACTED]		
ESCROW CHARGES TO: [REDACTED]		
Settlement Agent Fee		
Wire Fee		
LOAN PAYOFF: [REDACTED]		
Principal Balance		
Interest Per Diem From 3/01/2018 To 4/10/2019, 399 Days, @ [REDACTED]		
Reconveyance Fee		
Late Charge		
Miscellaneous Charge		
Miscellaneous Charge		
Escrow balance		
Miscellaneous Charge		
Total Loan Payoff		
LOAN PAYOFF: [REDACTED]		
Principal Balance		
Adminstration program cost		
Recording fee		
Interest Per Diem From 11/02/2016 To 6/03/2019, 931 Days, @ [REDACTED]		
Assessment payments 7/1/17-6/30/18		
Assessment payments 7/1/18-6/30-19		
Total Loan Payoff		
ADDITIONAL DISBURSEMENTS:		
Natural Hazard Report Fee: [REDACTED]		
Home Owner's Warranty: [REDACTED]		
Pest Inspection: [REDACTED]		
SUBTOTALS		
DUE TO SELLER		
TOTALS		

Trina Ross



LAS VEGAS NV 89101

21 MAY 2008 PM 3:11



Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

97208-423434

