

Attachment 4

RECEIVED
NOV 09 2020
LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



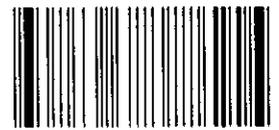
600000049

Document Range

Begin:

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0497505

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ID #:				

Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



17399

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

Class Member's Name:

Adolfo Diaz

Class Member's Address:



Class Member's Telephone:

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

I object to the Settlement payment of \$18.80 when I paid 50,000 for unfair competition. I should receive more if the proposed Settlement is approved, please keep me informed and up dated thank you...

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

Dated: 11-5-2020



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Additional Attachment:

11/5/20

Unhappy with the job that was done to my home,
the color of paint is not the color I wanted, the
paint is turning yellow, I'm sorry the ceiling of the
roof is turning yellow, the screen door very

flimsy. I paid \$50,000 for a job not worth
it and being paid \$18.00 is not a good settlement
in return for me please investigate my situation



Adolfo H Diaz

SANTA ANA CA 926

6 NOV 2020 PM 3 L



Renovate America Settlement
Administrator

P.O Box 4234

Portland, OR, 97208-4234

97208-423434



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APR 27 2020

LEGAL SERVICES

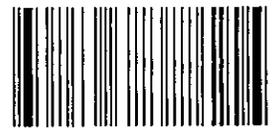
Renovate America Finance Cases CA4975



Objection #

60000018

Document Range



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Quantity:

18

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1

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Route to: Vault

*Route to: _____

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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 PumpVendor is still open for business and shipping daily.
 UPS, USPS and FedEx have suspended their guaranteed delivery times.

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- Goulds Water Tech
- Groco Pumps
- Jabsco Pumps
- Johnson Pumps
- Little Giant Pumps
- March Pumps
- MerCruiser Pumps
- Myers Pumps
- Northern Lights Pumps
- Oberdorfer Pumps
- Onan Pumps
- Perkins Pumps
- PrimeTime Pumps
- Proven Pumps
- Rule Pumps
- Sherwood Pumps
- Shurflo Pumps
- Shurflo Industrial, Shertech
- Simer Pumps
- Sta-Rite Pumps
- Westerbeke Pumps
- Yanmar Pumps
- Other Brands

Shop By Category

Pump Categories

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	\$6.15	\$6.15
		Subtotal	\$6.15
		Shipping Option: UPS Ground	\$20.29
	Bank Wire Transfer Fee: Pay by Credit Card or PayPal (no fee)		\$0.00
		Tax Total	\$0.00
		Total	\$26.44

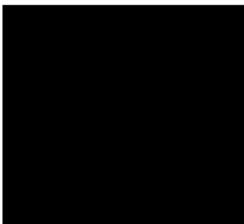
Billing Address

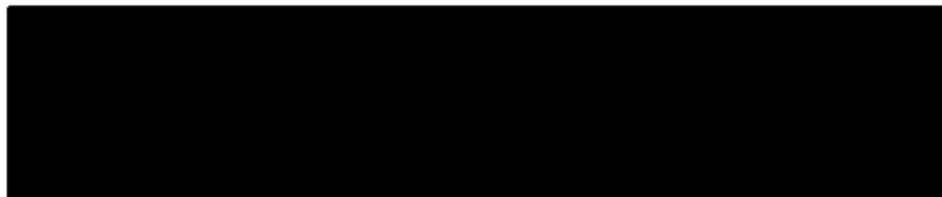
Alan Jacobson



Shipping Address

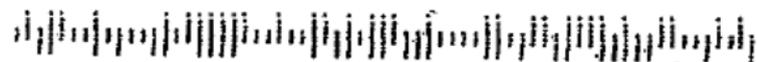
Jake Jacobson





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

972084234 6907



RECEIVED

JUN 08 2020

LEGAL SERVICES

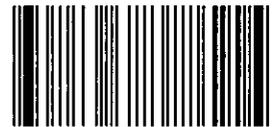
Renovate America Finance Cases CA4975



Objection #

600000030

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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.

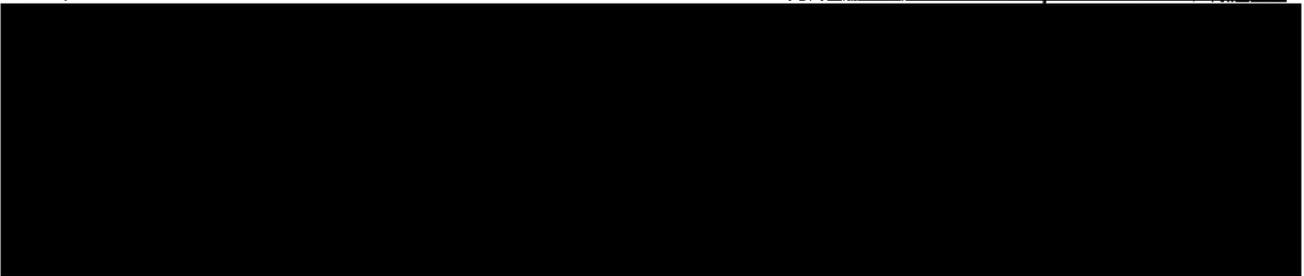
Class Member's First Name:

MI:

Last Name:

Alberto

CarriLO, 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 Currious about the lack of a proper contract with the HER program. ("PACE")^{Tax Assessment Prgm.} Last year I resinance 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 - 130 - 2020
MM DD YYYY

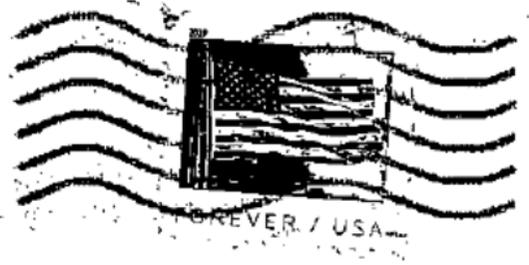


(SIGN HERE)

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

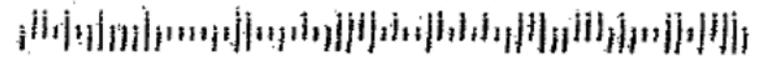
 Alberto Carrillo Sr.
[Redacted]

SAN JOSE CA 950
05 JUN 2020 PM 3 L



Renovate America Settlement Administrator
P.O. BOX 4234
Portland, OR 97208-4234
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97208-423434



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LEGAL SERVICES

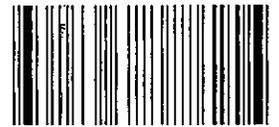
Renovate America Finance Cases CA4975



Objection #

60000025

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25

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ID #: 465 05.26.20	per	John MAY 26 2020	John MAY 26 2020
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Route to: Vault

*Route to: _____

Alfred & Michelle Lopez

OBJECTION FORM

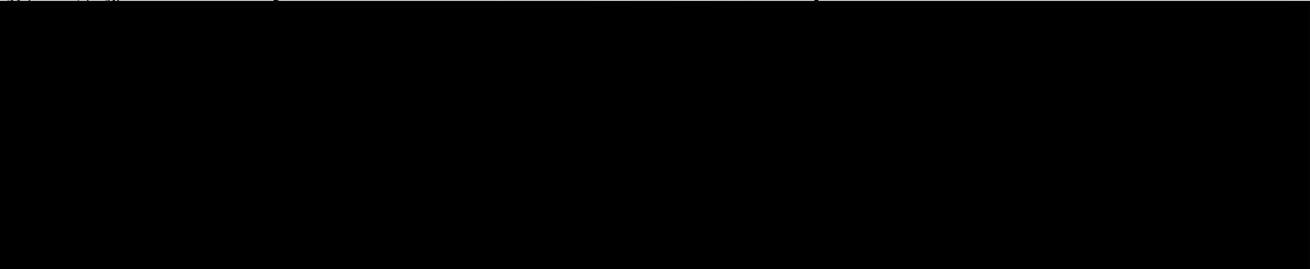
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than 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:
Alfred & Michelle Lopez

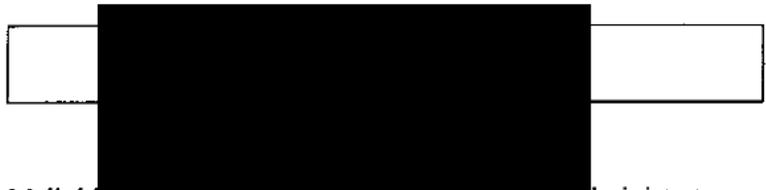


I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

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 ands sound 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.

[REDACTED]
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] 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]
[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.

[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

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.

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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Sent from my Verizon, Samsung Galaxy smartphone

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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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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
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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]

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Our

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

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

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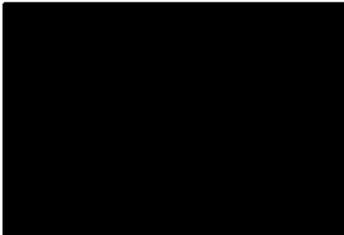
the project cost of [REDACTED]



--
Sent from Gmail Mobile

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Sent from Gmail Mobile

--
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]?

Subject: Re: Fwd: Project # [REDACTED]

To: [REDACTED]

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

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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

Here is the

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mail.

[REDACTED]

[REDACTED]

[REDACTED]

RE: NOTICE OF INCENTIVE APPROVAL

Dear Alfred Lopez:

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[REDACTED]

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[REDACTED]

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towards

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[REDACTED] will mail an incentive check (Check Reference

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[REDACTED] to the [REDACTED] Account Holder within 6 to

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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

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Sincerely,

[REDACTED]

[REDACTED]

Re: Re: Project # [REDACTED]

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To: [REDACTED]

Cc: [REDACTED]

Date: Friday, July 15, 2016, 11:27 PM PDT

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To: "Michelle Lopez" [REDACTED]
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[REDACTED]

[REDACTED]

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

your project based on the home energy savings of 21% towards

the project cost of \$ [REDACTED]

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Sent from Gmail Mobile

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Sent from my Verizon, Samsung Galaxy smartphone

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[REDACTED]

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[REDACTED]

[REDACTED]

----- Forwarded

message -----

[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]

Sincerely,



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]

[REDACTED]

Participating Contractor Information:

[REDACTED]

[REDACTED]

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Sincerely,

[Redacted signature]

[Redacted contact information]

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

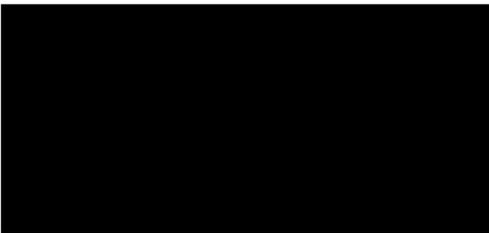
official update on your rebate:

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

[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]

[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 >

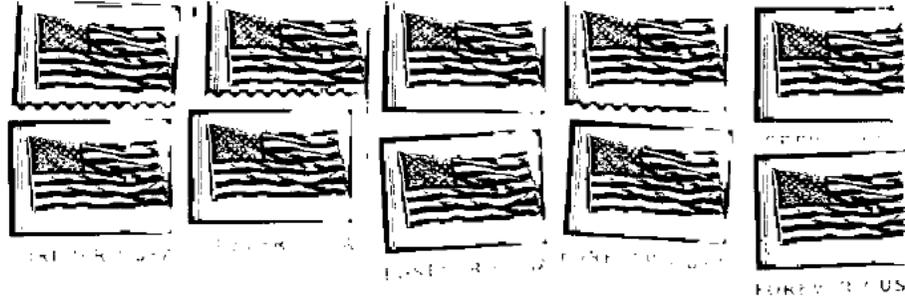
Search

Me

Delivery Collections

More





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

Satisfies
NFPA
Standards!



RECEIVED

NOV 23 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

60000081

Document Range



0497505

Begin:

End:

Quantity:

81

84

4

Prepped by:

QC:

Stats:

Scanned by:

ID #: 465		AA NOV 27 2020	AA NOV 27 2020
	✓		

Route to: Vault

*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

58585

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

Class Member's Name: Alison Strickland
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

I feel like I was over taxed. I tried to go green with my HERO loan & I thought it would've been more affordable to

Please provide copies of any documents that you wish to submit in support of your position. contribute to the betterment of our environment. It should've been tax free!
Dated: 11/4/20
[REDACTED SIGNATURE] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECCIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Alyson Strickland

FRESNO CA 936

1 L



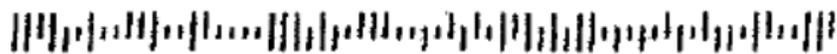
FOREVER

99500320101449



Renovate America Settlement admin
P.O. Box 4234
Portland OR 97208 4234

97208 423434



1 SMN LAW GROUP APC
2 STEVEN M. NUÑEZ (185421)
3 401 W. A Street, Suite 1100
4 San Diego, CA 92101
5 Tel: 619/296-8400
6 steve@smnlaw.com

7 Attorneys for Victim Amy Bergen Zerofski

8
9 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
10 **COUNTY OF RIVERSIDE**

11 IN RE: RENOVATE AMERICA FINANCE
12 CASES,

Case No. RICJCCP4940

Assigned for All Purposes to:
Judge Sunshine S. Sykes
Department 6

MOTION FOR LEAVE TO FILE A LATE
OBJECTION; MEMORANDUM OF POINTS
AND AUTHORITIES; DECLARATION OF
AMY BERGEN ZEROFSKI;
DECLARATION OF STEVEN M. NUÑEZ;
[PROPOSED] OBJECTION

Date: July 8, 2020
Dept. 6
Time: 8:30 a.m.

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Case No. RICJCCP4940

1 TO ALL PARTIES AND TO THEIR ATTORNEYS OF RECORD HEREIN:

2 PLEASE TAKE NOTICE that on July 8, 2020, at 8:30 a.m. in Department 6 of the
3 Riverside County Superior Court, HERO victim Amy Bergen Zerfoski will, and hereby does
4 seek leave of court to submit a late Objection to the proposed settlement. This motion is made
5 pursuant to the March 13, 2020, Statement by the Chief Justice of the California Supreme Court
6 on the Emergency Response of California Courts, the March 17, 2020 Order of the Judicial
7 Council of the State of California regarding the Riverside County Superior Courts, the March
8 20, 2020 Order of the Judicial Council of the State of California regarding the Riverside County
9 Superior Courts, the April 1, 2020 Order of the Judicial Council of the State of California
10 regarding the Riverside County Superior Courts, the April 24, 2020 Order of the Judicial Council
11 of the State of California regarding the Riverside County Superior Courts, the May 26, 2020
12 Order of the Judicial Council of the State of California regarding the Riverside County Superior
13 Courts, the June 23, 2020 Order of the Judicial Council of the State of California regarding the
14 Riverside County Superior Courts, and the April 22, 2020 General Order re Civil Division
15 Reorganization. This motion is made on the grounds that victim Amy Bergen Zerfoski is the
16 very type of litigant for whom the entire justice system was upended and placed on hold.

17 This motion is based on this notice, the attached memorandum of points and authorities,
18 the accompanying declarations of Steven M. Nuñez and Amy Bergen Zerofski, the attached
19 Objection Form, all pleadings and files maintained by the Court on this action, as well as any
20 oral argument or evidence that may be presented at the hearing on this motion.

21
22 Dated: June 29, 2020

SMN LAW GROUP APC
STEVEN M. NUÑEZ (185421)

23
24 By: 
25 _____
Steven M. Nuñez

26
27 *Attorneys for Victim Amy Bergen Zerofski*

28

1 **MEMORANDUM OF POINTS AND AUTHORITIES**

2 **I. Introduction**

3 Defendants and its related entities conducted a large fraud concerning the tax
4 deductibility aspects of the HERO financing. Defendants actively stated to contractors and
5 others that its product was superior to traditional financing because the entirety of the
6 payments were tax deductible. Those statements were made in power point presentations
7 made to contractors and other financing professionals, were intended to be repeated to
8 homeowners, and were repeated to homeowners, such as Ms. Zerofski, both orally and through
9 marketing materials prepared by Defendants and presented to homeowners through tablets,
10 such as iPads. Ms. Zerofski represents a subgroup of victims who relied on those
11 representations in choosing HERO over traditional financing and who refinanced once the
12 truth was learned, incurring not only the financing costs and abhorrent interest rates, but also
13 prepayment penalties in contradiction to the specific statements that there were no prepayment
14 penalties. The proposed payment of approximately \$20 is inadequate. Regardless of the
15 financial condition of the defendant, as between the victims, who have suffered as a result of
16 COVID 19, and the perpetrator who may also be in a precarious financial position, it is the
17 perpetrator who should suffer the greater consequences and the victim who should be made
18 somewhat whole.
19
20

21 Ms. Zerofski requests leave to file a late objection because as a proprietor of a youth
22 camp she has been directly and monumentally affected by COVID 19 and the ensuing
23 economic devastation. Ms. Zerofski is, in fact, the very person for whom the various Judicial
24 Council emergency orders relating to COVID 19 were promulgated. It would be extremely
25 ironic if she were not allowed to rely on the Judicial Council emergency orders to file the late
26 objection to this Judicial Council Coordinated Proceeding proposed settlement.
27
28

1 **II. FACTS**

2 Ms. Zerofski is a homeowner and resident of the University City community of San
3 Diego. She is also the proprietor of a small youth camp business. (Zerofsky Decl. ¶ 2.) She
4 received financing for solar equipment from the HERO program between January 1, 2012 and
5 January 7, 2016. (Zerofski Decl. ¶ 2.) She did not receive a Notice of Hero Financing Class
6 Action Settlement either through email or regular mail. (Zerofski Decl., ¶ 4.)
7

8 As the proprietor of a small youth camp business, she has been substantially affected
9 by COVID 19 and the ensuing shutdown, necessary as it was. She spent the months of March,
10 April, May and June dealing with the cascading cancellations of every aspect of her business,
11 the need to provide payments to employees so that they might survive, and the establishment
12 of a small portion of the camp, with all appropriate safety precautions, so that she might retain
13 her valued employees and potentially have a business remaining once a vaccine is ready or
14 some other miracle allows us all to return to the majority of our former lives. (Zerofski Decl. ¶
15 5.) She first learned of the impending settlement on June 26, 2020, and worked to request
16 leave to file a late objection as well as working to craft the objection to this proposed
17 settlement. (Zerofski Decl. ¶ 6.)
18

19 She was presented with the offer to utilize HERO financing by her solar contractor. He
20 presented the idea that HERO financing was superior to traditional financing because, as a
21 government program, the entire monthly or yearly payment, principal and interest, was
22 deductible on their taxes. (Zerofski Decl. ¶ 7.) In addition to telling her about this beneficial
23 tax aspect of HERO financing, her contractor presented her with a tablet during the contracting
24 phase which explicitly demonstrated that although HERO financing came with interest rates
25 that were higher than the rates she could obtain through traditional financing and came with
26 financing costs greater than those of traditional financing, the effective rate of the financing
27 was less than traditional financing because of the ability to deduct the entirety of the
28

1 payments. In addition, the program specifically stated that there were no prepayment penalties
2 with HERO financing. (Zerofski Decl., ¶ 8.)

3 She decided to utilize HERO financing for her solar project specifically because of the
4 advertised tax advantages. (Zerofski Decl. ¶ 9.) At the time of filing her first taxes after
5 installing solar she learned that HERO financing was no more deductible than traditional
6 financing. Without the added tax advantage, HERO was simply a very expensive form of
7 financing. (Zerofski Decl. ¶ 10.) Immediately after learning the truth about HERO financing
8 she sought to refinance utilizing traditional financing. When going through this process she
9 was confronted by the reality that there were prepayment penalties with the HERO
10 financing. Ultimately, she paid those penalties in order to be out from the onerous financing
11 terms. (Zerofski Decl. ¶ 11.)
12
13

14 **III. Legal Argument**

15 These plaintiffs and their attorneys failed in their attempt to bring Truth in Lending
16 causes of action against these defendants because of deference shown to the regulating
17 authorities stating that TILA requirements did not apply because the program was deemed to
18 be a tax assessment and not a loan. However, the exact opposite exists with respect to Ms.
19 Zerofski's claim of fraud regarding the tax benefits of the HERO program. Because of the
20 marketing complained of by Ms. Zerofski, on June 16, 2016, the IRS specifically issued a
21 guidance stating that HERO program payments were no more deductible than regular loans.
22 (<https://www.irs.gov/taxtopics/tc503>).
23

24 The HERO program's affirmative statements regarding the deductibility of its program
25 payments could be viewed as negligent or intentional misrepresentation. Evidence of these
26 fraudulent statements are present in the advertising of numerous contractors touting the HERO
27 program, power point presentations made by HERO employees to contractors and other
28

1 financing professionals, and the marketing program given by the HERO program to
2 contractors to be presented to homeowners through tablets at the time of signing the contracts
3 for financing.

4 These negligent or intentional misrepresentations allow for causes of action for fraud,
5 including punitive damages in addition to the 17200 claims.

6 This court preliminarily approved this proposed settlement in February, before the
7 largest impact of the COVID 19 pandemic. For this reason, the objection procedures require
8 potential objectors to lick a stamp and mail the objections to the Claims Administer rather than
9 simply replying to the email that was designed to provide Notice. The subsequent emergency
10 orders by both the Judicial Council as well as the Riverside Superior Court were intended to
11 extend the deadlines, such as the objection deadline for this proposed settlement. The April
12 22nd Order by presiding Judge Vineyard extending deadlines and hearings specifically states
13 that it applies to complex cases as well as normal civil cases. It is unclear whether these
14 parties have taken into consideration those orders in acting on behalf of the proposed class and
15 ultimately having the hearing moved to July 8, 2020. Regardless, Ms. Zerofsky is the very
16 type of victim for whose benefit those emergency orders were promulgated. Therefore, she
17 requests that she be allowed to submit, and that this court consider her objection to this
18 proposed settlement
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IV. Conclusion

Ms. Zerofski is the very type of victim for whom the Emergency Orders have been promulgated. She, therefore, requests that she be allowed to submit her late objection. She also requests that this court consider the evidence that she has of the fraud committed by defendants on her and her specific subclass of victims regarding the tax benefits of the HERO program.

Dated: June 29, 2020

SMN LAW GROUP APC
STEVEN M. NUÑEZ (185421)

By: 

Steven M. Nuñez

Attorneys for Victim Amy Bergen Zerofski

1 **DECLARATION OF AMY BERGEN ZEROFSKI**

2 1. I am an adult over the age of 18 and am a victim of the HERO financing program. I
3 have personal, first-hand knowledge of the following and if called as a witness would
4 competently testify to the following.

5 2. I am a resident of San Diego and a homeowner within the University City area. I
6 am also the proprietor of a small youth camp business known as SEACAMP.
7

8 3. I received financing for solar equipment from the HERO program between January
9 1, 2012 and January 7, 2016.

10 4. I do not recall having received a Notice of Hero Financing Class Action Settlement
11 either through email or regular mail.

12 5. As the proprietor of a small youth camp business, I have been substantially affected
13 by COVID 19 and the ensuing shutdown, necessary as it was. I spent the months of March,
14 April, May and June dealing with the cascading cancellations of every aspect of the business,
15 the need to provide payments to employees so that they might survive, and the establishment
16 of a small portion of the camp, with all appropriate safety precautions, so that I might retain
17 my valued employees and potentially have a business remaining once a vaccine is ready or
18 some other miracle allows us to return to the majority of our former lives.
19

20 6. I first learned of the impending settlement on June 26, 2020, and worked to request
21 leave to file a late objection as well as working to craft the objection to this proposed
22 settlement.
23

24 7. I was presented with the offer to utilize HERO financing by my solar
25 contractor. He presented the idea that HERO financing was superior to traditional financing
26 because, as a government program, the entire monthly or yearly payment, principal and
27 interest, was deductible on our taxes.
28

1 8. In addition to telling us about this beneficial tax aspect of HERO financing, my
2 contractor presented me with a tablet during the contracting phase which explicitly
3 demonstrated that although HERO financing came with interest rates that were greater than the
4 rates I could obtain through traditional financing and came with financing costs greater than
5 those of traditional financing, the effective rate of the financing was less than traditional
6 financing because of the ability to deduct the entirety of the payments. In addition, the
7 program specifically stated that there were no prepayment penalties with HERO financing.
8

9 9. We decided to utilize HERO financing for our solar project specifically because of
10 the advertised tax advantages.

11 10. At the time of filing our first taxes after installing solar we learned that HERO
12 financing was no more deductible than traditional financing. Without the added tax advantage,
13 HERO was simply a very expensive form of financing.
14

15 11. Immediately after learning the truth about HERO financing we sought to refinance
16 utilizing traditional financing. When going through this process we were confronted by the
17 reality that there were prepayment penalties with the HERO financing. Ultimately, we paid
18 those penalties in order to be out from the onerous financing terms.

19 I declare under penalty of perjury under the laws of the State of California that the
20 foregoing is true and correct. Dated this 29th of June, 2020, in San Diego, California.
21

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24 _____
Amy Bergen Zerofski

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DECLARATION OF STEVEN M. NUÑEZ

1. I am an attorney at law licensed to practice before all of the courts of the State of California and am the member of SMN Law Group APC. I am the attorney for Amy Bergen Zerofski.

2. I have prepared this motion as well as an [proposed] Objection to the preliminary settlement sought. A Copy of the Objection is attached hereto as Exhibit A so that it can be lodged with the court.

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3. On or about June 16, 2016, the IRS specifically issued a guidance stating that HERO program payments were no more deductible than regular loans. The guidance specifically states: "There are popular loan programs that finance energy saving improvements through government-approved programs. You sign up for a home energy system loan and use the proceeds to make energy improvements to your home. In some programs, the loan is secured by a lien on your home and appears as a special assessment or special tax on your real estate property tax bill over the period of the loan. The payments on these loans may appear to be deductible real estate taxes; however, they're not deductible real estate taxes. Assessments or taxes associated with a specific improvement benefitting one home aren't deductible. However, the interest portion of your payment may be deductible as home mortgage interest. The link to Topic No. 503 Deductible Taxes, the IRS guidance, can be found at the following internet link (<https://www.irs.gov/taxtopics/tc503>).

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Dated this 29th of June, 2020, in San Diego, California.



Steven M. Nuñez

EXHIBIT A

1 **DECLARATION OF SERVICE**

2 *IN RE: RENOVATE AMERICA FINANCE CASES*
3 Riverside Superior Court Case No. RICJCCP4940

4 I, the undersigned, declare:

5 1. That declarant is and was, at all times herein mentioned, a citizen of the United
6 States and a resident of the State of California, over the age of 18 years, and not a party to or
7 interested party in the within action; that declarant’s business address is 401 West A St., Suite
8 1100, San Diego, California 92101. My electronic service address is steve@smnlaw.com

9 2. That on June 29, 2020, declarant served the **MOTION FOR LEAVE TO FILE A**
10 **LATE OBJECTION; MEMORANDUM OF POINTS AND AUTHORITIES; DECLARATION OF AMY**
11 **BERGEN ZEROFSKI; DECLARATION OF STEVEN M. NUÑEZ** by electronic service. I served the
12 documents as follows:

13 Mark C. Rifkin rifkin@whafh.com *Class Counsel*
14 Randall S. Newman newman@whafh.com
15 Betsy C. Manifold manifold@whafh.com
16 Rachele R. Byrd Byrd@whafh.com
17 WOLF HALDENSTEIN ADLER FREEMAN
18 & HERZ LLP

19 Janine L. Pollack *Class Counsel*
20 jpollack@calcaterrapollack.com

21 Lee Shaolov lshalov@mclaughlinstern.com
22 McLaughlin & Stern LLP

23 C. Mario Jaramillo info@accesslg.com *Class Counsel*
24 C. MARIO JARAMILLO, PLC
25 dba ACCESS LAWYERS GROUP

26 Matthew S. Sheldon msheldon@goodwinlaw.com *Defense Counsel*
27 Todd A. Boock Todd@bnsklaw.com
28 GOODWIN PROCTOR LLP

No email was returned as undeliverable.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed on June 29, 2020, at San Diego, California.

Steven 

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JUN 15 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Ana M. Meneses



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Urgent please!



To 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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**OBJECTION FORM**

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



3966

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

Class Member's Name:

ANDRE WILLIAMS & KOOKIE WILLIAMS

Class Member's Address:

Class Member's Telephone:

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

AFTER COMPLETION OF THE RENOVATIONS THE COUNTY OF
LOS ANGELES TAX COLLECTOR ACCESSED THE PROPERTY TAX
DO NOT TAKE EFFECT FOR OVER SIX MONTHS AND WE WERE
ASSESSED WITH \$11,000.00 MORTGAGE AND OUR WHEN FORECLOSURE

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

Dated: 11-04-2020

(SIGN HERE)

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



LOS ANGELES CA 900

22 DEC 2020 PM 8 L



Renovate America Settlement
Adm.

P.O Box 4234

Portland, OR

97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than January 6, 2021. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

44560

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

Class Member's Name: ANGELA V. CEJUANES
Class Member's Address: [Redacted]
Class Member's Telephone: [Redacted]

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

HOLA BUEN DIA ESTAS LETRAS BANDERIZADAS A QUIEN CORRESPONDAN ESTOY CONTENTA POR QUE POR FIN SE VA A CER JUSTICIA POR QUE SE ME ASE INJUSTO POR EL PROGRAMA HERO SE ESTA APLO BECHANDO DE PERSONAS COMO YO NO ES POSIBLE QUE UN ALIE ACONDICIONADO PAGAR \$30.000 DOLARES

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

Dated: 11-5-2020
[Redacted Signature]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

APARTE EYOS NUNCA ME ENSEÑARON BARIOS MODELOS Y MI PREGUNTARON MIRE SEÑORA ESTE BALE TANTO. ESTE BALE TANTO. NA EYOS POSIERON EL QUE EYOS QUISIERON BUENO SI QUIEREN PREGUNTARME ALGO MI NUMERO ESTA ARRIBA "MUCHAS GRACIAS"



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

ANGELA U. CEAVANTES

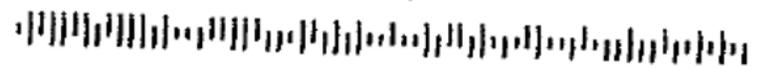
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RENOVATE AMERICA STATEMENT ADMINISTRATOR
P.O. BOX 4234
PORTLAND, OR 97208-4234

97208-423434



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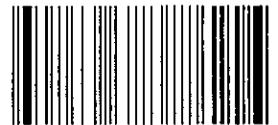
Renovate America Finance Cases CA4975

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:

A	N	G	E	L	I	N	A						
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 Last 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 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:

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(SIGN HERE)

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



Ms. Angelina M. Cardenas



SANTA ANA CA 926

17 APR 2010 PM 4 1



Celebrate
50



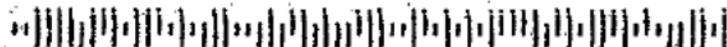
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Renovate America
Settlement Admin.

P.O. Box 4234

Portland, OR 97208-4234

97208-423434



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JAN 04 2021

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



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

Class Member's Name: ANTONIO + Patricia Cardenas
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: 12/29/20

[REDACTED SIGNATURE] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

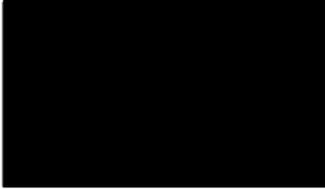
_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

12/29/2020

Antonio and Patricia Cardenas



My wife and I would like to proceed with this class action lawsuit. When salesman approached my door, he began to explain the city program HERO to me. I understand that I would have to make payments on this A/C unit that they were going to install in my house. Not once did I receive a statement to make a payment. Not once was I told that a lien would be placed on my property. I even asked the salesman would a lien be placed or would I have to make any other extra payments. He answered and said no, if you make your payments.

A few months later I went to refinance my home, they told me that I would not receive any money. A lien had been placed on my property from HERO. I really feel that I should have been told about this lien, as I said before I wasn't told. Also, the salesman even offered to replace my roof and place new windows, it was a good thing I didn't go further with those options. I'm not sure if it was apart of the program or the guy was calling his family members.

My wife and I were extremely frustrated, not receiving our money to remodel our house. I had to wait and work double to save money to fix my home. Also, this year I put a new roof on my home. The roofer found multiply ducts blocked from when they installed my A/C unit. I'm not sure what else they have done. I thought they knew what they were doing. I would like for the company to pay a professional A/C company to double check again, that the A/C was properly installed.

ANTONIO + Patricia Cardenas

SANTA ANA CA 926

30 DEC 2020 PM 1 L

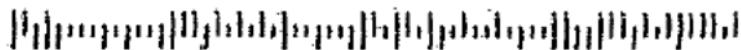


Renovate America Settlement
ADMINISTRATOR

PO BOX 4234

Portland, OR 97208-4234

97208-423434



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APR 16 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



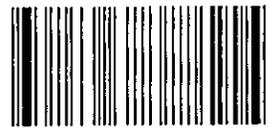
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OBJECTION FORM

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:

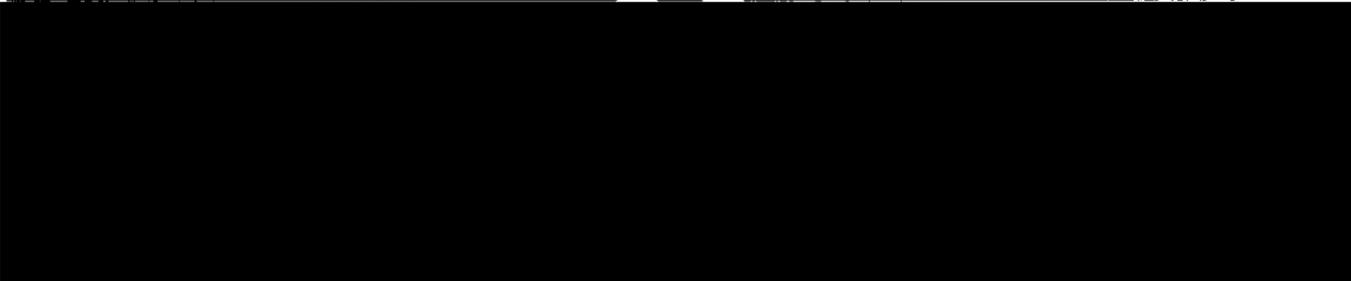
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 Last Name:

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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).

Because the propose 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:

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



Arzell A. Dupree



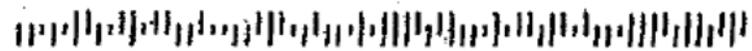
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Renata America Settlement
Administrator
P.O. Box 4234
Portland, OR 97208-4234

97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



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Route to: Vault

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

57889

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

Class Member's Name: Benny Peada
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

they didnt tell me the TRUTH

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

Dated: 11-23-20

[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

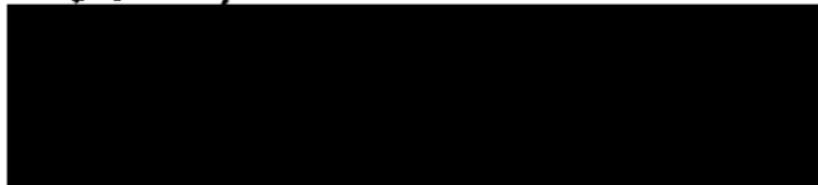
Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Benny Cerda



FRESNO CA 936
FRESNO CA 936

24 NOV 2020 PM 1 L
24 NOV 2020 PM 2 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



Objection #

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OBJECTION FORM

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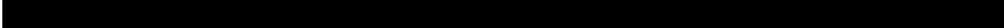
OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



4870

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

Class Member's Name: Bettie E. Ewell
Class Member's Address: 
Class Member's Telephone: 

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

There was a lack of Information about the loan applied for, LA Hero and Renovate America. Didn't tell me that my property tax would go up increasingly high. Didn't tell me about the unit being placed on the home and about payment plans.

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

Dated: Nov. 17, 2020



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



Bettie Ewell



LOS ANGELES CA 900

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

97208-423434



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Epiq Class Action

Renovate America Finance Cases CA4975

Objection #



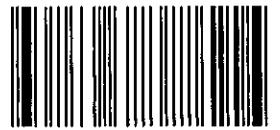
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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name: Carol R. Thornton
Class Member's Address: Billy R. Thornton
Class Member's Telephone: [REDACTED]

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

I object because my accounts were compromised
of over \$1,000 on several accounts. This amount
of settlement is ridiculous!

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

Dated: 12-5-2020

[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



Ms. Carol Thornton
Bill Thornton

SACRAMENTO CA 957

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Renovate America Settlement Administrator
P. O. Box 4234
Portland, OR 97208-4234
forms@HerofinancingSettlement.com

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LEGAL SERVICES

Renovate America Finance Cases CA4975

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FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo:

BLANCA E. BARRACHINA

Dirección del Miembro del grupo:

Teléfono del Miembro del grupo:

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Fui informada por un representante de HERO que era un programa del gobierno y que era gratis para las personas retiradas. Fui engañada porque hicieron trabajos que no se necesitaban.

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: Nov. 3, 2020

(FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Además me hicieron cargos por 12,000 mil dólares que fui notificado a los pocos días que tenía que pagar esa cantidad la cual me parece que fue muy elevado y ahora se están cobrando en mi recibo de los impuestos de mi casa. anualmente me están cargando \$1,529.56. Es injusto y no estoy conforme con su engaño.

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



7782

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

Class Member's Name:

BLANCA E. BARRACHINA

Class Member's Address:

Class Member's Telephone:

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

I wasn't inform about HERO correctly. They did what I felt it wasn't necessary. They charged too much according to their wishes. I was informed in the beginning that it was a government program and it will be free for people who are retired.

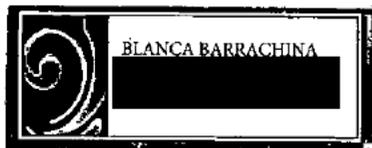
Please provide copies of any documents that you wish to submit in support of your position.

Dated: 11-03-2020

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

I received a notification that I have to pay 12,000 dollars for the work that they did and they (HERO) are charging 1,529.56 yearly in my tax bill. I feel that it was a ripoff. I am not happy with this kind of treats. I thought that it was a good because it was a government program and the HERO representant told me that it was FREE.



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

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LEGAL SERVICES

Renovate America Finance Cases CA4975



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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:
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

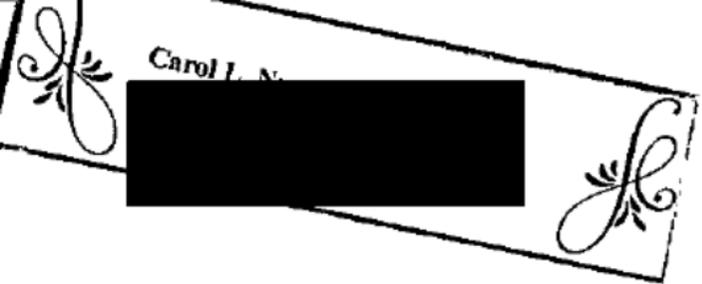
Please provide copies of any documents that you wish to submit in support of your position.

Dated: 04 - 04 - 2020
MM DD YYYY



(SIGN HERE)

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



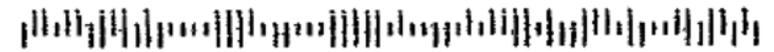
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Port Land OR 97208-4234

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LEGAL SERVICES

Renovate America Finance Cases CA4975



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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:

CHARLES

E

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 cancelled
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



(SIGN HERE)

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 I paid HERO I fall over
\$30,000

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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:

HIGHCRAFT HOME IMPROVEMENT INC.,
P.O. Box 1671
Riverside, CA 92502
JOSEPH MATTHEW GUMINA, CEO/PRES.,
ADAM ROBERT GRUBB, RMO/CEO/PRES.,
JORGE FEDERICO PACHECO, RMO (3/4/16-9/1/16),
TYRONE ANTHONY JONES, RMO (9/15/14-2/1/16)

Contractor's License No. 996724,

Respondent.

J F P CONSTRUCTION CONSULTING CO
1553 East Bermuda Dunes
Ontario, CA 91761
JORGE FEDERICO PACHECO, SOLE OWNER

Contractor's License No. 965462

and

REMODEL CALIFORNIA,
2001 3rd Street, #H
Riverside, CA 92507
ADAM ROBERT GRUBB, SOLE OWNER

Contractor's License No. 1015210

and

Case No. N2017-191

DEFAULT DECISION

[Gov. Code §11520]

*(As to Highcraft Home Improvement
Inc. and Joseph Matthew Gumina Only)*

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

Contractor's License Number **996724** issued to **HIGHCRAFT HOME IMPROVEMENT INC** 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 **HIGHCRAFT HOME IMPROVEMENT INC** Contractor's License No. **996724**, 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 **94289 SP** issued to **JOSEPH MATTHEW GUMINA** 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 **JOSEPH MATTHEW GUMINA** Home Improvement Salesperson Registration Number **94289 SP**, 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.


David Fogt
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 Randy Ackerson, entered into a written contract with homeowner, C.B., for an installation of a
19 solar system at his residence located on N. Live Oak Avenue in Rialto, CA, for the amount of
20 \$27,716.00 (N. Live Oak Avenue Project). 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 \$8,000.00 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 \$300.00 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 \$2,650.62.

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 \$2,577.66.

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 N. Live Oak Avenue Project, 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 N. Live
23 Oak Avenue Project, 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 N. Live



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 Buckley, Vickie Buckley** 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	
	\$27,716.00
HERO Program administration costs and recording fees ²	
	\$1,654.65
Interest before first payment ³	
	\$1,183.51
TOTAL AMOUNT TO BE FINANCED FOR THIS PROJECT	
	\$30,554.16
HERO Payment to Contractor (HERO pays to contractor or other payee upon project funding)	
	\$27,716.00

1. All final amounts for your HERO project were calculated using the date that the project financing was complete: 03/15/2016.
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

Your payments will be added to your property tax bill for 20 years. Starting next month, you should start setting aside \$269.04 per month in order to ensure that you will be ready for the first annual payment of \$3,228.50 in November of 2016. If you pay your property taxes through a monthly mortgage payment, setting aside this monthly amount will allow you to make your increased mortgage payment until your account becomes appropriately adjusted.

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)

Financing Term	Interest Rate	Annual Amount Added to Property Tax Bill
20 years	8.35%	\$3,228.50

Payment Schedule

Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee ¹	Total Estimated Contractual Assessment Payment
2016 - 2017*	\$2,551.27	\$642.23	\$3,193.50	\$35.00	\$3,228.50
2017 - 2018	\$2,497.65	\$695.85	\$3,193.50	\$35.00	\$3,228.50
2018 - 2019	\$2,439.54	\$753.96	\$3,193.50	\$35.00	\$3,228.50
2019 - 2020	\$2,376.59	\$816.91	\$3,193.50	\$35.00	\$3,228.50
2020 - 2021	\$2,308.38	\$885.12	\$3,193.50	\$35.00	\$3,228.50
2021 - 2022	\$2,234.47	\$959.03	\$3,193.50	\$35.00	\$3,228.50
2022 - 2023	\$2,154.39	\$1,039.11	\$3,193.50	\$35.00	\$3,228.50
2023 - 2024	\$2,067.62	\$1,125.88	\$3,193.50	\$35.00	\$3,228.50
2024 - 2025	\$1,973.61	\$1,219.89	\$3,193.50	\$35.00	\$3,228.50
2025 - 2026	\$1,871.75	\$1,321.75	\$3,193.50	\$35.00	\$3,228.50
2026 - 2027	\$1,761.39	\$1,432.11	\$3,193.50	\$35.00	\$3,228.50
2027 - 2028	\$1,641.80	\$1,551.70	\$3,193.50	\$35.00	\$3,228.50
2028 - 2029	\$1,512.24	\$1,681.26	\$3,193.50	\$35.00	\$3,228.50
2029 - 2030	\$1,371.85	\$1,821.65	\$3,193.50	\$35.00	\$3,228.50
2030 - 2031	\$1,219.74	\$1,973.76	\$3,193.50	\$35.00	\$3,228.50
2031 - 2032	\$1,054.94	\$2,138.56	\$3,193.50	\$35.00	\$3,228.50
2032 - 2033	\$876.37	\$2,317.13	\$3,193.50	\$35.00	\$3,228.50
2033 - 2034	\$682.89	\$2,510.61	\$3,193.50	\$35.00	\$3,228.50
2034 - 2035	\$473.25	\$2,720.25	\$3,193.50	\$35.00	\$3,228.50
2035 - 2036	\$246.11	\$2,947.40	\$3,193.51	\$35.00	\$3,228.51

1. The annual administrative fee of \$35 is subject to change

HERO Program Payoff Statement

Statement Date: 03/27/2018
Total Payoff Amount Due: \$30,229.79
Valid Through Date: 04/06/2018
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	\$27,716.00
HERO administration program cost ¹	\$1,524.65
County recording and processing fee ²	\$130.00
Interest from 3/15/2016 to 6/4/2018	\$5,621.89
Assessment Payments via property tax bill from 7/1/2016 to 6/30/2017 ³	\$(3,193.50)
Assessment Payments via property tax bill from 7/1/2017 to 6/30/2018 ³	\$(1,569.25)
Payoff Balance Total (valid until 04/06/2018):	\$30,229.79

CSLB

YOUR PAYMENT SLIP

Total payoff amount of **\$30,229.79** is valid through **04/06/2018**

TO MAIL IN PAYMENT

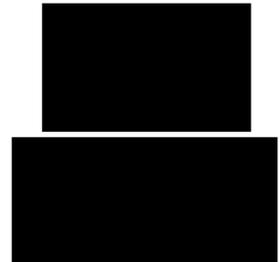
*Please include this slip with your check made payable to "SANBAG."
Please write your APN and HERO ID number on the check and mail to the following address:*



TO MAKE A WIRE TRANSFER

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

APN: [REDACTED]
HERO ID: [REDACTED]
Account Name: [REDACTED]
Account #: [REDACTED]
ABA: [REDACTED]
Address: [REDACTED]



Property Owner

HERO Products Installed	
1	Solar Photovoltaic Systems - Solar Inverter
2	Solar Photovoltaic Systems - Solar Panel
Total Requested Product Amount	
	\$27,716.00
HERO Program administration costs and recording fees ²	
	\$1,699.39
Interest before first payment ³	
	\$2,035.25
TOTAL AMOUNT TO BE FINANCED FOR THIS PROJECT	
	\$31,450.64

HERO Payment to Contractor (HERO pays to contractor or other payee upon project funding)	\$27,716.00
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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.

DocuSigned by:

Charles Buckley

3BEB386FBA7A4ED...

2/21/2016

Charles Buckley, Signature

Date

DocuSigned by:

Vickie Buckley

DE6B7A77886F49D...

2/21/2016

Vickie Buckley, Signature

Date



From:
BUCKLEY Charles



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

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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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- OBJECTION FORM -

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

40104

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

Class Member's Name: CURTIS BURNETT
Class Member's Address: ESTERLA BURNETT
Class Member's Telephone: _____

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

The manner in which this Co. Applied interest to the loan left me no choice but to Refinance our Home. I did this inside of a year and the interest charged was at least \$3600.00 on \$14000.00 Borrowed?

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

Dated: 11-13-2020



(SIGN HERE)

11-13-2020

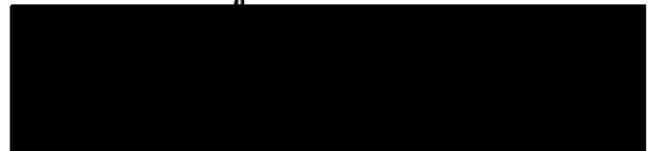
\$ 2000.00
TO MUCH ON a good
Days

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

IF those criminals get away with their interest rates and the way applied - And I receive 18 lousy Bucks for their Dishonest, Fraudulant activities JUST PUT IT BACK IN THE POOL.

\$ 2000.00 Back to me is way low but understandable if it were 1000 - to me & 1000 ATTORNEY'S FEES I understand. Fine.

Talk About STINK?





FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

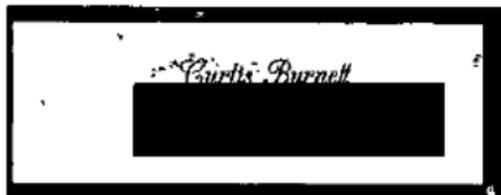
Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a: **Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com**

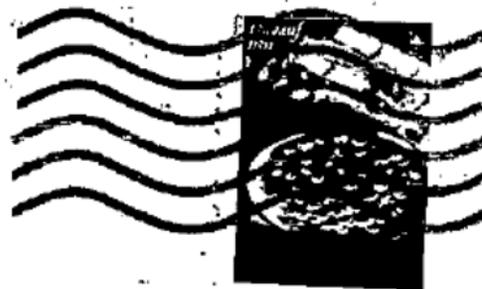
*I HAVE NO MONEY TO DISPUTE THIS MYSELF.
I CAN ONLY HOPE THESE PEOPLE WILL BE SEEN FOR
THE DRUGS OF HUMANITY THEY MOST CERTIANLY ARE!*





SN BERNARDINO CA 923

16 NOV 2020 PM 6 L



Renovate America Settlement Administrator
PO 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

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

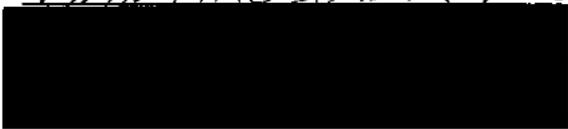
In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



10909

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

Class Member's Name: DAN KRUEGER MICHELLER KRUEGER

Class Member's Address: 

Class Member's Telephone: 

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

THE CARDS - ARE WRONG NUMBERS ARE
NOT THE SAME YOU CAN SEE,
60346202 5491 8214 IS WRONG SORRY TO SAY

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

Dated: 11/04/2020



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

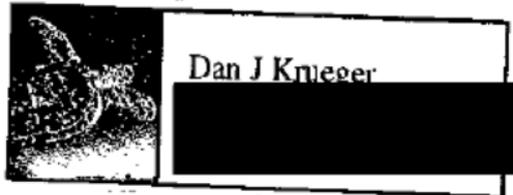
Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



LOS ANGELES CA 900

5 NOV 2020 PM 9 L



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

97208-423434

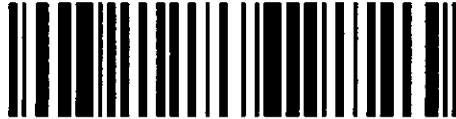


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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

***Route to: _____**

**FORMULARIO DE PRESENTACIÓN DE OBJECIONES**

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA*In re Renovate America Finance Cases*

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo:

Daniel Rodriguez

Dirección del Miembro del grupo:

Teléfono del Miembro del grupo:

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

De alguna forma me engañaron. También nunca me mencionaron de un lien en contra de mi propiedad. Hasta hoy endiã no he visto nada de ahorros.

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: 11/04/2020

(FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

60640

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

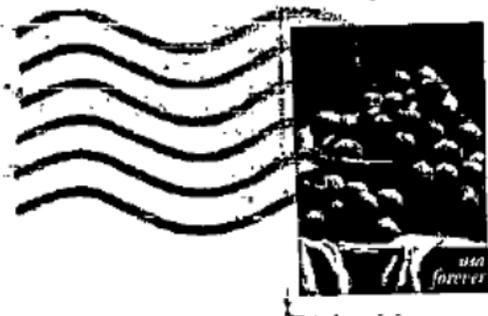
_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Daniel Rodriguez

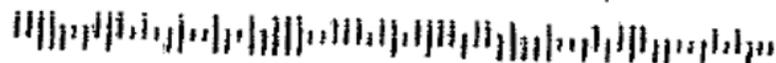
SACRAMENTO CA 957

17 NOV 2020 PM 6 L



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

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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

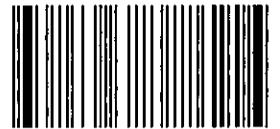
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OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



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

Class Member's Name: Denise Wilson
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

I ~~would~~^{ow} should receive a check for the Plaintiffs estimate, largest net recovery of \$ 226.88 or more, because of a variety of factors will be determined and are not clear yet.

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

Dated: 1-5-2021

[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Denise Wilcox

LOS ANGELES CA 900

PM 111



Renovate America Settlement Administrator
P.O. Box 4234
Portland, Or 97208-4234
Forms @ HeroFinancing Settlement.com

97208-423434



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Renovate America Finance Cases CA4975

Objection #



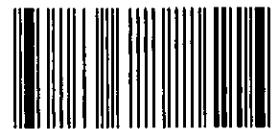
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OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

60552

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

Class Member's Name: Dolores Valdez
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

I ask the gentleman what came to mind home
for 50 year, but not a 30 year rule. The
annual fine \$30,000.00. But the time I refinanced
it was kept to \$40,000.00.

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

Dated: [REDACTED]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA
In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

 Renovate America Settlement Administrator
 P.O. Box 4234
 Portland, OR 97208-4234
 Forms@HeroFinancingSettlement.com



EXCLUSION FORM

Pursuant to paragraph 3.05 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Renovate America Settlement Administrator using the Exclusion Form below, so that it is postmarked or emailed no later than **January 6, 2021**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

In re Renovate America Finance Case
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 **January 6, 2021**.

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

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-referenced case.

Dated: _____

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE EXCLUSIÓN

Conforme al párrafo 3.05 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee ser excluido de la Conciliación propuesta debe enviar una exclusión por escrito al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee o envíe por correo electrónico a más tardar el **6 de enero de 2021**.

SOLICITO SER EXCLUIDO DE LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

Para ser excluido de la conciliación de la demanda colectiva, debe rellenar y enviar por correo postal este formulario al administrador del grupo a la siguiente dirección, con franqueo que no sea posterior al **6 de enero de 2021**.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

SI ENVÍA ESTE FORMULARIO, NO RECIBIRÁ UN PAGO DE LA CONCILIACIÓN. POR EL CONTRARIO, SI UTILIZA ESTE FORMULARIO, SE LE EXCLUIRÁ DE LA CONCILIACIÓN Y NO ESTARÁ VINCULADO POR SUS TÉRMINOS Y CONDICIONES.

He recibido una notificación de una conciliación y solicito ser excluido de la conciliación de la demanda colectiva en el caso mencionado anteriormente

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Dennis Valdes

SACRAMENTO CA 957

17 DEC 2020 PM 5 L



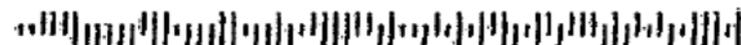
Renovate America Settlement Adm.

P.O. Box 4234

Portland, OR 97208-4234

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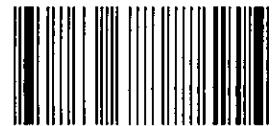
Renovate America Finance Cases CA4975



Objection #

600000076

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

40867

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

Class Member's Name:

Donald Francis Souza

Class Member's Address:

Class Member's Telephone:

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

The amount of the judgement unfairly reward the law firm and administrators costs in lieu of the victims

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

Dated: 1/12/20

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

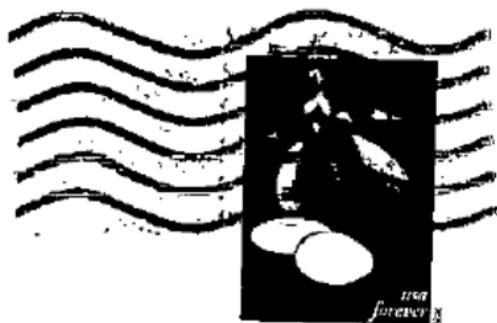
Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Donald Souza Construction Inc

SAN DIEGO CA 920

14 NOV 2020 PM 5 L



Renovate America Statement Adm
PO Box 4234
Port Lard, O.R., 97208 - 4234

97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



9287

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

Class Member's Name: DORA PEREZ

Class Member's Address: [REDACTED]

Class Member's Telephone: [REDACTED]

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

At the beginning they told me something at the end is
nothing but lies. I have 10 years contract. I am
paying too much. I hope you guys can help me
Thank you.

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

Dated: 1-3-21

[REDACTED SIGNATURE] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

DORA PEREZ LOS ANGELES CA 900



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

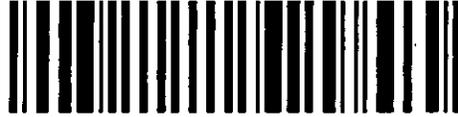
97208-423434



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Epiq Class Action

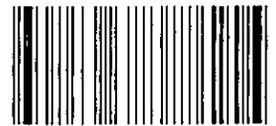
Renovate America Finance Cases CA4975

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:

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



(SIGN HERE)

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

Van Bergen



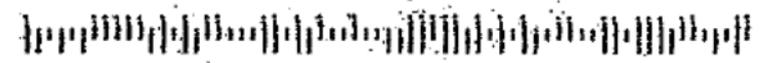
FRESNO CA 936

21 APR 2020 PM 2 L



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

97208-423434



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LEGAL SERVICES

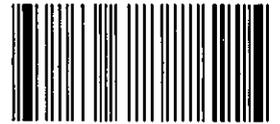
Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

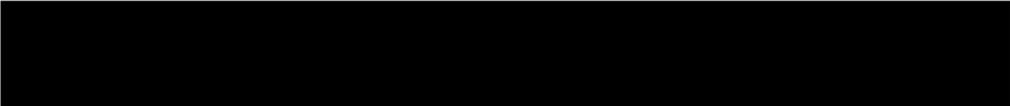
In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

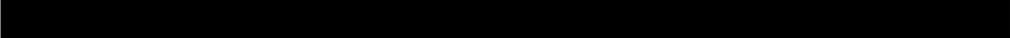


15448

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

Class Member's Name: Estefania Rodriguez

Class Member's Address: 

Class Member's Telephone: 

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

**FORMULARIO DE PRESENTACIÓN DE OBJECIONES**

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA*In re Renovate America Finance Cases*

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo:

Estefanía Rodríguez

Dirección del Miembro del grupo:

[REDACTED]

Teléfono del Miembro del grupo:

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

medijeron que costaban 13,000 del interes nunca medijeron
cuanto era y que me iban a dar 3,000.00 y no fue cierto
nada de eso no medieron el dinero y el interes es de 8.35%
Fue \$16,374.37 asi que el total fue de 34,934.00 y los papeles
llegaron des pues de pagar los papeles

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado:

11-24-2020

[REDACTED] (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
 P.O. Box 4234
 Portland, OR 97208-4234
 Forms@HeroFinancingSettlement.com

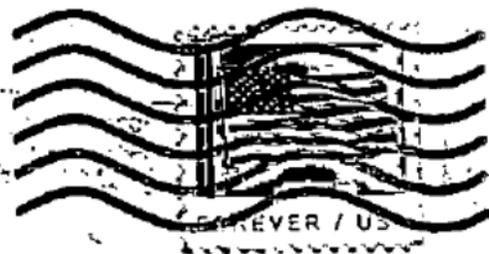


Estefania H. Rodriguez



SANTA ANA, CA 926

24 NOV 2020 PM 5 L



Renovate America Settlement
Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms @ Hero Financing Settlement. com

97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



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***Route to:** _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



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

Class Member's Name: ESTRELLITA G. BOSE
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

I OBJECT TO THE PROPOSED SETTLEMENT I DON'T WANT TO GIVE UP MY RIGHTS. I OBJECT TO THE PROPOSED SETTLEMENT. IF THE COURT APPROVES SETTLEMENT DESPITE MY OBJECTION I WILL STILL RECEIVE A PAYMENT MAILED TO ME. THAT IS MY DECISION.

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

Dated: NOVEMBER 16, 2020
[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

ESTRELLITA G. BOSE



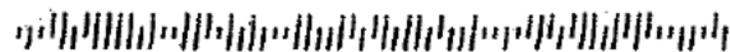
SAN DIEGO CA 920

6 NOV 2020 PM 3 L



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

97208-423434



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APR 16 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:

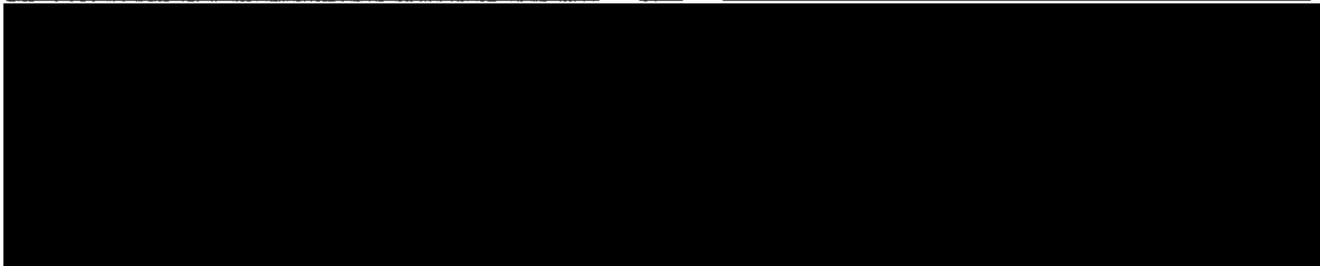
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 Last Name:

P	e	n	a																
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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.

Dated:

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1	9	4	9
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MM DD YYYY

Falinda Pena



(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 \$37,199.00 <input type="checkbox"/> Property Owner _____ <input type="checkbox"/> Payment Designee _____	TOTAL REQUESTED PRODUCT AMOUNT: \$ 37,199.00
--	---

Contractor

Company Name: **Pure Air Services Inc** Phone: **(855) 575-7873**
 CSLB No: **968845** Address: **6600 Van Nuys Blvd,
 Van Nuys, CA 91405**

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 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 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.



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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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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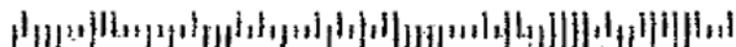
SANTA ANA CA 92705

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

Objection #



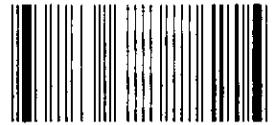
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Route to: Vault

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

51179

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

Class Member's Name: FRANK P. COLAPINTO
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

HERO & The person who did my Solar
judge my name and lied to me
and charge me 40,000+ that should be
15,000

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

Dated: 11/5/2020
[REDACTED SIGNATURE]

(HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

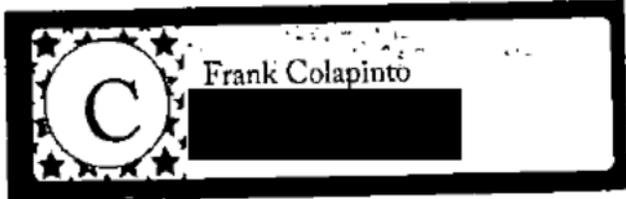
Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



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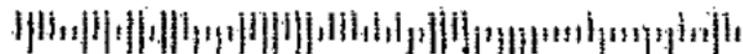


RENOVATE AMERICA SETTLEMENT
ADMINISTRATOR

P.O. Box 4234

PORTLAND, OR. 97208-4234

97208-423434



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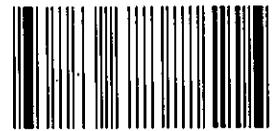
Renovate America Finance Cases CA4975



Objection #

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OBJECTION FORM

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Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name: Gabriela Gutierrez

Class Member's Address: [REDACTED]

Class Member's Telephone: [REDACTED]

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

The majority disbursement is for the lawyers, and not people impacted.

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

Dated: 11/14/20

[REDACTED SIGNATURE] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
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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.

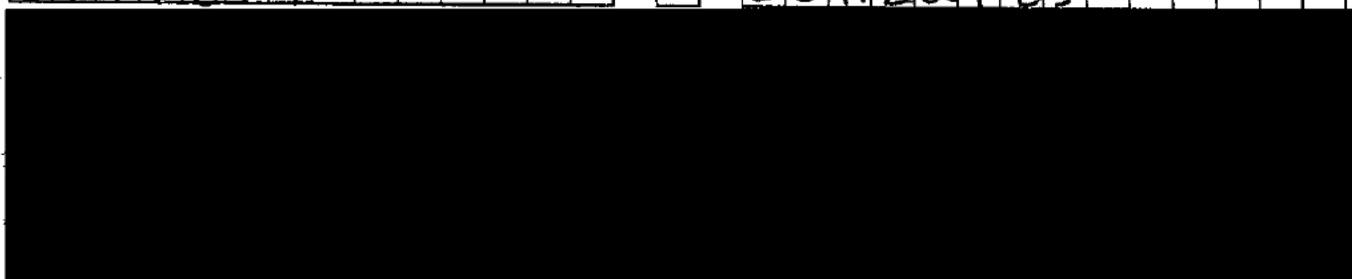
Class Member's First Name:

Mr.

Last Name:

G i l b e r t

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 \$2408.26 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 \$2408.26 over cost + interest

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

Dated: - -
MM DD YYYY



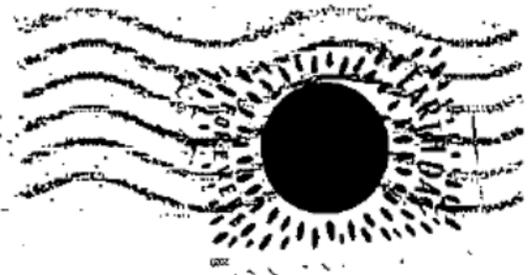
(SIGN HERE)

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

Mr. & Mrs. Gilbert G...

SANTA ANA CA 926

03 MAY 2000 PM 4 1



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

97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



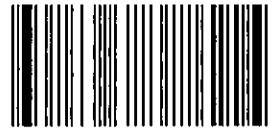
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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

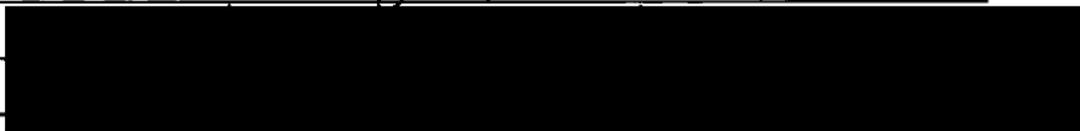
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NOTE: DO NOT FILL OUT OR SEND IN THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's Name:

GLORIA RODRIGUEZ

Class Member's Address:



Class Member's Telephone:

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

I Object Because The Amount of 18.00 does not seem enough for All the stress and financial Distress I have endured as a Result of The fees being added to my taxes and a Much higher Payment on my Mortgage Payments

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

Dated:

01-04-21

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a: **Renovate America Settlement Administrator**
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Gloria Rodriguez



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

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Renovate America Finance Cases CA4975

Objection #



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Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

63570

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

Class Member's Name: Heather C. Mac Greor
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

Was dissatisfied with completed job & My property taxes went up more significantly than told - also affecting My monthly Mortgage payment.

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

Date: 01/04/2021
[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Heather C. MacGregor
[Redacted]

SANTA BARBARA CA 931



6 JAN 2021 PM 1 L

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@KeroFinancingSettlement.com

97208-423434



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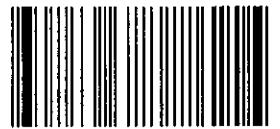
Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

59724

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

Class Member's Name: Hermencia L. Rodriguez

Class Member's Address: [REDACTED]

Class Member's Telephone: [REDACTED]

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

I would like to be treated fairly in this suite

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

Dated: 12/10/20

[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA
In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

 Renovate America Settlement Administrator
 P.O. Box 4234
 Portland, OR 97208-4234
 Forms@HeroFinancingSettlement.com

SACRAMENTO CA 957

11 DEC 2020 PM 5 L



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

97208-423434



12/12/20

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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

OBJECTION FORM

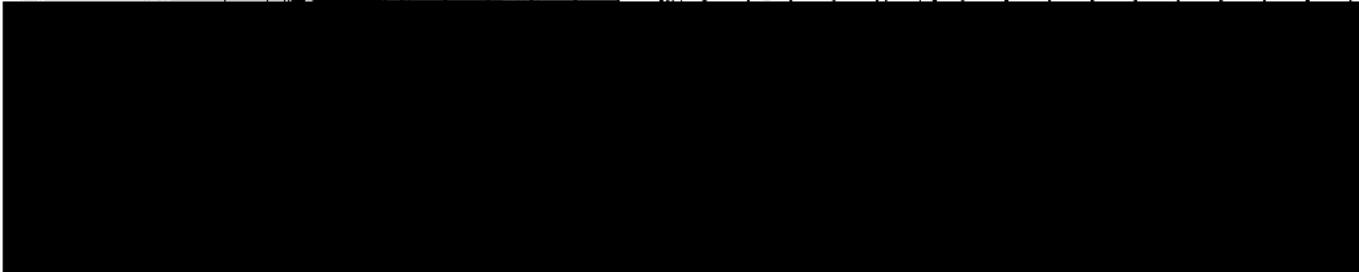
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **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:										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:

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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

97208-423434



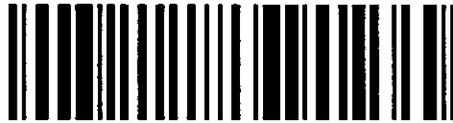
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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



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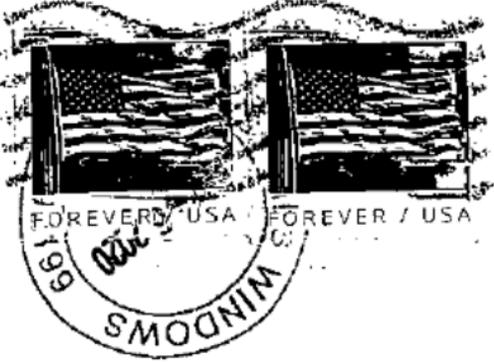
VERIFIED MAIL

James Stahlschmidt
[Redacted]



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06 JUN 2020 PM 2:1



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



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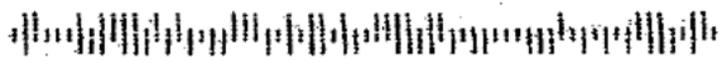
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Epiq Class Action

Renovate America Finance Cases CA4975

Objection #



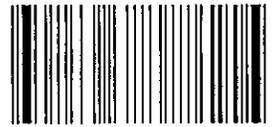
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Route to: Vault

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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.

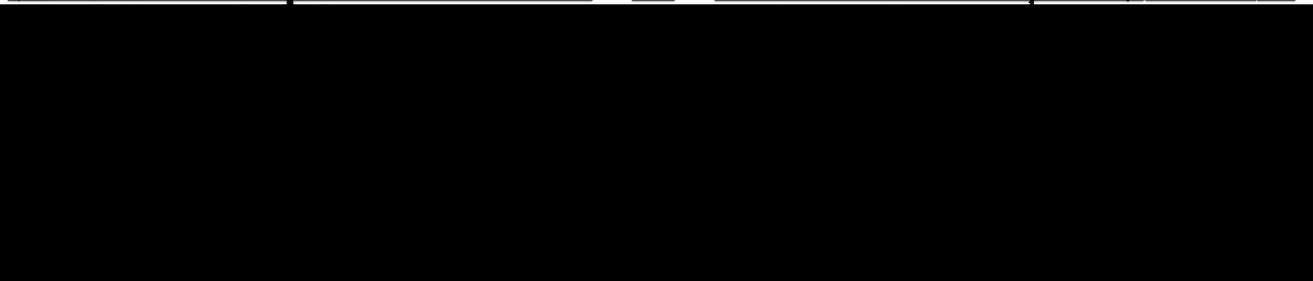
Class Member's First Name:

MI:

Last Name:

J e f f r e y

V a n B e r g e n

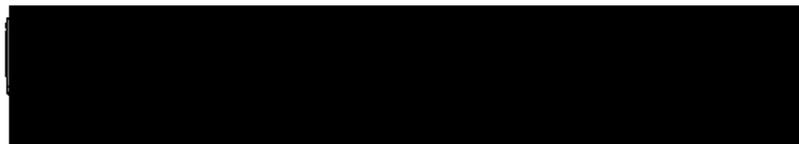


I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

My HERO project was approved & started 1/8/2016 and was financed for a total of \$9,912⁰⁶. I paid for two years and it had a final payment of \$9513²⁵ (Paid early) on 12/4/17. 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: 04 - 20 - 2020
MM DD YYYY



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

RECEIVED

MAY 18 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



60000022

Document Range



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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:

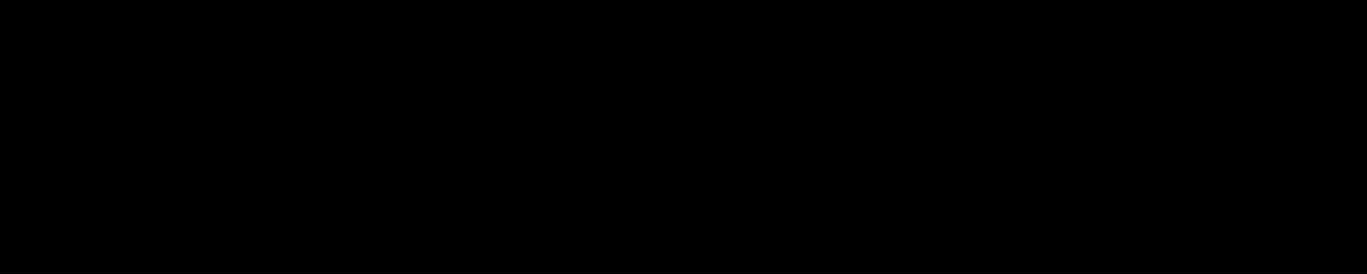
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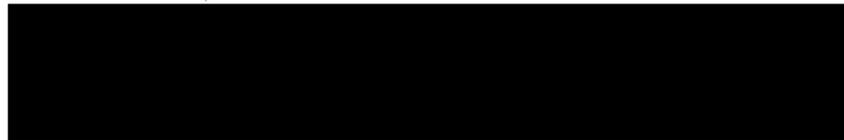


I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

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
MM DD YYYY



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

97208-423434



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MAY 05 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:

J E S U S

MI:

E

Last Name:

A M E Z C U A

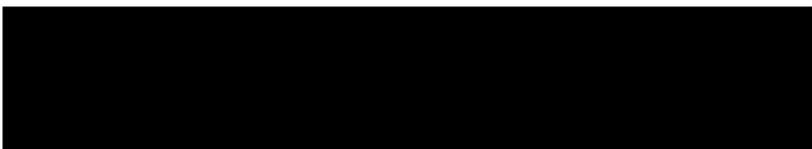


I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

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
MM DD YYYY



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



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

HERO Financing will be included in your property taxes beginning in the next property tax fiscal year after the close of your financing. This will be your 2016 property tax bill.

The total amount that you are financing is \$15,562.92, which includes an approved product amount of \$13,243.50 and financed fees and interest before first payment. The annual amount added to your property tax bill will be \$1,869.90. The financing term is 15 years and the interest rate is 8.15%. 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.

If you pay your property taxes monthly along with your mortgage payment, you have an escrow impound account through your lender. If that situation applies to you, please read the following section carefully.

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	
Initial Approval Amount:	\$21,468.00
Funds Used:	\$13,243.50
Estimated Amount Available:	\$8,224.50

Payoff Requests & Partial Payoffs

If at any time you would like to prepay all or a portion of your HERO Financing, you may do so without incurring any prepayment penalties. Unlike most mortgage payments, if you decide to pay off a portion of your HERO Financing, the annual amount of your property tax bill will be lowered. Please note that in order to lower your payment, you must pay at least \$2,500. The new annual payment will vary depending upon when you submit the payment.

If you would like to pay off your financing, please contact HERO Property Advisors so we can update your account and prepare the appropriate paperwork to complete this transaction. We can also assist you if you would like to pay off a portion of your HERO Financing.

Payment Summary

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

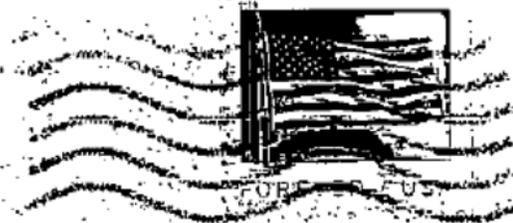
Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee*	Total Estimated Contractual Assessment Payments
2016 - 2017	\$1,268.38	\$566.52	\$1,834.90	\$35	\$1,869.90
2017 - 2018	\$1,222.21	\$612.69	\$1,834.90	\$35	\$1,869.90
2018 - 2019	\$1,172.28	\$662.62	\$1,834.90	\$35	\$1,869.90
2019 - 2020	\$1,118.27	\$716.63	\$1,834.90	\$35	\$1,869.90
2020 - 2021	\$1,059.87	\$775.03	\$1,834.90	\$35	\$1,869.90
2021 - 2022	\$996.70	\$838.20	\$1,834.90	\$35	\$1,869.90
2022 - 2023	\$928.39	\$906.51	\$1,834.90	\$35	\$1,869.90
2023 - 2024	\$854.51	\$980.39	\$1,834.90	\$35	\$1,869.90
2024 - 2025	\$774.61	\$1,060.29	\$1,834.90	\$35	\$1,869.90
2025 - 2026	\$688.19	\$1,146.71	\$1,834.90	\$35	\$1,869.90
2026 - 2027	\$594.74	\$1,240.16	\$1,834.90	\$35	\$1,869.90
2027 - 2028	\$493.66	\$1,341.24	\$1,834.90	\$35	\$1,869.90
2028 - 2029	\$384.35	\$1,450.55	\$1,834.90	\$35	\$1,869.90
2029 - 2030	\$266.13	\$1,568.77	\$1,834.90	\$35	\$1,869.90
2030 - 2031	\$138.28	\$1,696.61	\$1,834.90	\$35	\$1,869.90

*Annual Administrative Assessment Fee is subject to change

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

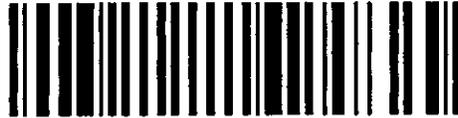


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MAY 18 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Document Range



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ID #:				

Route to: Vault

*Route to: _____



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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:

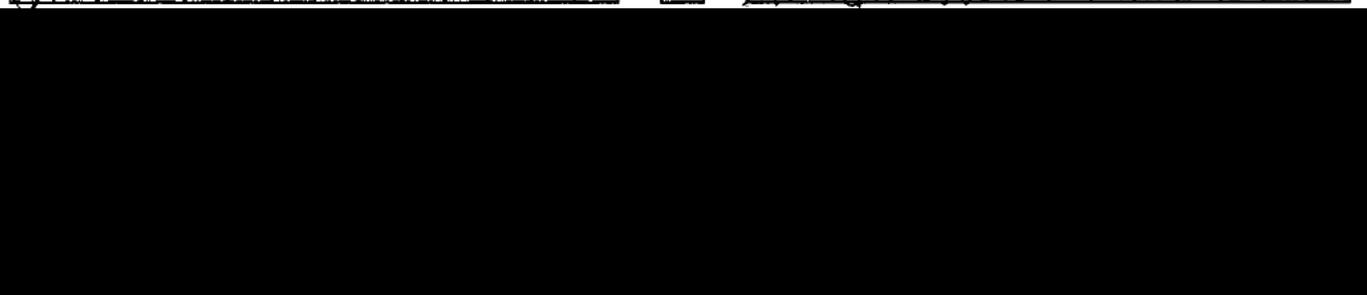
Jose

MI:

E

Last Name:

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.

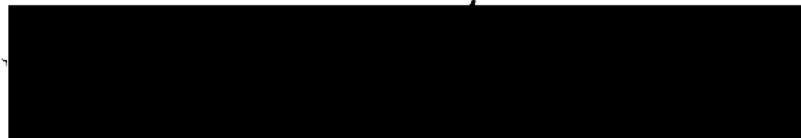
Dated: 05 - 19 - 2020
MM DD YYYY



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



Jose E. Medrano



SANTA ANITA CA 9208

14 MAY 2020 PM 5 L



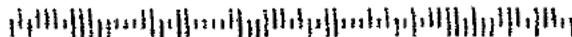
To:

Renovate America
Settlement Administrator

Po Box 4234

Portland, OR 97208-4234

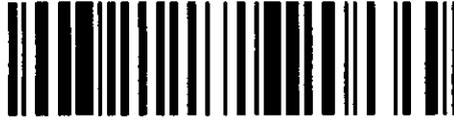
97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



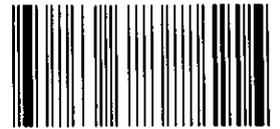
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Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

37996

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

Class Member's Name:

JOSE KYIE

Class Member's Address:



Class Member's Telephone:

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

HERO PROGRAM AND VERANGO SOLAR ARE NOT TACKLING ANY RESPONSIBILITY FOR OUR PANNELS, AND THEY ARE NOT RESPONDING TO ANY ISSUE THAT HAPPENS WITH SOLAR PANNEL. I PERSONALLY NEED TO REMOVE ALL PANNELS TO INSTALL A NEW ROOF; ACCORDING TO OUR FILES WE DO NOT.

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

Dated: NOV-3-2020



(SIGN HERE)

Settlement Administrator

P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

WANT TO PAY AN OTHER CONTRACTOR TO REMOVE SOLAR PANNELS, THE CONTRACT SAYS OR IS WRITTEN THAT THEY WILL REMOVE PANNELS AT NO COST IF A NEW ROOF IS NEEDED, ALSO ANNUAL MAINTANACE IS REQUIRE TO CLEAN SOLAR PANWEL.

SN BERNARDINO CA 923

4 NOV 2020 PM 4 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

Objection #



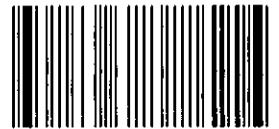
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***Route to:** _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



14443

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

Class Member's Name:

JOSE GUEVARRA / ARSENIA GUEVARRA

Class Member's Address:



Class Member's Telephone:

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

THE SOLAR PANELS THAT WAS INSTALLED ARE TOO EXPENSIVE AND IT WAS NOT EXPLAINED TO US.

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

Dated: NOV. 2, 2020



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECCIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

JOSE D. GUEVARRA

SANTA ANA CA 926

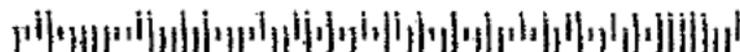
5 NOV 2020 PM 7 L



FOREVER / USA

RENOVATE AMERICA SETTLEMENT ADMINISTRATOR
P.O. BOX 4234
PORTLAND, OR 97208-4234
FORMS@HERO FINANCING SETTLEMENT.COM

97208-423434



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NOV 16 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 Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



24723

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

Class Member's Name:

INGRID AND JOSE SANCHEZ

Class Member's Address:



Class Member's Telephone:

I received notice of a settlement, and I object to the class action Settlement in the above-referenced case. The reasons for my objection are as follows (attach additional sheets if more space is required): *On page five (5) section six (6) describes the "Class representatives" as receiving "\$20,000 in total service awards." From my perspective as a "Class Member" this action is PREJUDICED against persons in my category and PREJUDICED in favor of the "Class representatives." This proposal severely underestimates the monetary amounts for Class Members. I strongly object to the terms and/or conditions proposed. It does NOT provide EQUAL monetary awards for BOTH Class Representatives and Class Members!! Thank you Court for ~~bringin~~ bringing this to our attention a second time!*

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

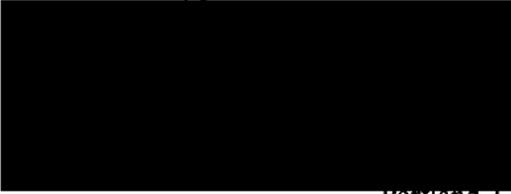
Dated:

November 17, 2020



- see attached/enclosed (2) letter from HERO program to Jose and Ingrid Sanchez

(SIGN HERE)



Renovate America Settlement Administrator
34
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

THIS IS JUST A FRIENDLY
REMINDER, NOT A BILL.

Dear Jose and Ingrid,

Thank you for choosing the HERO Program to finance your recent home upgrades with A To Z Air Care Inc completed on 2/7/2017 at [REDACTED]. You will repay the costs associated with these upgrades over a period of 5 years through an assessment billed with your annual property taxes.

This is a reminder that your first HERO payment of **\$1,850.02*** will be included as an assessment on your 2017-2018 Annual Secured Property Tax Bill, which the Los Angeles County Treasurer and Tax Collector will mail during the month of October 2017.

When and how to make your first payment

Your first annual HERO payment of approximately **\$1,850.02*** will be included on your November 2017-2018 county property tax bill. You will not receive a separate bill from HERO.

- If you pay your Annual Secured Property Tax Bill directly to the Los Angeles County Treasurer and Tax Collector, you should follow the payment instructions on your bill(s).
- If you have a mortgage escrow account with your lender (also known as an impound account), you should contact your lender to ensure escrow is adjusted for the assessment.

In order to make sure you have sufficient funds to cover the cost of your HERO payment, we recommend setting aside a lump sum to pay with your taxes, or budgeting an additional amount to be included in your monthly mortgage payment.

Also, if you decide to refinance or sell your home...

Before you start, learn about all of your options online at www.heroprogram.com/real-estate.

If you have questions or would like to discuss prepayment options, give the HERO Property Advisors a call at 855-225-HERO and one of our team members will walk you through your options. Please do not send prepayments to the Los Angeles County Treasurer and Tax Collector.

Your partner in home energy efficiency.

The HERO Program

HPA@heroprogram.com
855-225-HERO (4376)

Si desea obtener información adicional sobre este aviso o si necesita la información traducida en español, por favor llame al 855-225-HERO.

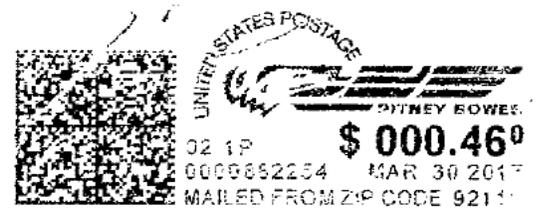
**If you've made a recent prepayment, the amount above may not be current.*

AS-IS
Document
Control



Renovate America
Returns Dept
4879 Ronson Ct, Suite C
San Diego, CA 92111

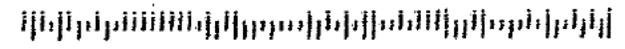
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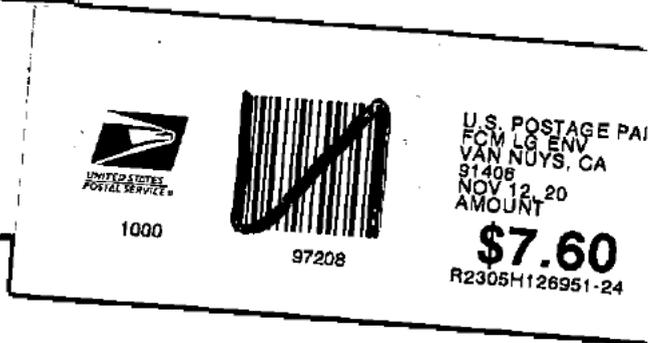
Jose Sanchez and Ingrid Sanchez



9134984123 0069



Sanchez



RETURN RECEIPT
REQUESTED

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

RETURN RECEIPT
REQUESTED

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NOV 27 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

60000087

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ID #: 465 12.03.20	107		DEC 07 2020	 DEC 07 2020
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Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



6052

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: JUAN Gonzalez

Dirección del Miembro del grupo: [REDACTED]

Teléfono del Miembro del grupo: [REDACTED]

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

El Sr. vino a mi casa me ofreció sus productos y me dijo que era por K. iba a pagar 2.300 el año y no fue así yo no sabía que él estaba trabajando con el Condado y el pago era de 4.000

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: 11-16-20

[REDACTED] (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Yo no tenía dinero y le ablé al señor nunca me contestó sabía que estaba trabajando mal, túba que pagar todo x K. me enferma por culpa de ese señor le pague - como 40,000.00 dolars. me sentía mal. no podía trabajar ni dormir por culpa de ese señor. Justo Nelson solis y el señor abel. ellos ellos me hicieron el trabajo y pague a Hero. Todo lo que debía todo de todo eso me queda mal Enfermo de la Piedad.

LOS ANGELES CA 900

2020 PM 8 L



Renovate America settlement administration

P.O. Box 4234

Portland OR 97208-4234

97208-423434



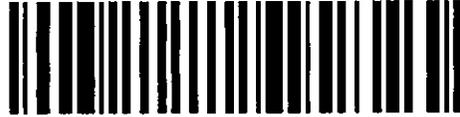
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LEGAL SERVICES

Renovate America Finance Cases CA4975

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Route to: Vault

*Route to: _____



HERO Program Payoff Statement

Statement Date:	01/03/2020
Total Payoff Amount Due:	\$10,806.66
Payment must be received by:	02/29/2020
Bond Series:	
HERO ID Number:	
APN:	
Contract Owner:	Juliana Westbrook, Samuel Westbrook
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.

Description of Payment	
Project Cost (labor and products) 8/5/2015	\$12,500.00
HERO administration program cost ¹	\$726.55
County Recording, Processing, and Other Fees ²	\$213.98
Interest from 9/2/2015 to 4/2/2020 ³	\$4,742.44
Assessment Payments via property tax bill from 7/1/2016 to 6/30/2017 ⁴	\$(2,139.66)
Assessment Payments via property tax bill from 7/1/2017 to 6/30/2018 ⁴	\$(2,139.66)
Assessment Payments via property tax bill from 7/1/2018 to 6/30/2019 ⁴	\$(2,139.66)
Assessment Payments via property tax bill from 7/1/2019 to 6/30/2020 ⁴	\$(1,057.33)
Recording/Administrative Fee ⁵	\$150.00
Reserve Fund Credit ⁶	\$(50.00)
Payoff Balance Total (Payment Must be Received by 02/29/2020): ⁷	\$10,806.66

YOUR PAYMENT SLIP

Total payoff amount of **\$10,806.66** must be received by **02/29/2020**

TO MAIL IN PAYMENT

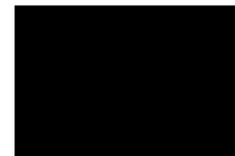
Please include this slip with your check made payable to "LA HERO Program." Please write your APN and HERO ID number on the check and mail to the following address:

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.

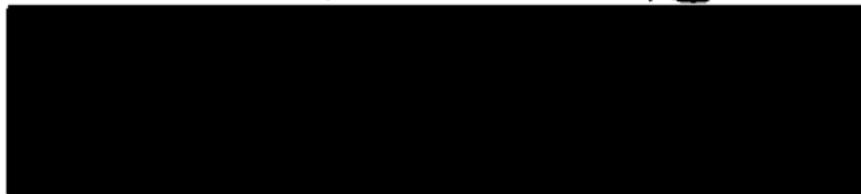
APN:
 HERO ID:
 Account Name:
 Account #:
 ABA:
 Address:



CIT Bank, N.A.
 75 N. Fair Oaks Ave.
 Pasadena, CA 91103

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



RECEIVED
APR 24 2020
Epiq Class Action

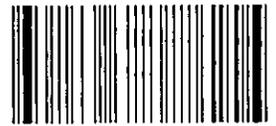
Renovate America Finance Cases CA4975

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:

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.

8/2015 taken the hero loan out of 13930.00

10/2019 I paid 50.00 to get my payoff amount disclosed to me

and they are telling me that I have a total payoff balance of 12,868.89

Even though from 7/2016 to 6/2017 I paid 2,374.31

From 7/2017 to 6/2018 I paid 2,374.31

From 7/2018 to 6/2019 I paid an other 2,374.31

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.





HERO Financing Program™ Final Payment Summary

Date: 08/10/2015
 Property Owner(s): Julio Yokoyama, Yesenia Yokoyama
 Property Address: [REDACTED]
 HERO ID: [REDACTED]
 Application Date: 07/06/2015
 Funding Date: 08/18/2015

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 2016 tax year.

Financing Term	Interest Rate	Annual Amount Added to Property Tax Bill
10 years	7.69%	\$2,409.31

	Eligible Product Type	Approved Financing Amount
1	High-Efficiency HVAC - Central Air Conditioner	\$13,930.00
2	High-Efficiency HVAC - Duct Replacement	\$0.00
Total Approved Product Amount		\$13,930.00

Payment Summary

Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee****	Total Estimated Contractual Assessment Payment
2016 - 2017*	\$1,242.47	\$1,131.84	\$2,374.31	\$35.00	\$2,409.31
2017 - 2018	\$1,155.43	\$1,218.88	\$2,374.31	\$35.00	\$2,409.31
2018 - 2019	\$1,061.70	\$1,312.61	\$2,374.31	\$35.00	\$2,409.31
2019 - 2020	\$960.76	\$1,413.55	\$2,374.31	\$35.00	\$2,409.31
2020 - 2021	\$852.06	\$1,522.25	\$2,374.31	\$35.00	\$2,409.31
2021 - 2022	\$735.00	\$1,639.31	\$2,374.31	\$35.00	\$2,409.31
2022 - 2023	\$608.94	\$1,765.37	\$2,374.31	\$35.00	\$2,409.31
2023 - 2024	\$473.18	\$1,901.13	\$2,374.31	\$35.00	\$2,409.31
2024 - 2025	\$326.98	\$2,047.33	\$2,374.31	\$35.00	\$2,409.31
2025 - 2026	\$169.54	\$2,204.76	\$2,374.30	\$35.00	\$2,409.30

****Subject to change

HERO Financing Program™ Final Payment Summary

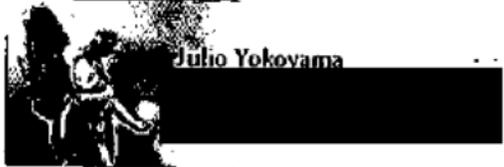
Thank you for choosing the HERO Financing Program to finance your recent home energy renovation project.

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).



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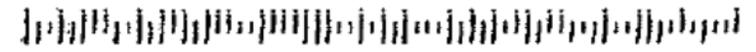
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FOREVER USA

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

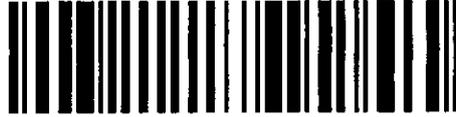
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Epiq Class Action

Renovate America Finance Cases CA4975

Objection #



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Route to: Vault

*Route to: _____



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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name:

Kathleen Thompson

Class Member's Address:



Class Member's Telephone:

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

I was taken advantage of a plumbing company that took advantage of the HERO program. I went 7 days with no hot water so it was very much desperate. I did

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

over →



(SIGN HERE)

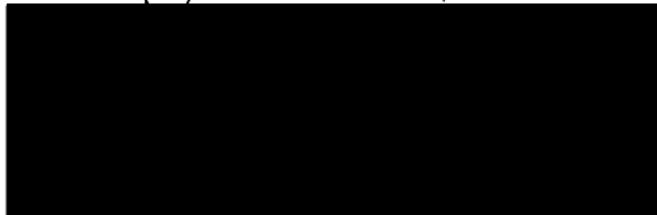
Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

000 0001062 00000000 0012 0015 00071 INS: 0 0



not realize that I was being ripped off until it was too late, I paid 8K for a 3K water tank. The plumbing co gave me receipts that were unexplainable. I don't know if I'm wasting time ~~looking~~ looking back, but 18+ \$ is like pain for the amount of frustration and disrespect that I went through, I think the Hero people didn't use V's & balances on the companies that requested the money, so that's on them, thank you for thinking of me but it's water under the bridge, the loan was paid off when I sold the house, no way in hell was I putting that mess on someone else.

TX





Kathleen Thompson



TACOMA WA 983
OLYMPIA WA
7 DEC 2020 PM 2 L



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

97208-423434

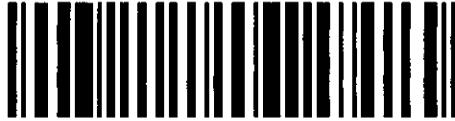


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LEGAL SERVICES

Renovate America Finance Cases CA4975



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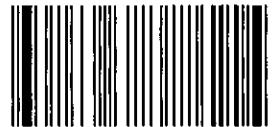
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Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

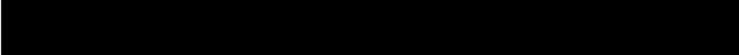
OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



5298

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

Class Member's Name: Kathy Yates Lommo
Class Member's Address: 
Class Member's Telephone: 

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

Every year I have to get my Mortgage
adjusted so I can make my payment every month

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

Dated: 12-31-20


(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Kathy Yates

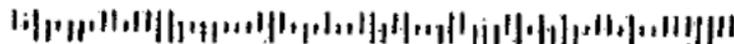
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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.



OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

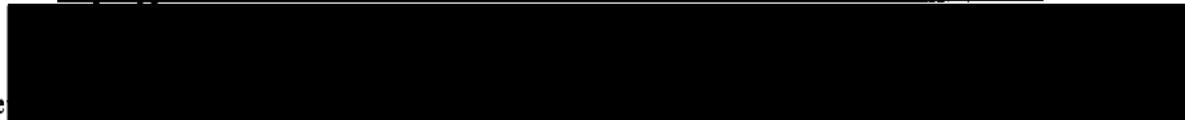
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NOTE: DO NOT FILL OUT OR SEND IN THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's Name:

Kim Jaszewski

Class Member's Address:



Class Member's Telephone:

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

The amount that they are saying I might be reimbursed is nothing compared to what they overcharged in interest & prisms. Why do the lawyers get the "lions share" + I get pennies. \$20 is a joke

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

Dated: *11/8/20*



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura:

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

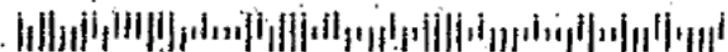
Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Kimo
DONALD & VIRGINIA JASZEWSKI


FOREVER / USA

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

97208-423434



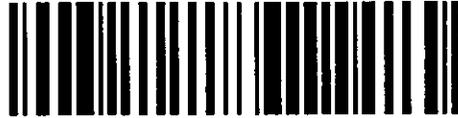


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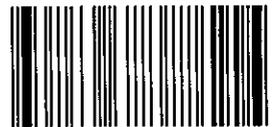
Renovate America Finance Cases CA4975

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name: LATONJA RICE MIKE

Class Member's Address:

Class Member's Telephone:

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

The Hero Program lied about the payments and their program. I told the Hero program that I will NEVER recommend their program to anyone.

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

Dated: 11-30-2020

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



LATONJA RICE MIKE



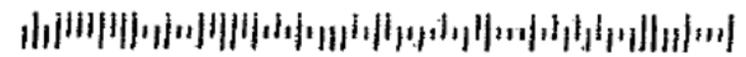
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Renovate America Settlement Administrator
P.O. BOX 4234
Portland, OR 97208-4234

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LEGAL SERVICES

Renovate America Finance Cases CA4975

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



7839

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

Class Member's Name:

Lawrence E. Haley

Class Member's Address:

Class Member's Telephone:

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

I feel that I am the victim of this law suit and not the attorneys. The fraud contract was written to not protect me and other people. Whether they knowingly made a mistake, my contract should be considered null & void. Is there a correct ruling by the courts - please -

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

Dated:

Dec 15 2020

(HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

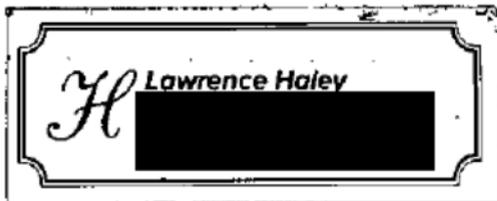
_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Consider my request a form of restitution
from other business mistakes that are
only found by attorneys who make a large
sum of money from victims like me. So if
all possible please understand senior citizens
like and close my contract, refund all
monies paid into the operation and not
1st, 2nd and third party's that have no
interest in me as the victim of a \$12,000 scam.
Thank you for your consideration.





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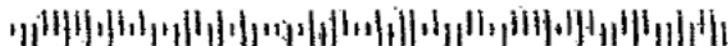


Renovate American Settlement
Administrator

P.O. Box 4234

Portland, OR 97208-4234

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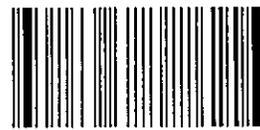
Renovate America Finance Cases CA4975



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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:

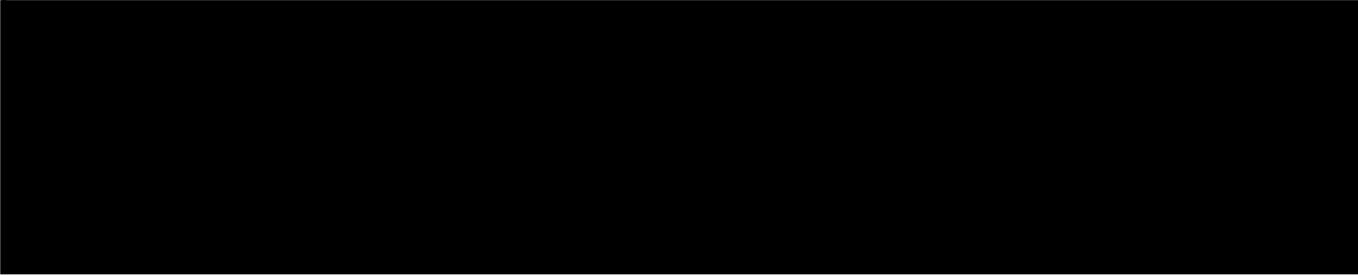
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I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

The 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:

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See next →
Page
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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 ~~could~~^{MA} not lose more than \$2300 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: 07/06/2015
 Property Owner(s): Mansoor Azodi, Zohreh Azodi
 Property Address: [REDACTED]
 HERO ID: [REDACTED]
 Application Date: 04/24/2015
 Funding Date: 07/17/2015

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 2016 tax year.

Financing Term	Interest Rate	Annual Amount Added to Property Tax Bill
10 years	7.69%	\$2,609.60

	Eligible Product Type	Approved Financing Amount
1	Solar Photovoltaic Systems - Solar Inverter	\$0.00
2	Solar Photovoltaic Systems - Solar Panel	\$15,000.00
Total Approved Product Amount		\$15,000.00

Payment Summary

Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee****	Total Estimated Contractual Assessment Payment
2016 - 2017*	\$1,347.29	\$1,227.31	\$2,574.60	\$35.00	\$2,609.60
2017 - 2018	\$1,252.91	\$1,321.69	\$2,574.60	\$35.00	\$2,609.60
2018 - 2019	\$1,151.27	\$1,423.33	\$2,574.60	\$35.00	\$2,609.60
2019 - 2020	\$1,041.81	\$1,532.79	\$2,574.60	\$35.00	\$2,609.60
2020 - 2021	\$923.94	\$1,650.66	\$2,574.60	\$35.00	\$2,609.60
2021 - 2022	\$797.01	\$1,777.59	\$2,574.60	\$35.00	\$2,609.60
2022 - 2023	\$660.31	\$1,914.29	\$2,574.60	\$35.00	\$2,609.60
2023 - 2024	\$513.10	\$2,061.50	\$2,574.60	\$35.00	\$2,609.60
2024 - 2025	\$354.57	\$2,220.03	\$2,574.60	\$35.00	\$2,609.60
2025 - 2026	\$183.85	\$2,390.74	\$2,574.59	\$35.00	\$2,609.59

****Subject to change

Pay Down Option to Lower Your Annual Payment

You can prepay all or a portion of your HERO Financing at any time. Unlike most mortgage payments, if you decide to pay off a portion of your HERO Financing, the annual amount of your property tax bill will be lowered. For example, if you were to prepay \$4,500.00 on May 15, 2016 your revised annual payment would be \$1,948.31 or the equivalent of \$162.36 per month. Please note that you must pay at least \$2,500. The new annual payment will vary depending upon when you submit the payment. If you would like to pay off a portion of your HERO Financing, please contact the HERO Program.



HERO Program Payoff Statement

Statement Date: 05/04/2016
Total Payoff Amount Due: \$17,306.61
Valid Through Date: 05/27/2016
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	\$15,000.00
HERO administration program cost 1	\$874.24
County Recording, Processing, and Other Fees 2	\$298.41
Interest from 9/2/2015 to 7/5/2016	\$1,133.96
Payoff Balance Total (valid until 05/27/2016):	\$17,306.61

paid off
5/7/2016
\$ 17306.61

talked to Celine
5/19/16

Jenni Hero

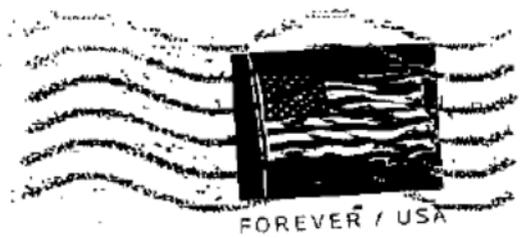
855-225-4376

Mansoor Mike Azodi
Zohreh Azodi Aka Zohreh Moghareh



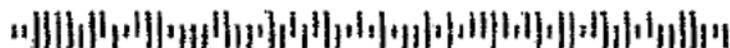
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To: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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Epiq Class Action

Renovate America Finance Cases CA4975

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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:

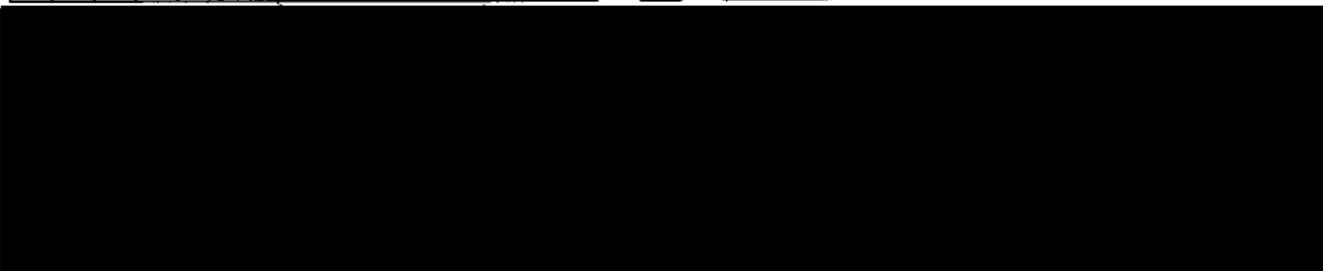
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MI:

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Last Name:

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?

I am attaching the document. I was given months later by a sales man, Blake Garrett. He did not disclose any fees, just told me it would be \$23,000 and told me that the payment of \$288 will be tax deductible. I signed electronically based on his promises. It will cost me nothing. He did not disclose interest rate for the \$23,000. My mortgage interest is 3.5% fixed. Several years later, I was going to take out equity-loan and I noticed that:

- The total will be \$27,528.21 and not what I was promised \$23,000.00.
- There was \$1740.40 administrative fee. I was never told about this.
- The interest rate they have been charging is 8.95%, which I have been paying for 10 years. It was never disclosed.

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, Blake Garrett (909) 418-8749. 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:

1. The undisclosed fee charged \$27,528.21 - \$23,000 be reimbursed to me.
2. The undisclosed administrative fee of \$1740.40 be reimbursed to me.
3. That the company recalculates the total interest paid @ 8.95% for the term of loan thus far and set the interest rate to current going rate from the inception of the loan (in my case 2011, June). The extra charged should be credited to the unpaid balance. The interest accrued from now @ the current rate would be fair – but must be agreed to by the clients.

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,



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: 07/11/2014
 Property Owner(s): **Manzoor Massey**
 Property Address: [REDACTED]
 HERO ID: [REDACTED]
 Application Date: 07/11/2014
 Expiration Date: 10/29/2014

HERO Eligible Products

	Eligible Product Type	Requested Product Amount
1	Solar Photovoltaic Systems - Solar Inverter	\$0.00
2	Solar Photovoltaic Systems - Solar Panel	\$22,975.00
Total Requested Product Amount		\$22,975.00

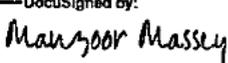
Financing Summary

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.

Financing Term	Interest Rate	Annual Amount Added to Property Tax Bill
15 years	8.95%	\$3,440.05

Acknowledgement of Receipt

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

DocuSigned by:

 3CF20988EE4F449...

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.



_____ Property Owner 1	_____ 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:

The Maximum Disbursement Amount is \$27,528.21.

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.
2. Interest totaling a maximum of \$2,812.81 will accumulate until your first Payment. That amount will be added to Owner's Maximum Disbursement Amount.
3. SANBAG disburses to Owner on the Estimated Disbursement Date.
4. The Assessment Interest Rate is 8.95%
5. The Annual Percentage Rate (APR) of your assessment is 10.62%. APR is the Effective Cost of Credit in consumer loans and real estate loans expressed as a percentage interest rate. The annual percentage rate is the interest rate the borrower actually pays, including fees required in order to participate in the program.
6. The total administrative fees, recording fees and annual assessment added to your assessment is \$1,740.40.



Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee****	Total Estimated Contractual Assessment Payment
2015 - 2016*	\$2,463.78	\$941.27	\$3,405.05	\$35.00	\$3,440.05
2016 - 2017	\$2,379.54	\$1,025.51	\$3,405.05	\$35.00	\$3,440.05
2017 - 2018	\$2,287.75	\$1,117.30	\$3,405.05	\$35.00	\$3,440.05
2018 - 2019	\$2,187.75	\$1,217.30	\$3,405.05	\$35.00	\$3,440.05
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2021 - 2022	\$1,830.79	\$1,574.26	\$3,405.05	\$35.00	\$3,440.05
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*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:

You have a right to pay off your assessment lien amount in full, or in part in increments of \$5,000 at any time pursuant to Section 3(c) of the Assessment Contract. However, if you do so, you will have to pay (i) the principal amount of the assessment to be prepaid (the "Assessment Prepayment Amount"), (ii) a prepayment premium if you prepay within the first five years from the Effective Date (if you prepay after the first five years, there is no prepayment premium), see table below, and (iii) interest on the Assessment Prepayment Amount to the earlier of March 2 or September 2 occurring at least 90 days following the date of the prepayment is made.

The prepayment premium shall be the percentage of the principal amount of the Assessment to be prepaid as follows:

Next Bond Interest Payment Date	Prepayment Premium
September 2, 2015 or March 2, 2016	5.00%
September 2, 2016 or March 2, 2017	4.00%
September 2, 2017 or March 2, 2018	3.00%
September 2, 2018 or March 2, 2019	3.00%
September 2, 2019 or March 2, 2020	3.00%



**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:	^{DS} MM	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:	
DocuSigned by: <i>Manzoor Massey</i> 3CF20998EE4F449...	
Manzoor Massey, Signature	
Date: <u>7/11/2014</u> Month/Day/Year	Identity Verification Code: ID Verification Complete

SANBAG: Executive Director and/or his or her designee:	
Hilda Flores	
Name (Please Print)	
DocuSigned by: <i>Hilda Flores</i> E6206983CD894B8...	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
RSB70913C

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

Manzoor Massey





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: 07/11/2014
Property Owner(s): Manzoor Massey
Property Address: [REDACTED]
HERO ID: [REDACTED]
Application Date: 07/11/2014
Expiration Date: 10/29/2014

HERO Eligible Products

	Eligible Product Type	Requested Product Amount
1	Solar Photovoltaic Systems - Solar Inverter	\$0.00
2	Solar Photovoltaic Systems - Solar Panel	\$22,975.00
Total Requested Product Amount		\$22,975.00

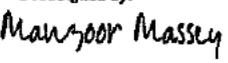
Financing Summary

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.

Financing Term	Interest Rate	Annual Amount Added to Property Tax Bill
15 years	8.95%	\$3,440.05

Acknowledgement of Receipt

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

DocuSigned by:

 3CF20898EE4F448...

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.



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:

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The Maximum Disbursement Amount is \$27,528.21.

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

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

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5. The Annual Percentage Rate (APR) of your assessment is 10.62%. APR is the Effective Cost of Credit in consumer loans and real estate loans expressed as a percentage interest rate. The annual percentage rate is the interest rate the borrower actually pays, including fees required in order to participate in the program.
6. The total administrative fees, recording fees and annual assessment added to your assessment is \$1,740.40.



or

7.65%

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*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.

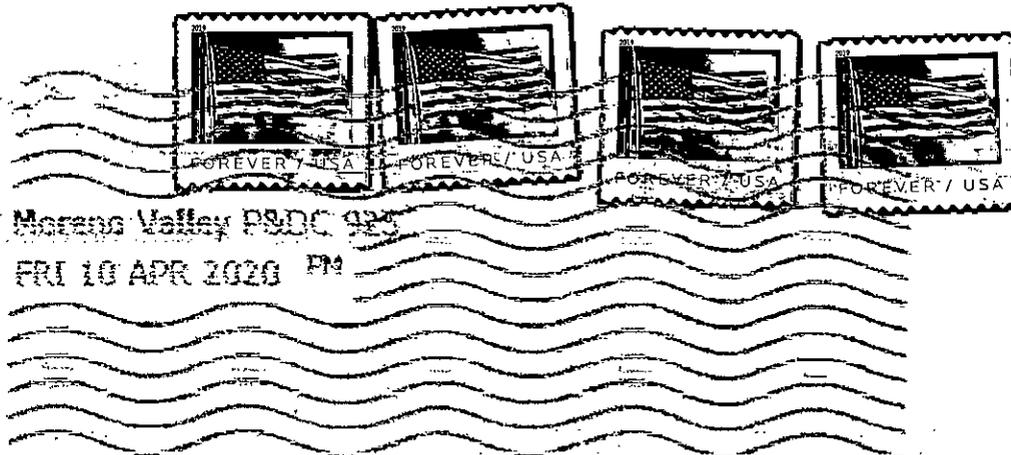
Prepayment:

You have a right to pay off your assessment lien amount in full, or in part in increments of \$5,000 at any time pursuant to Section 3(c) of the Assessment Contract. However, if you do so, you will have to pay (i) the principal amount of the assessment to be prepaid (the "Assessment Prepayment Amount"), (ii) a prepayment premium if you prepay within the first five years from the Effective Date (if you prepay after the first five years, there is no prepayment premium), see table below, and (iii) interest on the Assessment Prepayment Amount to the earlier of March 2 or September 2 occurring at least 90 days following the date of the prepayment is made.

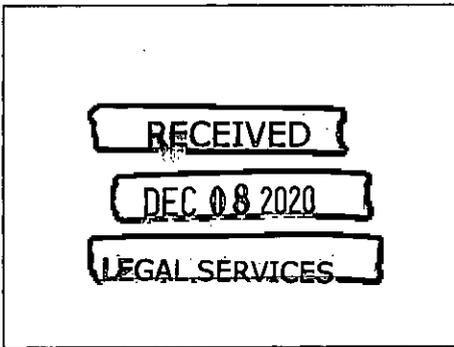
The prepayment premium shall be the percentage of the principal amount of the Assessment to be prepaid as follows:

Next Bond Interest Payment Date	Prepayment Premium
September 2, 2015 or March 2, 2016	5.00%
September 2, 2016 or March 2, 2017	4.00%
September 2, 2017 or March 2, 2018	3.00%
September 2, 2018 or March 2, 2019	3.00%
September 2, 2019 or March 2, 2020	3.00%





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



Renovate America Finance Cases CA4975



Objection #

60000098

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	DEC 11 2020				DEC 13 2020 <i>(Signature)</i>

Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

49556

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

Class Member's Name: MARCIA N. Common
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

All the MONEY IS GOING TO THE ATTORNEYS
AND NOT ENOUGH OF THE MONEY OF THE
MONEY IS GOING TO THE PEOPLE WHO HAVE
SUFFERED.

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

Dated: 11/30/2020



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECCIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

(FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

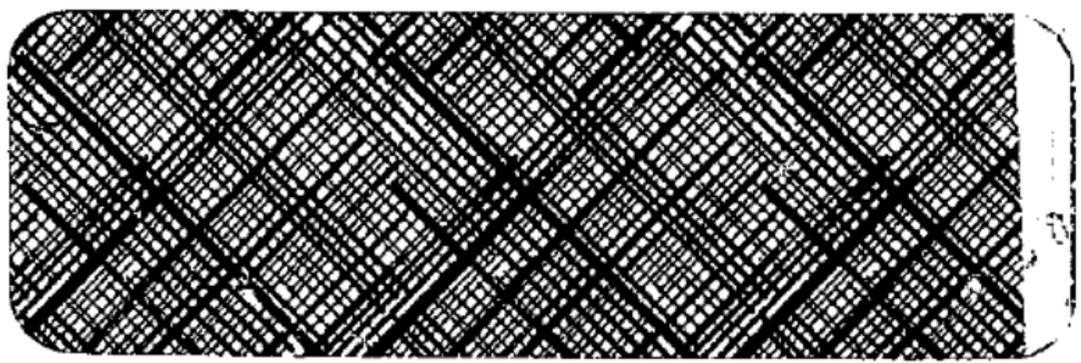
Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

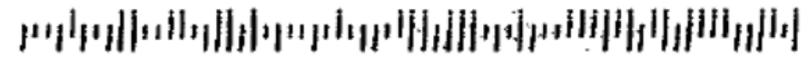
From: *M. Common*



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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 Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

58379

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

Class Member's Name: MARGARET FLORES
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

If this is a class action for the protection of the consumer
Why are the lawyers, third party Settlement administrators
getting paid these exhoritant fees. That is licensed
thievery!. This is a joke, \$4.07 to \$18.80 per claimant. Shame!!

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

Dated: 11-2-2020
[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



Ms. Margaret Flores



FRESNO CA 936

3 NOV 2020 PM 2 L



Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

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LEGAL SERVICES

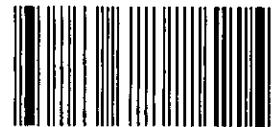
Renovate America Finance Cases CA4975



Objection #

600000039

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Route to: Vault

*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than January 6, 2021. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



44

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

Class Member's Name: Markus Maxwell
Class Member's Address: [Redacted]
Class Member's Telephone: [Redacted]

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

The settlement does not adequately compensate, nor cover the hidden fees which were charged and are the subject of this instant action. \$18.80 is a pike and slope in the face. The representative counsel is the only person adequately compensated!

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

Dated: 11/1/2020

[Redacted Signature] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

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

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LEGAL SERVICES

Renovate America Finance Cases CA4975



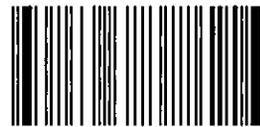
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Route to: Vault

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OBJECTION FORM

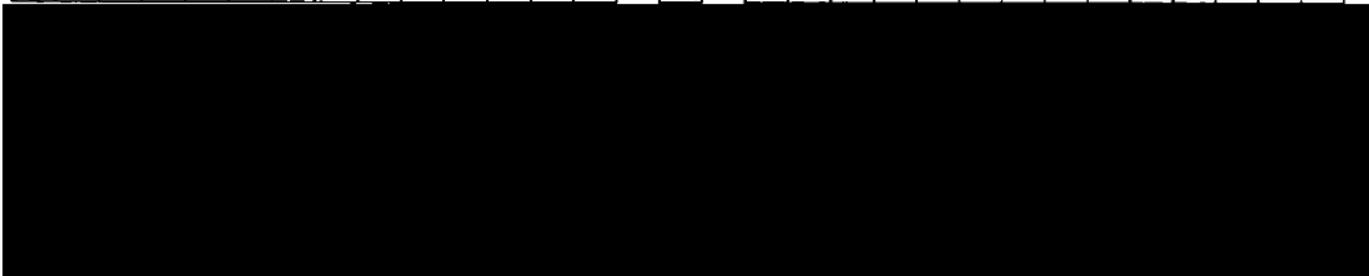
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **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:
M a r l e n e S w e n 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 letter.

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

Dated: 06 - 08 - 2020
MM DD YYYY

(SIGN HERE)

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

My name is Marlene Swenson, and I am writing to object to the proposed settlement in Riverside Superior Court Case No. RICJCCP4940 called *In re Renovate America Finance Cases*. I am a 74 year-old retiree, and I believe my now estranged husband applied for a PACE loan from HERO and Renovate America in January of 2015 to make cost saving upgrades to our home in Buena Park, California. Since my husband left me, I have struggled to afford my monthly mortgage payments with the PACE assessments added to my property taxes. I currently rent out most of my home just to stay afloat with my mortgage. The supposed cost savings are nowhere near what I understood them to be, so I am not getting any advantage from the "upgrades."

I believe this settlement is unfair because I did not get any notice of this class action or the settlement, the maximum amount I could recover is nowhere near enough to help me with my mortgage, and it releases everyone I could have a claim against including the contractors who took advantage of me.

When my estranged husband and I were still living together, he got involved with a company called HERO that promised to reduce our monthly bills through a government program called PACE. My husband handled virtually all of the paperwork, and I still have no idea what he negotiated or why I have been charged so much since. As far as I know, all of the paperwork my husband received was either delivered in-person or by regular postal mail.

I do not use e-mail regularly. I do not think anyone ever communicated with my husband by email about the PACE program. I have no idea if anyone emailed me notice of this settlement. Because I am not in contact with my estranged-husband, I have no idea if he received notice of this settlement. I think it is unfair, and unrealistic to expect people like me will actually receive notice of this settlement if it is sent by email only.

At the time, my husband told me the PACE program would make home upgrades that would save us money. Instead, my monthly property and energy expenses have actually increased. My total annual property tax assessment for the PACE program is currently

Because I pay property taxes through my mortgage, this assessment increased my monthly payment by about . Although I think my energy bill decreased slightly, with the

■■■■■ monthly increase in my mortgage, I do not see any benefit to the “upgrades” supposedly made as part of the PACE program. A one-time payment of, at most, ■■■■■ will do absolutely nothing to help me deal with these long-term expenses.

I understand that this settlement will release anyone who worked for or with Renovate America, including contractors who used the program to prey on me. I believe my roof may have been damaged by the contractors who installed my PACE upgrades, and it is not fair that this settlement will not allow me to recover for what they did to me and my home. I also believe I may be a victim of elder financial abuse because of how this program was pushed on me, and do not think it is fair that I have to give up those claims because of this settlement.

I do not think this settlement will do anything at all to help me, or senior citizens like me. I do not think that Renovate America and everyone who worked with them should get away with just making a few small payments to their victims. Please deny this settlement agreement because it does nothing to offer fair and reasonable protection for people who were taken advantage of by Renovate America.

CERTIFIED MAIL



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UNITED STATES POSTAGE
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0001908473 JUN 08 2020
MAILED FROM ZIP CODE 92701

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

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LEGAL SERVICES

Renovate America Finance Cases CA4975



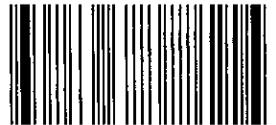
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Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



6725

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

Class Member's Name: Marrion Richmond / Radelle Ferguson trustee
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

I objected due to the settlement amount is far less than what I had to pay for the Contractors/Hero Program who took advantage of me. I will pursue individually.

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

Dated: 12/30/2020

[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECCIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

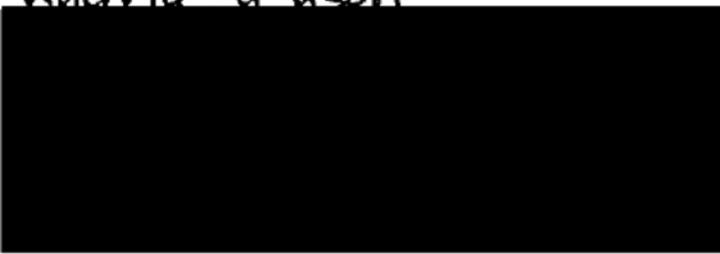
Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Rachelle Person



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PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE
CERTIFIED MAIL



7020 2450 0001 4621 2389

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

RETURN RECEIPT
REQUESTED

RECEIVED

JAN 04 2021

LEGAL SERVICES



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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

OBJECTION FORM

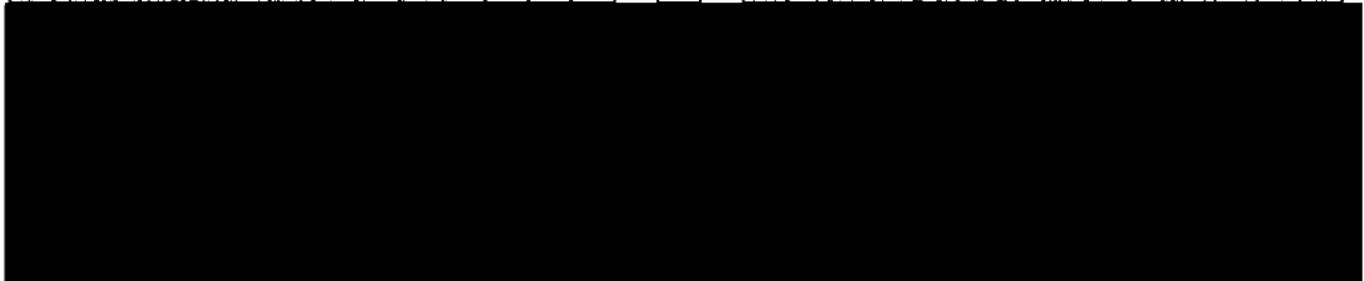
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than **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: MI: Last Name:
M I C H A E L A D E L A C R U Z

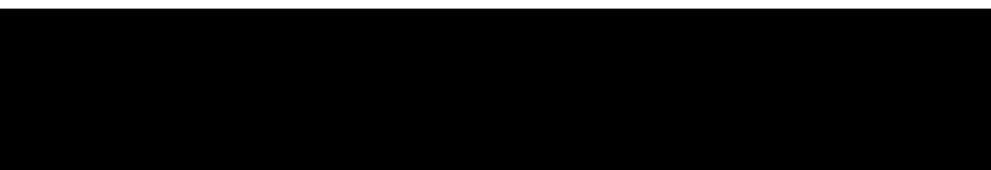


I received notice of a settlement and I object to the class action settlement in the above-entitled case. The reasons for my objection are as follows (attach additional sheets if more space is required).

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: **09/08/2016** HERO ID: [REDACTED]
 Property Owner(s): **Susan Hernandez, Michael De La Cruz** Application Date: **08/26/2016**
 Property Address: [REDACTED] Funded Date: **09/21/2016**

FINAL PAYMENT SUMMARY

Project financing complete on **09/21/2016**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	High-Efficiency Water Heating - Gas Tankless Water Heater
2	Indoor Water Efficiency - High-Efficiency Toilet Fixtures
3	Indoor Water Efficiency - Hot Water Delivery System
Total Requested Product Amount	
	\$14,847.00
HERO Program administration costs and recording fees ²	
	\$929.07
Interest before first payment ³	
	\$1,239.43
TOTAL AMOUNT TO BE FINANCED FOR THIS PROJECT	
	\$17,015.50
HERO Payment to Contractor (HERO pays to contractor or other payee upon project funding)	
	\$14,847.00

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

Your payments will be added to your property tax bill for 10 years. Starting next month, you should start setting aside \$140.30 per month in order to ensure that you will be ready for the first annual payment of \$2,525.47 in November of 2017. If you pay your property taxes through a monthly mortgage payment, setting aside this monthly amount will allow you to make your increased mortgage payment until your account becomes appropriately adjusted.

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)

Financing Term	Interest Rate	Annual Amount Added to Property Tax Bill
10 years	7.69%	\$2,525.47

Payment Schedule

Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee**	Total Estimated Contractual Assessment Payment
2017 - 2018*	\$1,308.49	\$1,191.98	\$2,500.47	\$25.00	\$2,525.47
2018 - 2019	\$1,216.83	\$1,283.64	\$2,500.47	\$25.00	\$2,525.47
2019 - 2020	\$1,118.12	\$1,382.35	\$2,500.47	\$25.00	\$2,525.47
2020 - 2021	\$1,011.82	\$1,488.65	\$2,500.47	\$25.00	\$2,525.47
2021 - 2022	\$897.34	\$1,603.13	\$2,500.47	\$25.00	\$2,525.47
2022 - 2023	\$774.06	\$1,726.41	\$2,500.47	\$25.00	\$2,525.47
2023 - 2024	\$641.30	\$1,859.17	\$2,500.47	\$25.00	\$2,525.47
2024 - 2025	\$498.33	\$2,002.14	\$2,500.47	\$25.00	\$2,525.47
2025 - 2026	\$344.36	\$2,156.11	\$2,500.47	\$25.00	\$2,525.47
2026 - 2027	\$178.56	\$2,321.92	\$2,500.48	\$25.00	\$2,525.48

**Subject to change

Michael DeLaluz



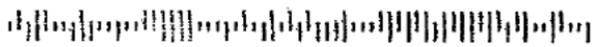
SANTA ANA CA 926

13 APR 2000 PM 8 L



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

97208-423434

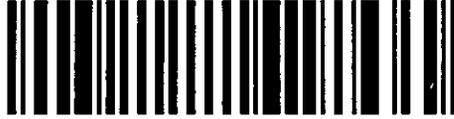


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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

OBJECTION FORM

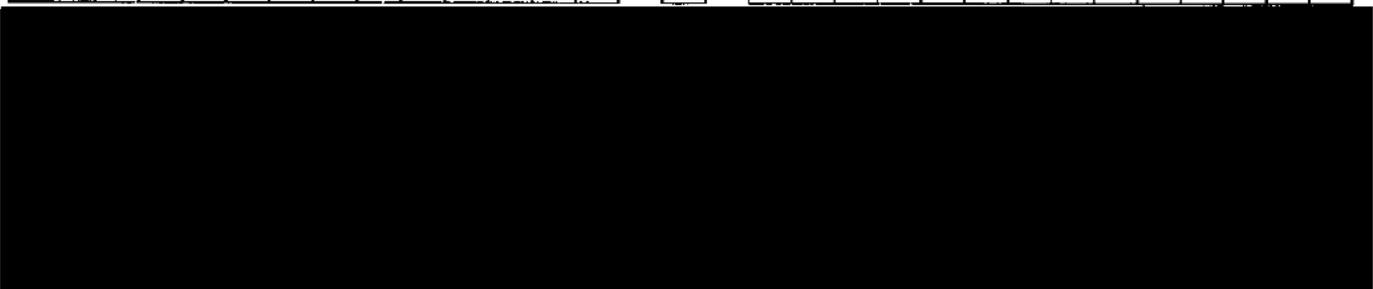
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than 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:
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.

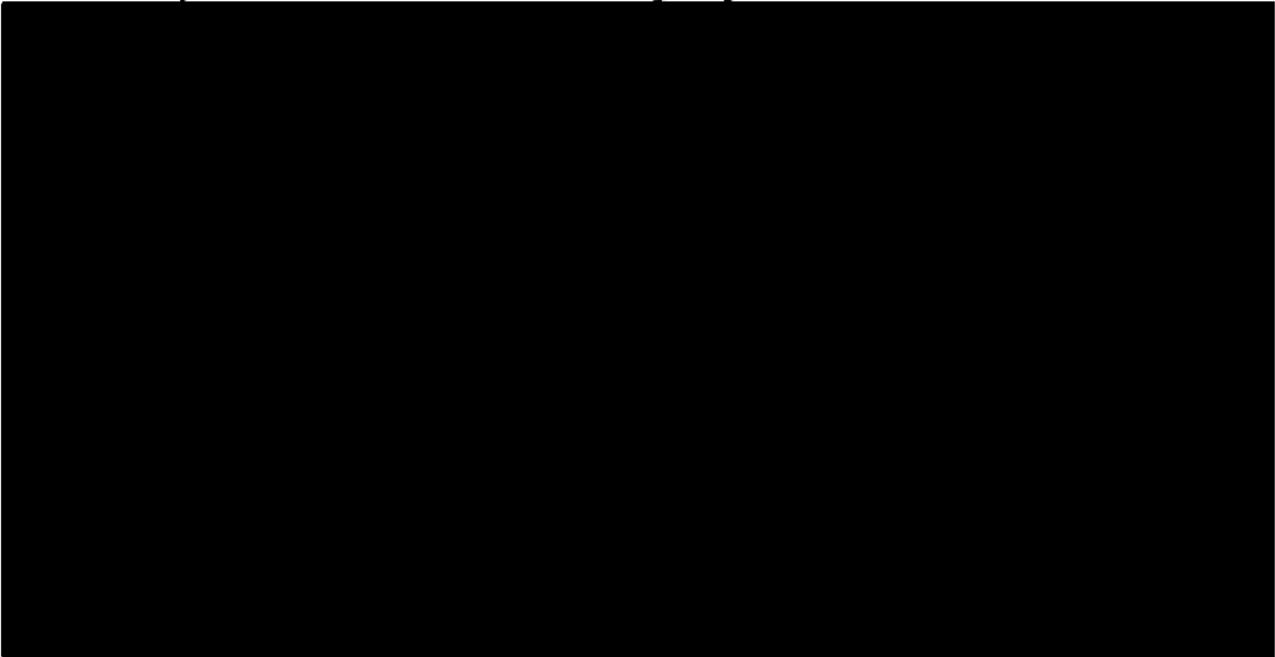
Your payments will be added to your property tax bill beginning with your property taxes for the 2015 tax year.

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

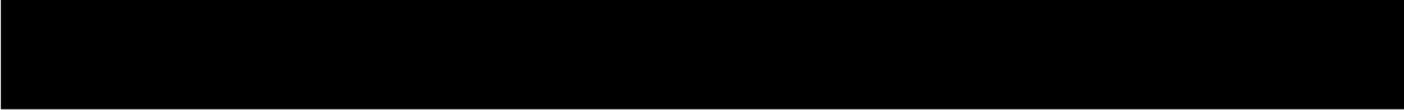
does it match amount financed fr.



****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]

	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

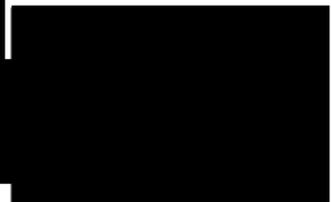
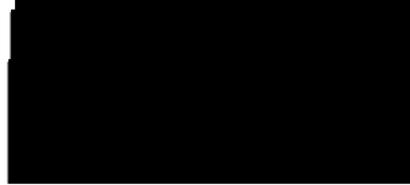
Please include all the information below on your wire transfer to ensure a successful transaction.

[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

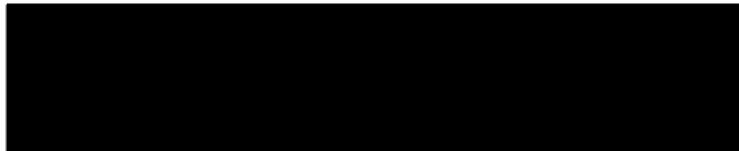


EXHIBIT A

	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



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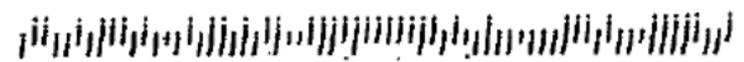
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U.S. POSTAGE PAID
FCM LG ENV
VICTORVILLE, CA
92395
MAY 27, 20
AMOUNT

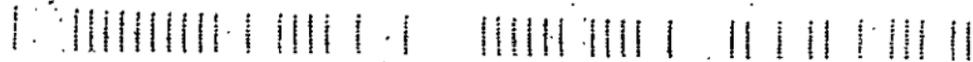


Renovate America Settlement Administrator
P. O. Box 4234
Portland, OR 97208-4234

97208-423434



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE



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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

YOUR ADDRESS

WE DON'T APPRECIATE BEING MISLED (LIED TO BY THE) PERSON WHO CAME TO "OUR HOME" FROM HERO PROGRAM GOT THAT. DUE TO US BEING ON DISABILITY (CAN WE GET OUT FROM UNDER) THE BURDEN (HARDSHIP OF THE) HERO LOAN. WE SHOULD NEVER, "QUALIFIED" FOR A HERO LOAN AT ALL DUE TO OUR (INCOME BEING ON) SSI AND ME ON SOCIAL SECURITY. AGAIN WE SHOWED PROOF OF OUR INCOME TO THE PERSON WHO CAME TO OUR HOME FROM HERO PROGRAM, SO THIS PERSON KNEW FULL WELL THAT WE SHOULD NOT, EVEN "QUALIFIED" FOR A "HERO" LOAN. WE ALSO THINK WE WERE MISLED (LIED) TO WHICH WAS VERY UNFAIR TO US MIKE & KATHY STEWART. WE ALSO BELIEVE NOW, WE WERE TREATED BY HERO PROGRAM RE) "LOAN" FOR ROOF ON THIS HOUSE WAS, "VERY UNFAIR & FRAUDULENT" ON PART OF HERO PROGRAM SINCE WE SHOULD NEVER, "QUALIFIED" FOR HERO LOAN DUE TO OUR, INCOME. WE WANT OUT FROM UNDER THE HERO LOAN. ANY HELP YOU CAN, GIVE US REGARDING THIS MATTER WOULD BE VERY MUCH APPRECIATED. WE SENT TO, RENOVATE AMERICA THE "OBJECTION" FORM NOV 2-2020 ALONG WITH LETTER FROM US MICHAEL STEWART, KATHY STEWART, WE ASK & WANT THIS LETTER, TO BE ADDED INCLUDED WITH WHAT WE SENT, YOU NOV 2-2020

THANK YOU

IF NEEDED GIVE THIS TO COURT, WITH OTHER PAPER WE SENT

TO RENOVATE AMERICA SETTLEMENT ADMINISTRATOR
RE RIVERSIDE COUNTY SUPERIOR COURT CASE #
R1CJCCPH940 DATE NOV 2, 2020

"ATTENTION" SETTLEMENT ADMINISTRATOR.
MY NAME IS MICHAEL STEWART AND THE
"REASON" THAT I'M "WRITING" TO YOU AT, -
RENOVATE AMERICA HERO PROGRAM IS, -
BECAUSE THE "HERO" PROGRAM HAD A ROOF,
PUT ON "OUR" HOUSE IN 2014. BUT THE,
PROBLEM (ISSUE) IS WE MY WIFE AND
MYSELF SHOULD "NEVER" EVEN "QUALIFIED", -
FOR A "HERO" LOAN AT ALL PERIOD. WE,
SHOWED THE PERSON WHO CAME TO OUR,
HOUSE FROM HERO PROGRAM "PROOF" OF,
OUR INCOME IN 2014 WE TOLD THE,
PERSON WE WERE ON SSI, BOTH MY,
WIFE AND MYSELF WERE ON SSI WE
ARE STILL ON SSI. THE OTHER ISSUE IS,
THE SOCIAL SECURITY ADMINISTRATION,
CONSIDERS SSI AS WELFARE THAT'S WHAT,
I WAS TOLD BY SOCIAL SECURITY OFFICE.
MY WIFE AND MYSELF WERE "NEVER" TOLD,
"EITHER" THAT THE "HERO" LOAN WOULD BE,
ADDED TO OUR PROPERTY TAXES.
WE EVEN SHOWED THE PERSON WHO,
CAME TO OUR HOUSE FROM HERO,
PROGRAM A MORTGAGE STATEMENT, -
WHEN OUR MORTGAGE WAS WITH,
BANK OF AMERICA. AGAIN THE PROBLEM,
ISSUE IS WE MY WIFE AND MYSELF,
SHOULD "NEVER" EVEN "QUALIFIED" FOR,
ANY "HERO" LOAN "DUE" TO US "BOTH", -
BEING ON "DISABILITY" GOT THAT. AND,
WE BOTH FEEL VERY "STRONGLY" THAT THE,
PERSON WHO CAME TO OUR HOME IN 2014,
FROM HERO PROGRAM WASN'T HONEST WITH US "OUR"

FR, MICHAEL STEWART



NO CA 923

20 PM 7 L



01 RENOVATE AMERICA SETTLEMENT ADMINISTRATOR
P.O. BOX 4234
PORTLAND, OREGON

97208-423494

zip 97208

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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



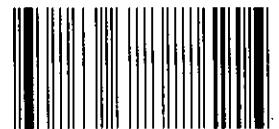
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Route to: Vault

***Route to:** _____

~~I FOUND OUT 2-3 WEEKS AGO
WHEN SOME ONE FROM HERO FINANCING CALLED
TO HELP US GET WARRANTY ON ROOF
WAS TOLD COMPANY IS OUT OF BUSINESS~~

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

40976

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

Class Member's Name: MICHAEL STEWART & KATHLEEN STEWART
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

MY WIFE AND MYSELF HAD A "ROOF" PUT ON OUR HOUSE IN 2014 BY "HERO" PROGRAM, WE SHOULD "NEVER" QUALIFIED FOR A HERO LOAN. MY WIFE AND MYSELF WERE ON "SSI" AND WE STILL ON "SSI". WE WANT & NEED TO BE OUT FROM UNDER HAVING TO PAY ON A ROOF WE SHOULD NEVER, -

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

Dated: NOV 22ND 2020

[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

WE "NEVER" GOT ANYTHING FROM RENOVATE AMERICA UNTIL TODAY 11-2-2020 THATS THE TRUTH. PLEASE! GIVE THIS TO COURT ALONG WITH "LETTER" INCLUDED. THANK YOU

I ALSO FOUND OUT ABOUT 2-3 WEEKS AGO THAT THE PEOPLE WHO PUT ROOF ON HOUSE ARE, "NO LONGER IN BUSINESS" SOME ONE FROM HERO PROGRAM TOLD ME THAT

"QUALIFIED TO GET A LOAN FOR THANK YOU MIC & KATHY STEWART ANY "HELP" YOU CAN GIVE US TO, "HELP" US GET OUT FROM UNDER THE "HERO" LOAN WOULD BY "APPRECIATED" WE WERE LIED TO AND TAKEN ADVANTAGE OF BY THE PERSON WHO, (NAME HERE FROM,

WE "ALSO" NEVER "GOT ANYTHING FROM RENOVATE AMERICA UNTIL TODAY 11-2-2020 HERO PROGRAM. WE RESENT



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECCIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

"ATTENTION" RE RENOVATE AMERICA FINANCE CASES
RIVERSIDE COUNTY SUPERIOR COURT CASE #
RICJCCP4940 "DATE NOV 2 2020"

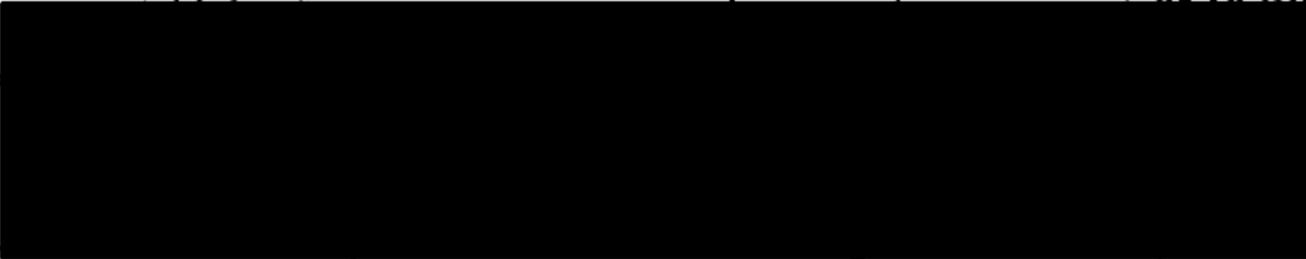
To, "RENOVATE" AMERICA SETTLEMENT ADMINISTRATION
MY NAME IS MICHAEL STEWART I'M WRITING TO
YOU ON BEHALF OF MYSELF AND MY WIFE
I AM "OBJECTIONING" TO SETTLEMENT DUE
TO THE SIMPLE FACT THAT MY WIFE AND
MYSELF ARE BOTH ON "SSI" AND I GET
SOCIAL SECURITY. WE "SHOWED" PROOF OF
OUR INCOME TO THE PERSON WHO (CAME)
TO OUR HOME IN 2014 FROM THE HERO PROGRAM
AND WE SHOULD NEVER "QUALIFIED" FOR
FOR A HERO PROGRAM LOAN, RE A PROOF
OUR INCOME IN 2014 WAS LESS THAN
WE GET NOW. WE ARE ASKING YOU, THE
"RENOVATE" AMERICA HERO PROGRAM & THE
"COURT" TO HELP US GET "OUT" FROM THE
HERO LOAN. WE WERE "NEVER" TOLD THE
HERO LOAN WOULD BE "ASSESSED" TO OUR
PROPERTY TAXES EITHER BY THE PERSON
WHO CAME TO OUR HOUSE FROM HERO PROGRAM
AGAIN, WE SHOULD NEVER QUALIFIED FOR
ANY HERO LOAN DUE TO MY WIFE AND MYSELF
BEING ON SSI THE SOCIAL SECURITY OFFICE
CONSIDERS SSI AS WELFARE. MY WIFE & I
MYSELF WE ARE ASKING YOU RENOVATE AMERICA,
(HERO PROGRAM & THE COURT, TO HELP US)
GET OUT FROM UNDER THE HERO LOAN
YOUR "HELP" IN THIS MATTER WOULD BE
VERY MUCH APPRECIATED

Thank you

PLEASE!
GIVE THIS TO,
THE COURT.



From MICHAEL STEWART



SN BERNARDINO CA 923

OV 2020 PM 6 L



10 RENOVATE AMERICA SETTLEMENT ADMINISTRATOR
 PO BOX 4234
 PORTLAND, OREGON

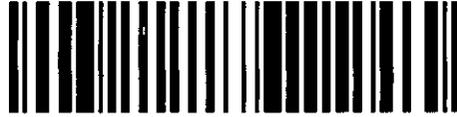
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7/9/20 97208

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Epiq Class Action

Renovate America Finance Cases CA4975

Objection #



600000107

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name: Miriam Gonzalez & Elvis Gonzalez
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

I object because it doesn't help that I still have my debt, the stress of it being added on to my property tax THAT IMPLICATES THAT MY PROPERTY TAXES WENT UP, 1000 dollars MORE AND PUTS ALOT OF STRAIN ON ME TO GATHER UP 1,000 dollars more than I should.

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

Dated: 12/12/2020

[REDACTED] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



MIRIAM GONZALEZ

SANTA CLARITA CA 95050

15 DEC 2008



1000



97208

\$4.10

R2305K133065-22

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL®



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97208-423434

RENOVATE AMERICA SETTLEMENT
ADMINISTRATION

P.O BOX 4234

PORTLAND OR 97208-4234

FORMS @ HEROFINANCINGSETTLEMENT.com

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LEGAL SERVICES

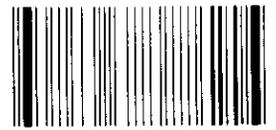
Renovate America Finance Cases CA4975



Objection #

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

56554

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

Class Member's Name:

Monir A. Jalali

Class Member's Address:



Class Member's Telephone:

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

I've attached a copy of the payments made for 3 years and my balance went from \$23,400.00 to \$27,328.16. I made 3 payments of \$3,026.31.

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

Dated: *11/04/20*



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura:

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Statement Date: 02/05/2019
Total Payoff Amount Due: \$27,328.16
Payment must be received by: 02/28/2019
Bond Series:
HERO ID Number:
APN:
Contract Owner: Monir Jalali
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.

Description of Payment

Project Cost (labor and products) 10/3/2014	\$23,400.00
HERO administration program cost ¹	\$1,926.85
County recording and processing fee ²	\$130.00
interest from 10/3/2014 to 4/2/2019 ^{3,4}	\$10,915.24
Assessment Payments via property tax bill from 7/1/2015 to 6/30/2016 ⁵	\$(3,026.31)
Assessment Payments via property tax bill from 7/1/2016 to 6/30/2017 ⁵	\$(3,026.31)
Assessment Payments via property tax bill from 7/1/2017 to 6/30/2018 ⁵	\$(3,026.31)
Recording/Administrative Fee ⁶	\$35.00
Payoff Balance Total (Payment Must be Received by 02/28/2019): ⁷	\$27,328.16

Total payoff amount of **\$27,328.16** must be received by **02/28/2019**

TO MAIL IN PAYMENT

*Please include this slip with your check made payable to "WRCOG."
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:



Footnotes:

1. Costs incurred in order to provide financing for your improvement including the pro-rata portion of Municipal Bond issuance costs (proceeds of which were used to finance the improvement) and the costs of processing your paperwork.
2. Fees paid to the County to record and process the financing documents of the property assessment. The Recording Fee is \$95.00 and Administrative Processing Fee is \$35.00.
3. Interest is calculated from the settlement date to the second business day of the second month following the date the prepayment is made.
4. Upon receipt of the payoff balance total, the FY 2018-2019 HERO assessment will be removed from the property tax bill. The amount paid for the first installment FY 2018-2019 property tax assessment will be refunded by the County.
5. Amount paid with each property tax payment minus all administrative fees.
6. Fees paid to process and record the Lien release.
7. Upon receipt of good funds in the Total Payoff Amount Due shown above, on or before the Payment Due Date shown above, the Western Riverside Council of Governments (WRCOG) 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 Assessor's Parcel No. 560-200-39 evidencing the payment in full of the assessment levied by WRCOG against such parcel and the discharge in full of the associated assessment lien against such parcel within 30 to 90 days. Please do not include any additional funds (i.e. daily interest) to your payment. Checks not made payable to "WRCOG" will be returned.

The prepayment amount includes (i) the principal amount of the assessment; (ii) a credit for any applicable refund of amounts financed for the reserve fund deposit; (iii) a credit for any applicable refund of amounts financed to pay interest, (iv) interest, which continues to accrue on the amount prepaid to the second business day of the second month following the date the prepayment is received, and (v) the reasonable administrative and recording costs of WRCOG related to the prepayment. Credits for any applicable refund of amounts financed for the reserve fund deposit are offset by the administrative expenses for calculation and processing of such prepayment.

If you have any questions please visit the Renovate America FAQ website at www.renovateamerica.com/support/faq.



Monir A. Jalali



FRESNO CA 936

5 NOV 2020 PM 2 L



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 Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than January 6, 2021. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

39352

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

Class Member's Name: Nettie H. Washington
Class Member's Address: [Redacted]
Class Member's Telephone: [Redacted]

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

We never received the solar rebate on the installation of our unit. The Hero program under which we financed our solar is preventing us from refinancing to the current low rates.

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

Dated: Nov. 19, 2020
[Redacted Signature]

(HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Hero loans made a policy change in 2017 that is causing me financial harm. Our contract was completed in 2016. In 2017 Hero decided to no longer allow convance, without notifying contract holders. I am unable to refinance my home without paying off Hero first. This is a loss of 1.25 lowered interest





FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA
In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

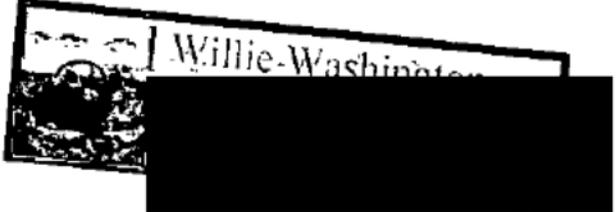
Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

 Renovate America Settlement Administrator
 P.O. Box 4234
 Portland, OR 97208-4234
 Forms@HeroFinancingSettlement.com



SN BERNARDINO CA 923

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Renovate American
Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@NewFinancingSettlement.com

97208-423434

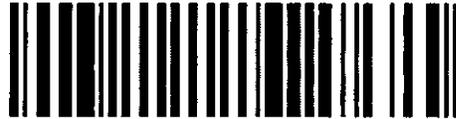


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LEGAL SERVICES

Renovate America Finance Cases CA4975



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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:

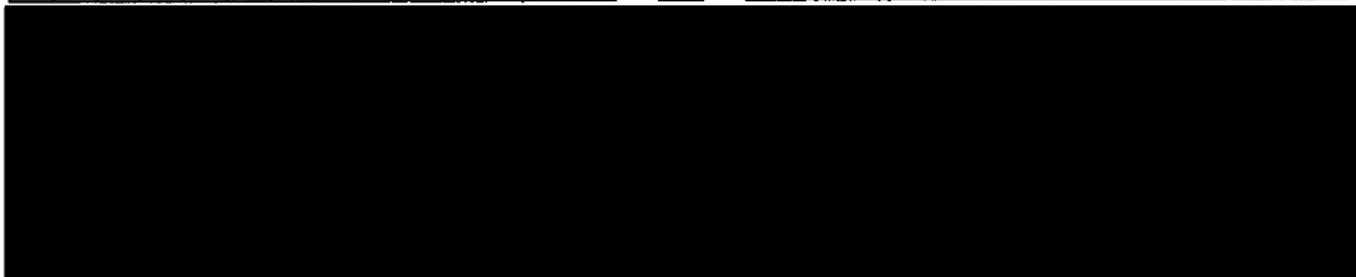
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Last Name:

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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 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.

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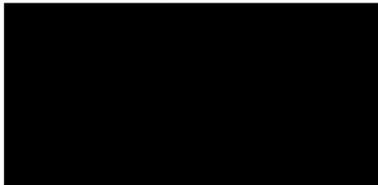
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(SIGN HERE)

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

Norman J. Haussmann

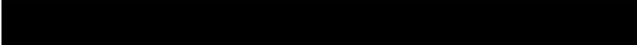


April 11, 2020

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

Re: Change of Address & Objection Form

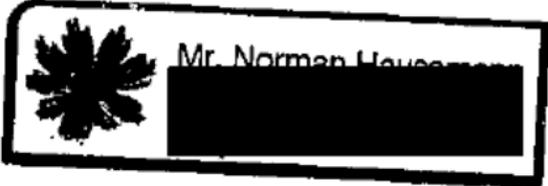
TWO THINGS:

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

Sincerely,

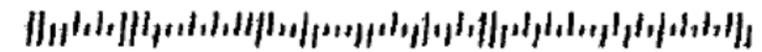


Norman J. Haussmann



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

97208-423434



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DEC 14 2020
Epiq Class Action

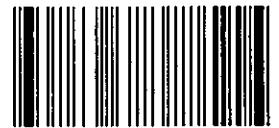
Renovate America Finance Cases CA4975

Objection #



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*Route to: _____



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: OTONIEL DIAZ

Dirección del Miembro del grupo: Rayuel Diaz

Teléfono del Miembro del grupo: [REDACTED]

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: 11-18-2020

[REDACTED] (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



4741

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

11-18-2020

Para: RENOVATED AMERICA SETTLEMENT ADMINISTRATOR.

OTONIEL DIAZ - RAQUEL DIAZ - [REDACTED]

ESTA COMPAÑIA VINO A MI PROPIEDAD DICIENDO QUE VENIAN DE PARTE DEL GOBIERNO, ME SUBIERON EL PAGO DE LA PROPIEDAD \$50⁰⁰ Y ELLO ME HABIAN DICHO QUE ERAN 350, Y RESULTA QUE ME DIERON DOS CONTRATO SOBRE MI PROPIEDAD DONDE SOLAMENTE ME PUSIERON EL TECHO EN [REDACTED] Y ME DEJARON EL TECHO SUELTO LOS CLAVOS SALIDOS, QUITARON LOS CABLES, ME TIRARON TODO EN EL SUELO PONCHARON LAS LLANTAS DE LOS CARROS, DEJARON LA BASURA Y NUNCA MAS REGRESARON Y NUNCA MAS CONTESTARON MIS LLAMADAS Y TUVE MUCHOS DAÑOS A MI PROPIEDAD, NUNCA NOS MENCIONARON QUE PAGARIAMOS TODO ESE DINERO SOBRE MI PROPIEDAD, SIEMPRE DIJERON QUE ESO LO PAGARIA EL GOBIERNO EN LOS TAXES Y CADA QUE HICIERAMOS TAXES DE AHI NOS DESCANTARON DESPUES DE DOS AÑOS Y QUE NOS EMPEZO A SUBIR EL PAGO DE LA PROPIEDAD Y EL BANCO NOTIFICO QUE FUE POR LO QUE FIRMAMOS, NOSOTROS SOMOS PERSONAS HUMILDES Y MI ESPOSA CASI NO SABE LEER Y ESCRIBIR MUY BIEN Y LA HICIERON FIRMAR A ELLA SIN MI AUTORIZACION Y LA OTRA FORMA QUE FIRMA NUNCA LO HICIERON Y FUE EXAGERADAMENTE EL COBRO Y NOS DIJO QUE COMO ERA DE GOBIERNO NO PODRIAMOS RECLAMAR PORQUE YA ESTABA FIRMADO

Nosotros pasamos muchas dificultades para tener que hacer el pago de la casa que nos subió exageradamente y el dano a nuestros carros y propiedad tuvimos que pagar por tirar toda la basura que dejamos.

No actuamos porque nosotros no teniamos dinero para un abogado.

Gracias a todas estas personas que estan haciendo posible a que llegue justicia y no abusen de nosotros los pobres y humildes que no podemos defendernos y nos engañan con documento que no sabemos lo que dicen.

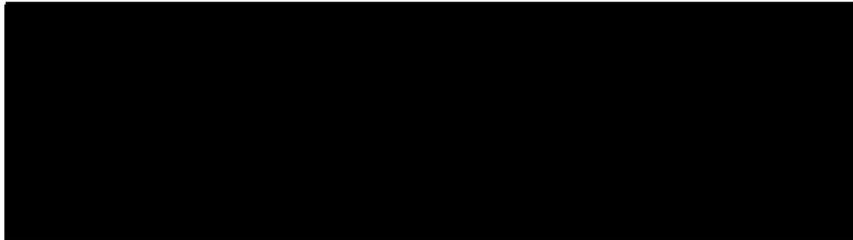
Nos hicieron 2 contratos de \$35,611 y otro de 15,884 y se supone que solo estaban hablando de un contrato y nos dañaron subiendo todo a mi propiedad y estamos pagando demasiado.

Otoniel Diaz

Raque/ Diaz



WEST COAST *Better Homes, Inc.*



This Agreement dated 08/13/15 is between West Coast Better Homes, Inc. (hereafter "Contractor" and Raquel Diaz (hereafter "Owner").

Owner's Home _____
Cross Street _____
Home Phone _____

Contractor will perform the work specified herein at the property listed below on behalf of the Owner:

Address _____
(Legal description and street address if known)

Description of the Project and Materials to be Used on Installation: "Contractor will furnish all labor, equipment, materials, scaffolding, sales taxes, hoisting, transportation, supervision, coordination, communication, and storage to complete in a good and workmanlike manner the work described on the attached project-specific Addendum."

Contract Price: Owner agrees to pay Contractor a total cash price of Fifth thousand thousand Eight hundred Eighty Four (\$15,884⁰⁰)

Down Payment: (if not applicable, put "none") \$ 0

THE DOWN PAYMENT MAY NOT EXCEED \$1,000 OR 10 PERCENT OF THE CONTRACT PRICE, WHICHEVER IS LESS.

Finance Charge: (must be stated separately from the contract amount in dollars and cents; if none, put "none") \$ See Finance Disc

Substantial commencement of work under this contract is described as Roof Tear-off

Approximate Start Date of Installation 08/18/15 **Approximate Completion Date of Installation** 2-4 days after start

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 CONTRACTOR TO COLLECT PAYMENT FOR WORK NOT YET COMPLETED, OR FOR MATERIALS NOT YET DELIVERED, HOWEVER, A CONTRACTOR MAY REQUIRE A DOWN PAYMENT.**

Purchaser promises and agrees to pay West Coast Better Homes, Inc. as follows:

TOTAL CONTRACT PRICE		<u>\$15,884⁰⁰</u>	TERMS: M/C VISA CASH P/L FIN ACT #: <u>None</u>	
PAYMENT	DEPOSIT	UPON REMEASURE	UPON COMPLETION OF PHASE 1	UPON COMPLETION OF PROJECT
AMOUNT	<u>0</u>	<u>0</u>	<u>0</u>	<u>15,884⁰⁰ TO DO ESTD</u>

Note about Extra Work and Change Orders: Extra Work and Change Orders become part of the contract once the order is prepared in writing and signed by the parties prior to the commencement of any work covered by the new change order. The order must describe the scope of the extra work or change, the cost to be added or subtracted from the contract, and the effect the order will have on the schedule of progress payments.

Release: 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 or swimming pool work to be performed, a full and unconditional release from any claim or mechanic's lien pursuant to Section 3114 of the Civil Code for that portion of the work for which payment has been made.

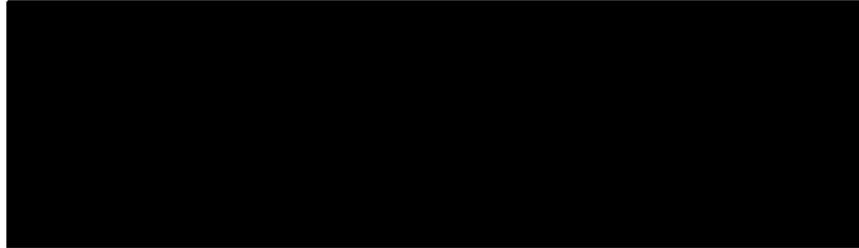
List of Documents to be Incorporated into the Contract (if none, state none): Mechanic's Lien Warning; Note About Change Orders; Notice of Cancellation; Three-Day Right to Cancel; Brochure entitled, "Renovate Right;" Asbestos, Mold and Hazardous Substances Addendum; the Project Specific Addendum; and Required Insurance Disclosures.

A notice concerning general liability insurance is attached to this contract. A notice concerning workers compensation insurance is attached to this contract.

Information about the Contractor's State License Board (CSLB): CSLB is the state consumer protection agency that licenses and regulates construction contractors. Contact CSLB for information about the licensed contractor you are considering, including information about disclosable complaints, disciplinary actions and civil judgements that are reported to CSLB. Use only licensed contractors. If you file a complaint against a licensed contractor within the legal deadline (usually four years), CSLB has authority to investigate the complaint. If you use an unlicensed contractor, CSLB may not be able to help you.

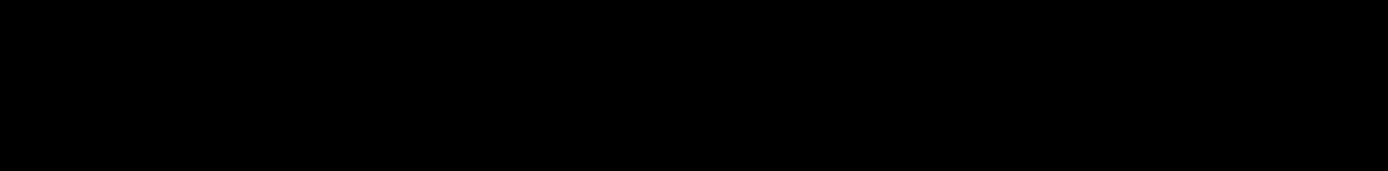


WEST COAST *Better Homes, Inc.*



This Agreement dated 08/13/15 is between West Coast Better Homes, Inc. (hereafter "Contractor" and otaniel Diaz y Raquel O... (hereafter "Owner")

Owner's Home
Cross Street
Home Phone



Contractor will perform the work specified herein at the property listed below on behalf of the Owner:

Address



Description of the Project and Materials to be Used on Installation: "Contractor will furnish all labor, equipment, materials, scaffolding, sales taxes, hoisting, transportation, supervision, coordination, communication, and storage to complete in a good and workmanlike manner the work described on the attached project-specific Addendum."

Contract Price: Owner agrees to pay Contractor a total cash price of Thirty Five Thousand Six Hundred Eleven ⁰⁰/₁₀₀ \$ 35611

Down Payment: (if not applicable, put "none") \$ 0

THE DOWN PAYMENT MAY NOT EXCEED \$1,000 OR 10 PERCENT OF THE CONTRACT PRICE, WHICHEVER IS LESS.

Finance Charge: (must be stated separately from the contract amount in dollars and cents; if none, put "none") \$ None

Substantial commencement of work under this contract is described as Roof Tear-off

Approximate Start Date of Installation 08/18/15 **Approximate Completion Date of Installation** 4-6 days

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 CONTRACTOR TO COLLECT PAYMENT FOR WORK NOT YET COMPLETED, OR FOR MATERIALS NOT YET DELIVERED, HOWEVER, A CONTRACTOR MAY REQUIRE A DOWN PAYMENT.**

Purchaser promises and agrees to pay West Coast Better Homes, Inc. as follows:

TOTAL CONTRACT PRICE		<u>\$ 35,611⁰⁰</u>	TERMS: M/C VISA CASH P/L FIN ACT#: <u>Hero ID-RLAS2856C</u>	
PAYMENT	DEPOSIT	UPON REMEASURE	UPON COMPLETION OF PHASE 1	UPON COMPLETION OF PROJECT
AMOUNT	<u>0</u>	<u>0</u>	<u>0</u>	<u>\$ 35,611</u>

Note about Extra Work and Change Orders: Extra Work and Change Orders become part of the contract once the order is prepared in writing and signed by the parties prior to the commencement of any work covered by the new change order. The order must describe the scope of the extra work or change, the cost to be added or subtracted from the contract, and the effect the order will have on the schedule of progress payments.

Release: 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 or swimming pool work to be performed, a full and unconditional release from any claim or mechanic's lien pursuant to Section 3114 of the Civil Code for that portion of the work for which payment has been made.

List of Documents to be Incorporated into the Contract (if none, state none): Mechanic's Lien Warning; Note About Change Orders; Notice of Cancellation; Three-Day Right to Cancel; Brochure entitled, "Renovate Right;" Asbestos, Mold and Hazardous Substances Addendum; the Project Specific Addendum; and Required Insurance Disclosures.

A notice concerning general liability insurance is attached to this contract. A notice concerning workers compensation insurance is attached to this contract.

Information about the Contractor's State License Board (CSLB): CSLB is the state consumer protection agency that licenses and regulates construction contractors. Contact CSLB for information about the licensed contractor you are considering, including information about disclosable complaints, disciplinary actions and civil judgements that are reported to CSLB. Use only licensed contractors. If you file a complaint against a licensed contractor within the legal deadline (usually four years), CSLB has authority to investigate the complaint. If you are a contractor, you can file a complaint against another contractor.

Cross St
Home Ph
Contractor will perform the work specified herein at the property listed below on behalf of the Owner
Address

Description of the Project and Materials to be Used on Installation: "Contractor will furnish all labor, equipment, materials, scaffolding, sales taxes, hoisting, transportation, supervision, coordination, communication, and storage to complete in a good and workmanlike manner the work described on the attached project-specific Addendum."

Contract Price: Owner agrees to pay Contractor a total cash price of Thirty Five Thousand Six Hundred Eleven & 00/100 (\$ 35,611)

Down Payment: (if not applicable, put "none") \$ 0

THE DOWN PAYMENT MAY NOT EXCEED \$1,000 OR 10 PERCENT OF THE CONTRACT PRICE, WHICHEVER IS LESS.

Finance Charge: (must be stated separately from the contract amount in dollars and cents; if none, put "none") \$ None

Substantial commencement of work under this contract is described as Half Take-off

Approximate Start Date of Installation 08/19/15 **Approximate Completion Date of Installation** 4-6 Dec 15

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 CONTRACTOR TO COLLECT PAYMENT FOR WORK NOT YET COMPLETED, OR FOR MATERIALS NOT YET DELIVERED, HOWEVER, A CONTRACTOR MAY REQUIRE A DOWN PAYMENT.**

Purchaser promises and agrees to pay West Coast Better Homes, Inc. as follows:

TOTAL CONTRACT PRICE		35611			TERMS: M/C VISA CASH P/L FIN ACT #:	HO-10-01-01
PAYMENT	DEPOSIT	UPON REMEASURE	UPON COMPLETION OF PHASE 1	UPON COMPLETION OF PROJECT		
AMOUNT	/	/	/	35611		

Note about Extra Work and Change Orders: Extra Work and Change Orders become part of the contract once the order is prepared in writing and signed by the parties prior to the commencement of any work covered by the new change order. The order must describe the scope of the extra work or change, the cost to be added or subtracted from the contract, and the effect the order will have on the schedule of progress payments.

Release: 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 or swimming pool work to be performed, a full and unconditional release from any claim or mechanic's lien pursuant to Section 3114 of the Civil Code for that portion of the work for which payment has been made.

List of Documents to be Incorporated into the Contract (if none, state none): Mechanic's Lien Warning; Note About Change Orders; Notice of Cancellation; Three-Day Right to Cancel; Brochure entitled, "Renovate Right;" Asbestos, Mold and Hazardous Substances Addendum; the Project Specific Addendum; and Required Insurance Disclosures.

A notice concerning general liability insurance is attached to this contract. A notice concerning workers compensation insurance is attached to this contract.

Information about the Contractor's State License Board (CSLB): CSLB is the state consumer protection agency that licenses and regulates construction contractors. Contact CSLB for information about the licensed contractor you are considering, including information about disclosable complaints, disciplinary actions and civil judgements that are reported to CSLB. Use only licensed contractors. If you file a complaint against a licensed contractor within the legal deadline (usually four years), CSLB has authority to investigate the complaint. If you use an unlicensed contractor, CSLB may not be able to help you resolve your complaint. Your only remedy may be in civil court, and you may be liable for damages arising out of any injuries to the unlicensed contractor or the unlicensed contractor's employees. For more information:

Visit CSLB's Web site at www.cslb.ca.gov - Call CSLB at 800-321-CSLB (2752) - Write CSLB at P.O. Box 26000, Sacramento, CA 95826

The law requires that the contractor give you a notice explaining your right to cancel. Initial the checkbox if the contractor has given you a "Notice of the Three-Day Right to Cancel." If Purchaser cancels this agreement after the right of rescission has expired, a cancellation fee of fifty percent (50%) will be charged. You are entitled to a completely filled in copy of this agreement, signed by both you and the contractor, before any work may be started. You, the Owner or Tenant, have the right to require the contractor to furnish you with a performance and payment bond; however, the contractor can require you to pay for that bond.

OWNER

CONTRACTOR

By _____ (Signature) _____ (Dated)
By _____ (Signature) _____ (Dated)

By _____
Registered Salesperson: _____
Registration Number: _____

Daniel Diaz



WEST COAST Better Homes, Inc.

Roofing Addendum

— DESCRIPTIONS OF WORK TO BE DONE —

I. OVERLAY Garage - Attached / Detached House ** Price Includes All Materials, Taxes, & Labor*
 YES NO 1. Inspect roof/roof jacks/flashings/layers ** Lifetime Material warranty * 50yr. Fungus backer*
 YES NO 2. Load all material *Labor warranty * Permits Required & Included **
 YES NO 3. Install Deck Defense
 YES NO 4. Install starter strip around perimeter
 YES NO 5. Install edge metal to match roof color - Brown, Black, White, Other
 YES NO 6. Type of edge metal: 1 1/2" 2" 3"
 YES NO 7. Install roofing material TruDefination Duration: _____ TruDefination Duration Designer: _____ Color: _____
 YES NO 8. Install ridge vent Feet: _____
 YES NO 9. Install high profile ridge trim Type: _____ Color: _____
 YES NO 10. Install new roof jacks & caps
 YES NO 11. Paint all roof jacks & caps Color: _____
 YES NO 12. Clean up & haul away all job-related debris

II. TEAR OFF Flat Garage - Attached / Detached House
 YES NO 1. Tear off, load all material & haul away existing roofing material
 YES NO 2. Pull all nails
 YES NO 3. Number of layers - comp/rock/wood/tile
 YES NO 4. Replace 0 linear feet of fascia
 YES NO 5. Replace 0 linear feet of starter board
 YES NO 6. Replace 0 linear feet of roof deck
 YES NO 7. Install 1/2" OSB sheeting (when replacing wood shingle/shake only)
 YES NO 8. Install Deck defense
 YES NO 9. Install starter strip around perimeter
 YES NO 10. Install edge metal to match roof color - brown, black, white, other
 YES NO 11. Type of edge metal: 1 1/2" 2" 3"
 YES NO 12. Replace all roof jacks & caps
 YES NO 13. Install roofing material TruDefination Duration: X TruDefination Duration Designer: _____ Color: Amber
 YES NO 14. Install high profile ridge trim Type: Decor Rider Color: Amber
 YES NO 15. Paint all roof jacks & caps Color: Brown O'Hagens/Dormers/Turbines/Solar Turbine # 3
 YES NO 16. Ridge vent 50 feet
 YES NO 17. Clean up & haul away all job-related debris
 YES NO 18. Satellite/Antenna Remove _____ Replace _____ Comdeck _____

SPECIAL INSTRUCTIONS: WORK NOT TO BE DONE * Do NOT Do Left Side Flat Roof
 * Do NOT Do Two Story Roof

I. Wood Replacement: The amount of wood replacement allowed for in this work order is based on visual inspection only. It does not account for any further need for wood replacement which may be discovered after the current roofing material is removed. There will be additional costs for replacing wood in excess of the linear or square footage which is agreed to in this work order. The cost will be figured at \$15.00/ln. ft. of wood replaced.

II. Gutter Replacement: Contractor not responsible for placement and function of existing gutters. New roof line after tear may be short of existing gutters. Remove/replace existing gutters at a cost of \$10.00/ln. ft. or new gutters at \$15.00/ln. ft.

III. Final Payment: Final payment is due upon completion of work to be performed by Contractor and is not to be withheld pending city inspection.

No additional work to be done by contractor unless specified in writing. Solar panels, H/V and A/C units not the responsibility of West Coast Better Homes, Inc. X _____ X _____

TIME FOR STARTING AND COMPLETING THE WORK

Approximate Start Date 08/18/15

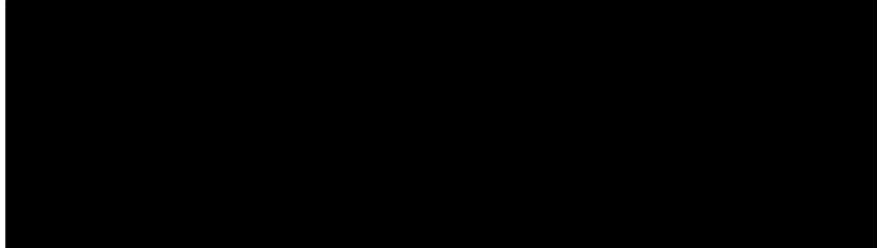
Approximate Completion Date 4-6 days after start

By _____ OWNER
By _____ 08/13/15
(Signature) (Date)

By _____ CONTRACTOR
1. Registered Salesperson: Gusael Chan
2. Registered Salesperson: _____
Registration Number: 26800 BA

NO VERBAL AGREEMENTS RECOGNIZED

6/20/15



— DESCRIPTIONS OF WORK TO BE DONE —

I. OVERLAY Garage - Attached / Detached House

YES NO 1. Inspect roof/roof jacks/flashings/layers

YES NO 2. Load all material

YES NO 3. Install Deck Defense

YES NO 4. Install starter strip around perimeter

YES NO 5. Install edge metal to match roof color - Brown, Black, White, Other

YES NO 6. Type of edge metal: 1 1/2" 2" 3"

YES NO 7. Install roofing material TruDefinition Duration: _____ TruDefinition Duration Designer: _____ Color: _____

YES NO 8. Install ridge vent Feet: _____

YES NO 9. Install high profile ridge trim Type: _____ Color: _____

YES NO 10. Install new roof jacks + caps

YES NO 11. Paint all roof jacks & caps Color: _____

YES NO 12. Clean up & haul away all job-related debris

II. TEAR OFF Flat Garage - Attached / Detached House

YES NO 1. Tear off, load all material & haul away existing roofing material

YES NO 2. Pull all nails

YES NO 3. Number of layers - comp/rock/wood/tile 3 layer

YES NO 4. Replace 0 linear feet of fascia

YES NO 5. Replace 0 linear feet of starter board

YES NO 6. Replace 0 linear feet of roof deck

YES NO 7. install 1/2" OSB sheeting (when replacing wood shingle/shake only)

YES NO 8. Install Deck defense *Install OSB 18 sgs

YES NO 9. Install starter strip around perimeter

YES NO 10. Install edge metal to match roof color - brown, black, white, other

YES NO 11. Type of edge metal: 1 1/2" 2" 3"

YES NO 12. Replace all roof jacks & caps

YES NO 13. Install roofing material TruDefinition Duration: X TruDefinition Duration Designer: _____ Color: Amber

YES NO 14. Install high profile ridge trim Type: Decor Ridge Color: Amber

YES NO 15. Paint all roof jacks & caps Color: Brown O'Hagens/Dormers/Turbines/Solar Turbine # 3

YES NO 16. Ridge vent 33 feet

YES NO 17. Clean up & haul away all job-related debris

YES NO 18. Satellite/Antenna Remove _____ Replace _____ Comdeck _____

SPECIAL INSTRUCTIONS: WORK NOT TO BE DONE

Price Includes All Materials, Labor, & Taxes.

Lifetime Material warranty * 50yr Factory Backed labor warranty per Owens Corning *

Permits Required & Included *

I. Wood Replacement: The amount of wood replacement allowed for in this work order is based on visual inspection only. It does not account for any further need for wood replacement which may be discovered after the current roofing material is removed. There will be additional costs for replacing wood in excess of the linear or square footage which is agreed to in this work order. The cost will be figured at \$15.00/ln.ft. of wood replaced.

II. Gutter Replacement: Contractor not responsible for placement and function of existing gutters. New roof line after tear may be short of existing gutters. Remove/replace existing gutters at a cost of \$10.00/ln.ft. or new gutters at \$15.00/ln.ft.

III. Final Payment: Final payment is due upon completion of work to be performed by Contractor and is not to be withheld pending city inspection.

X R.D. X _____

No additional work to be done by contractor unless specified in writing. Solar panels, H/V and A/C units not the responsibility of West Coast Better Homes, Inc. X R.D. X _____

TIME FOR STARTING AND COMPLETING THE WORK

Approximate Start Date 08/18/15

Approximate Completion Date 2-4 days after start

By _____ (Signature) _____ (Dated)

By _____ (Signature) _____ (Dated)

By _____ (Signature) _____ (Dated)

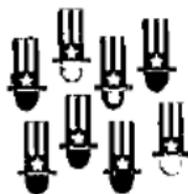
1. Registered Salesperson: Ernest Chen

2. Registered Salesperson: _____

Registration Number: 86200 DA

NO VERBAL AGREEMENTS RECOGNIZED

OTOWEL DIA7

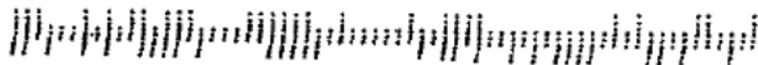


FOREVER / USA

ADDITIONAL OUNCE - USA

TO: RENOVATE AMERICA SETTLEMENT ^{AT THE USPTO}
P.O. BOX. H234
PORTLAND, OR 97208-4234

9720834234 8907



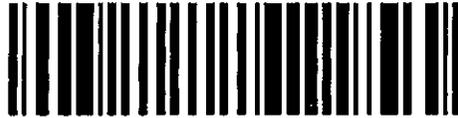
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APR 16 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



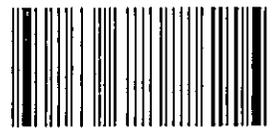
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OBJECTION FORM

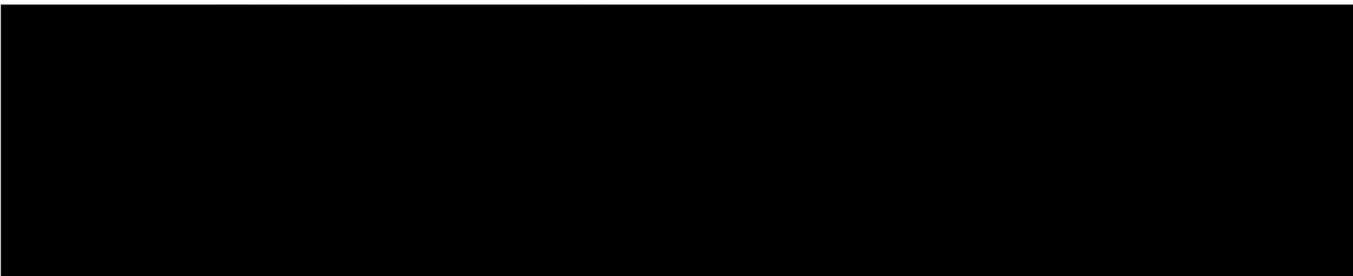
Pursuant to paragraph 3.08 of the Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection to the Settlement Administrator, Epiq Class Action & Mass Tort, using the Objection Form below, so that it is postmarked no later than 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: 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



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

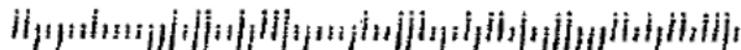


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Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

97208-423434

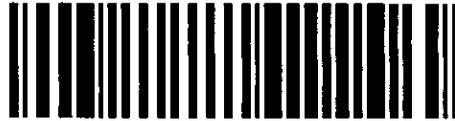


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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Ms Patricia Hernandez



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

97208-423434

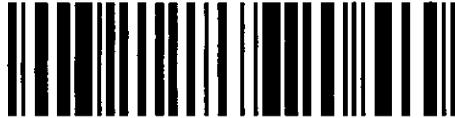


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NOV 16 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

**FORMULARIO DE PRESENTACIÓN DE OBJECIONES**

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA*In re Renovate America Finance Cases*

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: Pedro Anís

Dirección del Miembro del grupo: [REDACTED]

Teléfono del Miembro del grupo: [REDACTED]

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Gracias a ellos "Hero" perdimos nuestra casa, el pago subió de 3200 de pagar. 1700 nos subió el doble y ya no podíamos pagar esa cantidad

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: 11/13/20

[REDACTED] (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



17367

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

HOME IMPROVEMENT CONTRACT

NOT APPLICABLE TO SWIMMING POOLS OR SPAS

(Complies with Section 7159 of California Business and Professions Code, and Civil Code Section 8170 as amended)

AGREEMENT BETWEEN DIRECT CONTRACTOR AND PROPERTY OWNER

The Notice of Cancellation may be mailed to the address of the direct contractor as shown below:

Hialeah Craft Home Improvement and Pedro Avila



PROJECT: Roof, AC, insulation, Kitchen, Windows, Paint, Bathroom
(Name) (Address) (City, State & Zip)

CONSTRUCTION LENDER: Roof, AC
(Name and Address of Construction Fund Holder)

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: ratio roof 10 x 12, blow down

30 yrs unsealed, replace rotted wood as needed, color white.
AC unit: replace old unit with 2.5 ton Goodman thermostat
Attic insulation: blow R38 throughout attic space, paint front of house
Kitchen: Granite counter top, sink, disposal & garbage disposal
Windows: #10 American windows, windows in front of house (Bed room)
Master bathroom: remove existing sink & box with vanity, replace door & fix frame, new vanity mirror

(Describe Labor, Significant Materials, and Equipment to be Furnished. Include Materials and Equipment to be used or installed under this Contract. If necessary, continue the description of the work on an additional attachment page and describe the attachment in the section below entitled, "List of Documents to be Incorporated into the Contract.")

Substantial commencement of work under this contract is described as: remorseure

Approximate Start Date: 12-22-15 (Work will begin) Approximate Completion Date: 1-25-16 (Work is to be completed)

CONTRACT PRICE: \$ Here 44,000 (Owner agrees to pay Contractor total cash price) DOWNPAYMENT: \$ 0 (If any; if not applicable, put "none")

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

FINANCE CHARGE \$ Here 0 (Must be stated separately from the contract amount in dollars and cents; if none, put "none")

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.

	(Work or Services to be Performed or Materials to be Supplied)	(Date)
1. \$	<u>Deposit</u>	<u>12-9-15</u>
2. \$	<u>Remorseure</u>	<u>12-10-15</u>
3. \$	<u>44,000 upon completion</u>	<u>1-25-16</u>
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 pursuant to Sections 8400 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 as allowances. 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.

Owner acknowledges receipt of a fully completed copy of this agreement and all documents listed above: [Redacted] (Owner's Initials)

ARBITRATION
OWNER: Initial this box if you agree to arbitration. Review 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 "Notice of the Three-Day Right to Cancel."

Signature of this agreement, signed by both you and the contractor, before

[Redacted] (Date) Firm Name: _____ (Direct Contractor's Firm Name)
[Redacted] (Date) Contractor or Agent: _____ (Direct Contractor or Agent Sign Here) (Date)

Salesman who solicited or negotiated contract: Name: _____ State Registration Number: _____

CONSTRUCTION LENDER'S COPY

Pedro Amila



SANTA ANA CA 926

17 NOV



\$0.55

R2304M110981-17

1024

97208



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



Objection #

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Route to: Vault

*Route to: _____

1 EmmaElizabeth A. Gonzalez (SBN 266223)
2 Cassandra N. Martinez (SBN 319095)
3 Kenneth W. Babcock (SBN 100183)
4 PUBLIC LAW CENTER
5 601 Civic Center Drive West
6 Santa Ana, CA 92701
7 Telephone: (714) 541-1010
8 Fax: (714) 541-5157
9 Email: egonzalez@publiclawcenter.org

7 Stacey Tutt (SBN 325277)
8 UC IRVINE SCHOOL OF LAW
9 PO Box 5479
10 Irvine, CA 92616-5479
11 Telephone: (949) 824-9660
12 Fax: (949) 824-2747
13 Email: stutt@law.uci.edu

Kara Acevedo (SBN 308208)
EAST BAY COMMUNITY LAW CENTER
1950 University Ave Ste 200
Berkeley, CA 94704-3266
Telephone: (510) 269-6617
Fax: (510) 849-7536
Email: kacevedo@ebclc.org

11 Alysson Snow (SBN 225185)
12 LEGAL AID SOCIETY OF
13 SAN DIEGO, INC.
14 110 S. Euclid Ave.
15 San Diego, CA 92114
16 Telephone: (619) 548-0888
17 Fax: (619) 263-5697
18 Email: alyssons@lassd.org

17 Attorneys for Objectors
18 The Public Law Center
19 The University of California at Irvine Consumer Law Clinic
20 East Bay Community Law Center
21 The Legal Aid Society of San Diego

21 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
22 **FOR THE COUNTY OF RIVERSIFE**

23 IN RE: RENOVATE AMERICA FINANCE
24 CASES,

Case No.: RICJCCP4940

25 **OBJECTION TO PROPOSED CLASS**
26 **ACTION SETTLEMENT**

27 THIS DOCUMENT RELATES TO:

DATE OF HEARING: July 8, 2020
TIME: 8:30 AM
JUDGE: Hon. Sunshine S. Sykes
DEPT.: 6

1 **TO THE HONORABLE COURT, ALL PARTIES AND THEIR ATTORNEYS OF**
2 **RECORD:**

3 The Public Law Center, the University of California at Irvine Consumer Law Clinic, East
4 Bay Community Law Center, and the Legal Aid Society of San Diego hereby object to the proposed
5 class action settlement in this matter.

6 **I. INTRODUCTION**

7 The Public Law Center (“PLC”) is a 501(c)(3) non-profit providing free legal services to
8 low income residents and other nonprofits in Orange County, including to Class Members. The
9 University of California at Irvine Consumer Law Clinic (“UCI”) is a law school clinic that provides
10 free legal services to lower income consumers. Legal Aid Society of San Diego (“LASSD”) is a
11 nonprofit law firm that provides free legal services to lower income San Diego residents, including
12 to Class Members. The East Bay Community Law Center (“EBCLC”) is a nonprofit law firm and
13 clinic of the University of California, Berkeley School of Law that provides free legal services to
14 lower income Alameda County residents, including to Class Members. PLC, UCI, LASSD, and
15 EBCLC object to the proposed settlement because: (1) the settlement is not in the best interest of the
16 class members as it provides at most \$242.61 of relief when Class Members have, on average,
17 \$48,000.00 in damages that, if left unpaid, may lead to the loss of their homes; (2) Defendant’s
18 business practices have almost certainly denied class members any notice of their rights under the
19 class action; and (3) PLC, UCI, LASSD, and EBCLC are in a better position to advocate on behalf
20 of the Class Members due to the issues regarding notice, as well as the language barriers facing
21 many class members who do not speak or read English.

22 **II. DESCRIPTION OF PLC, UCI, LASSD, AND EBCLC**

23 PLC has handled Property-Assessed Clean Energy (“PACE”) cases since approximately
24 2015. UCI has handled PACE cases since 2018. LASSD has handled PACE cases since 2016.
25 EBCLC has handled PACE cases since 2017. PLC, UCI, LASSD, and EBCLC handle cases through
26 demand letters, agency complaints, litigation, and mediation. Attorneys from PLC, UCI, LASSD,
27 and EBCLC have spoken on panels, and at community roundtables, discussing the challenges
28

1 A litigant has standing to bring a claim on behalf of someone else's rights when "(1) the
2 litigant suffers a distinct and palpable injury in fact; (2) the litigant has a close relationship to the
3 third party such that the two share a common interest; and (3) there is some hindrance to the third
4 party's ability to protect his or her own interests." (*People ex rel. Becerra v. Superior Court* (2018)
5 29 Cal.App.5th 486, 499-500 (internal citations omitted).)

6 PLC has been handling PACE cases since approximately 2015. As a current grantee of the
7 State Bar of California for a PACE-specific grant program, and as one of only three legal services
8 providers (one of the other being UCI) in the entirety of Orange County that helps low-income
9 individuals with PACE disputes, PLC has standing to object to the proposed settlement in *In re*
10 *Renovate America Finance Cases*. The majority of PACE cases PLC handles involve Defendant.
11 UCI has handled PACE cases since 2018. The majority of PACE cases UCI handles involve
12 Defendant. LASSD has handled PACE cases since 2016. The majority of PACE cases LASSD
13 handles involve Defendant. EBCLC has been handling PACE cases since 2017. The majority of
14 PACE cases EBCLC handles involve Defendant. As a current grantee of the State Bar of California
15 for a PACE-specific grant program, EBCLC has standing to object to the proposed settlement. This
16 settlement would directly impact funding to PLC, UCI, LASSD, and EBCLC as it effectively
17 prohibits all groups from assisting low-income homeowners with PACE disputes, and significantly
18 undermines the purpose of the State Bar of California grant awarded to PLC and ECBLC.

19 PLC and EBCLC have deliverables that will be affected by this settlement, likely resulting
20 in a significant decrease in grant funding. In addition, a settlement in this matter will place
21 additional burdens on PLC, UCI, LASSD, and EBCLC to figure out if any future clients are bound
22 by the settlement and make a decision not to help those clients. Worse, because of the underfunding
23 of legal services organizations, PLC, UCI, LASSD, and EBCLC may have to make the difficult
24 decision to not help any homeowner who may be part of the class in order to conserve resources.

25 More importantly, PLC, UCI, LASSD, and EBCLC have close relationships with Class
26 Members, and the parties share a common interest: obtaining full relief from PACE assessments
27 that, on average, total \$48,000.00, and which directly lead to the threat of homelessness because
28 homeowners simply cannot pay the assessments.

1 Finally, PLC, UCI, LASSD, and EBCLC are in a much better position to protect Class
2 Members' interests due to major hindrances created by Defendant's business practices. Specifically,
3 the proposed settlement (1) required notice to *only* be emailed to Class Members when Defendant's
4 records included an email address for Class Members; and (2) did not require notice to be sent in
5 any language other than English.

6 As demonstrated in several cases, including County of Los Angeles Superior Court cases
7 *Alma Foster v. Renovate America, Inc., A Delaware Corporation, et al.* (case no. 19STCV27965)
8 and *Ramona Garcia, et al. v. Renovate America, Inc., A Delaware Corporation, et al.* (case no. 20
9 STCV18226), Defendant and other PACE administrators encouraged and/or allowed contractors to
10 set up email addresses for Class Members in order to obtain signatures on documents. Usually, the
11 Class Member had never previously used email at all, did not actually receive any emails from
12 PACE, and was never given direct access to the email address created by the contractor. It is
13 impossible to determine how many Class Members failed to receive proper notice of the proposed
14 settlement because the settlement did not require notice to *also* be mailed to *the very property that is*
15 *subject to the PACE assessment* at issue. Thus, PLC, UCI, LASSD, and EBCLC are in a much
16 better position to protect the interests of Class Members who did not receive actual notice of the
17 settlement and their rights.

18 In addition, the majority of PLC's, UCI's, LASSD's, and EBCLC's clients do not speak or
19 read English. Often, PACE claims involve violations of California Civil Code section 1689.7.
20 Contractors communicated with Class Members in a language other than English, yet did not
21 provide translations of contracts or indicate the Class Member spoke a language other than English.
22 Thus, even if non-English speaking Class Members received the email notice, which PLC, UCI,
23 LASSD, and EBCLC do not concede, they likely did not understand their rights. Thus, PLC, UCI,
24 LASSD, and EBCLC seek to be a voice for the Class Members who have no knowledge or lack a
25 complete understanding of this proposed settlement.

26 PLC, UCI, LASSD, and EBCLC have demonstrated standing.

27 IV. BASIS FOR OBJECTIONS

28 **A. The Settlement Notice Was Not Reasonably Calculated to Provide Actual Notice to Class Members.**

1 As discussed above, the settlement notice was not reasonably calculated to provide actual
2 notice to Class Members. It was sent to email addresses that were likely not controlled by Class
3 Members, in a language Class Members likely did not understand.

4 **B. The Court Should Exercise Its Fiduciary Duty to the Class Members and Deny**
5 **Approval Because the Proposed Settlement Is Not Fair, Adequate, or Reasonable, and**
6 **Is Not in the Best Interest of the Class Members.**

7 On average, the total owed on a PACE assessment in Orange County is \$48,000.00. The
8 assessment is collected as part of a homeowner's property taxes either through direct payment to the
9 Orange County Tax Collector or as part of an escrow payment in a mortgage. Homeowners usually
10 see an unexpected \$4,000.00 per year increase in their property taxes as a result of the PACE
11 assessment. Unable to pay, homeowners are met with tax liens or significant increases in their
12 monthly mortgage payments. Unable to pay those, homeowners risk losing their homes.

13 The proposed settlement provides, at most, \$242.61 to Class Members. This does nothing to
14 even put a dent in a \$48,000.00 assessment that, unpaid, will lead to the loss of a Class Member's
15 home. \$242.61 is no remedy for Class Members.

16 The proposed settlement is not fair, adequate, or reasonable, and fails to provide protection
17 to Class Members, and approval should be denied.

18 **C. The Language of the Proposed Settlement's Release Is Overly Broad and May Prohibit**
19 **Class Members from Obtaining Remedies from Contractors and Program**
20 **Administrators.**

21 The token settlement payment is even more lacking when taken together with the broad
22 release language in the settlement. In exchange for, at most, \$242.61, Class Members are required to
23 give up the right to sue not only Defendant, but any of its "its past, present, and future officers,
24 directors, employees, and agents." The Settlement actually defines Defendant even more broadly:

25 "Renovate" means

26 (a) Renovate America, Inc.

27 (b) any agent or entity acting in its name or under its authority (*alleged or*
28 *actual*); and

(c) all present and former parents, predecessors, successors, assigns, subsidiaries, affiliates, divisions, owners, shareholders, officers, directors, attorneys, vendors, accountants, agents, representatives, and employees of each of the persons or entities in subparagraphs (a), and (b) of this paragraph.

1 (See Section 1.22 (emphasis added).) Thus, Class Members are releasing any individuals or entities
2 that held themselves out as acting as Defendant or under Defendant's authority. This would include
3 the contractors, contractors' employees, solicitors, solicitor agents. In short, even if Class Members
4 argued the contractor who performed the PACE "improvements" was the bad actor and attempted to
5 file a lawsuit, the contractor could, and would, claim it was an agent of or acted under Defendant's
6 authority and would thus be immune from suit.

7 The proposed settlement is not fair, adequate, or reasonable, and fails to provide protection
8 to Class Members, and approval should be denied.

9 **V. CONCLUSION**

10 The proposed settlement is not fair, adequate, or reasonable, and fails to provide protection
11 to Class Members. Damages per homeowner average \$48,000.00 and an, at most, \$242.61 payment
12 will do nothing to protect Class Members from losing their homes as they will continue to be unable
13 to pay the costly assessments that will continue to burden them for decades.

14 DATED: June 8, 2020

PUBLIC LAW CENTER

ez

17 DATED: June 8, 2020

UNIVERSITY OF CALIFORNIA AT IRVINE
CONSUMER LAW CLINIC
/s/ Stacey Tutt
Stacey Tutt

20 DATED: June 8, 2020

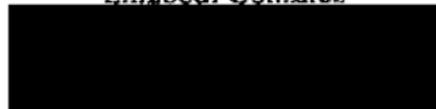
EAST BAY COMMUNITY LEGAL CENTER
/s/ Kara Acevedo
Kara Acevedo

23 DATED: June 8, 2020

LEGAL AID SOCIETY OF SAN DIEGO
/s/ Alysson Snow
Alysson Snow

PUBLIC LAW CENTER

Elizabeth Gonzalez



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL



7019 2970 0002 0502 1153



1024



97208

U.S. POSTAGE PAID
FCM LETTER
DOWNEY, CA
90241
JUN 08 20
AMOUNT

\$4.25

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

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LEGAL SERVICES

Renovate America Finance Cases CA4975

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*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

56476

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

Class Member's Name:

Jesbar Kaur Dhaliwal / Ravinder Singh Dhaliwal

Class Member's Address:

[Redacted Address]

Class Member's Telephone:

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

My solar panel were refinance w/ Hero program by Solar Negotiators of about \$28,000/00 for solar 28 panels

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

Dated:

12/21/20

[Redacted Signature]

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

From:



FRESNO CA 936

22 DEC 2020 PM 1 L



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

Forms @ HeroFrancisSettlements.com
97206-423434

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***Route to: _____**



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



6554

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

Class Member's Name: RANDOLPH W. HOLLAND
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

Proportionate compensation seems only fair.
This company was run from it's outset
to take advantage of both consumer and
government programs.

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

Dated: 11/23/20



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com





FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

LOS ANGELES CA 900

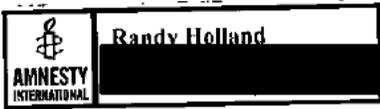
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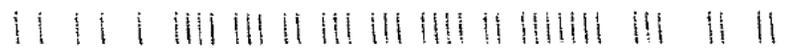
RENOVATE AMERICA SETTLEMENT ADMIN.
P.O. BOX 4234
PORTLAND, OR
97208-4234

97208-423434





Randy Holland



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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



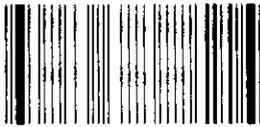
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***Route to:** _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



16158

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

Class Member's Name:

Raul + Minerva Gutierrez

Class Member's Address:



Class Member's Telephone:

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

I object as the assessment Int rate was 6.75 and return is too low. Also, there had no way to penalize or retrieve money from negligent contractors.

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

Dated: 11/9/20



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

(FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a: **Renovate America Settlement Administrator**
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



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;
- Any Addendum entered into pursuant to Section 4 hereto;
- The Property Owner Application;
- The Right to Cancel;
- The Completion Certificate or, pursuant to Section 7, each applicable Completion Certificate;
- The Assessment Cost and Payment Summary;
- The Notice of Assessment;
- The Payment of Contractual Assessment Required;
- The LA HERO Program Handbook, Version 1.1, dated August 2015; and
- The HERO Program website located at <https://www.heroprogram.com>.

Disbursement Amounts:

The "Maximum Disbursement Amount" under this Contract is \$71,823.00, which means that the County shall not disburse any amount that exceeds this figure.

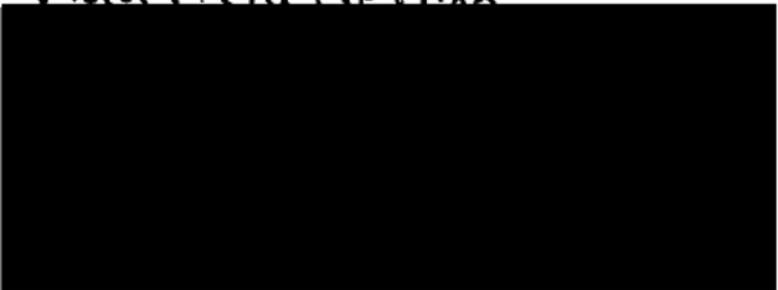
The "Estimated Disbursement Amount" under this Contract is **\$16,845.50**, which was based upon the improvements and pricing set forth on the table below in this Exhibit B. The Estimated Disbursement Date is February 21, 2016, which date is used in the table below.

Schedule of Estimated Maximum Annual Assessment Installments:

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

1. The County disburses the Estimated Disbursement Amount on the Estimated Disbursement Date.
2. Interest totaling a maximum of **\$874.91** will accumulate until the Property Owner's first payment. That amount will be added to Property Owner's Estimated Disbursement Amount.
3. The Assessment Interest Rate is 6.75%.
4. The Annual Percentage Rate (APR) of Property Owner's Assessment is 9.68%. APR is the annual interest rate Property Owner will actually pay on Property Owner's Assessment, including fees required in order to participate in the HERO Program.
5. The total administrative fees, recording fees and annual assessment added to Property Owner's Assessment is \$970.59.

Raul Gutierrez



SANTA ANA CA 926

4 NOV 2020 PM 7 L

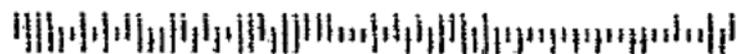


Renovate America Settlement Administrator

P.O. Box 4234

Portland, OR. 97208-4234

97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

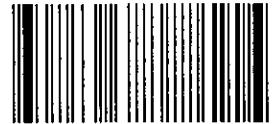
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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

68268

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

Class Member's Name: Richard E Enster
Class Member's Address: Danielle Love Holcomb
Class Member's Telephone: [REDACTED]

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

LOAN documents were NOT disclosed AND a loan officer was NOT present. The document we signed was to agree the door we ordered ~~was~~ window work was completed. The promise that the loan would be paid by property deduction was misrepresented.

Please provide copies of any documents that you wish to submit in support of your position. There was NO one page break down of the total cost of the loan.
Dated: NOV 3 20 20
[REDACTED] (E)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



EXCLUSION FORM

Pursuant to paragraph 3.05 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to be excluded from the proposed Settlement must submit a written exclusion to the Renovate America Settlement Administrator using the Exclusion Form below, so that it is postmarked or emailed no later than **January 6, 2021**.

REQUEST TO BE EXCLUDED FROM CLASS ACTION SETTLEMENT

In re Renovate America Finance Case
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 **January 6, 2021**.

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

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-referenced case.

Dated: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE EXCLUSIÓN

Conforme al párrafo 3.05 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee ser excluido de la Conciliación propuesta debe enviar una exclusión por escrito al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee o envíe por correo electrónico a más tardar el **6 de enero de 2021**.

SOLICITO SER EXCLUIDO DE LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

Para ser excluido de la conciliación de la demanda colectiva, debe rellenar y enviar por correo postal este formulario al administrador del grupo a la siguiente dirección, con franqueo que no sea posterior al **6 de enero de 2021**.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

SI ENVÍA ESTE FORMULARIO, NO RECIBIRÁ UN PAGO DE LA CONCILIACIÓN. POR EL CONTRARIO, SI UTILIZA ESTE FORMULARIO, SE LE EXCLUIRÁ DE LA CONCILIACIÓN Y NO ESTARÁ VINCULADO POR SUS TÉRMINOS Y CONDICIONES.

He recibido una notificación de una conciliación y solicito ser excluido de la conciliación de la demanda colectiva en el caso mencionado anteriormente

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Danielle Love-Holcomb

SANTA BARBARA CA 931

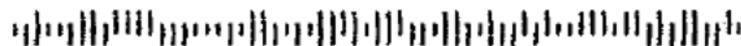
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Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

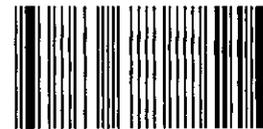
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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

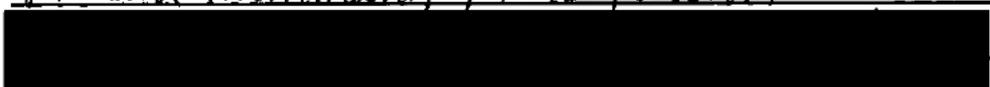
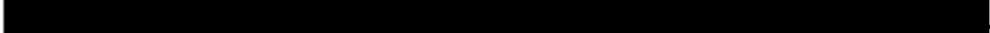
OBJECTION TO CLASS ACTION SETTLEMENT



8313

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name: Richard Hammang, Tracey Dunn
Class Member's Address: 
Class Member's Telephone: 

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

(Please see letter included.)
(Can provide escrow, mortgage documents upon request.)

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

Dated: 1/4/2020 2021


(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECCIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

January 4, 2021

To Whom It May Concern:

We object to the payment amount that will be distributed if the Settlement is approved. It does not reflect the hidden costs that we paid, and no dollar amount can be put on the stress it caused to clear the escrow account mix up on our mortgage/property statements that occurred due to the Hero program overlooking our payment in full. We paid the heating and cooling system amount in full before the deadline and still had interest added to our escrow. It took several phone calls over several months to clear it up – the Hero program did nothing to fix this, we did all the work to fix the problem the Hero program caused with our mortgage.

The amount of \$18 basically adds insult to injury. There is lost faith in a system that claims to assist us in upgrading our homes to be energy efficient, and distrust in anything the government is involved in – when we believe it is there to help us. The Los Angeles County logo is added to provide a trustworthy name to a program that we believed to help us with a large expense to improve our home while also making it more energy efficient to benefit the greater good. Unfortunately, this program had hidden fees that could have been avoided. If they had been more clear that the fees would be charged regardless of us making a full payment before the deadline or not, we would have avoided the Hero program and charged an existing credit card that has clear and “up front” fees already in place.

We object to the amount of \$18 and believe that an amount that is closer to the approximate \$3000 extra that we paid for the heating/cooling system in our homes would be more just.

Thank you,

Tracey Dunn and Richard Hammang





Ms. Tracey Dunn



LOS ANGELES CA 900

5 JAN 2021 PM 11 E



Renovate America Settlement
Administrator

P.O. Box 4234

Portland OR 97208-4234

97208-423434



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Epiq Class Action

Renovate America Finance Cases CA4975

Objection #



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OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

70000

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

Class Member's Name: Robert Carter
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

There is significant water damage, and major electrical problems that are a result of the careless and ~~lazy~~ scandalous manner in which they operate. And this proposed settlement would not cover
Please provide copies of any documents that you wish to submit in support of your position.
Dated: 12-12-20 to repair the damage.

[REDACTED] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Robert Carter

SAN FRANCISCO CA 940

14 DEC 2020 PM 4 L



Renovate America Settlement
Administrator
PO Box 4234
Portland, Or. 97208-4234

97208-423434



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Epiq Class Action

Renovate America Finance Cases CA4975

Objection #



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FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo:

Roberto SOSA

Dirección del Miembro del grupo:

Teléfono del Miembro del grupo:

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

ellos me mintieron con los papeles, me dijeron que iba a pagar mas de impuestos en la propiedad \$200 mensua y ahora no es asi

ahora la ciudad me esta cobrando mas de \$4.000 DLS

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha:

12/01/2020

al año de taxes en mi propiedad

(FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



5952

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Roberto SOSA

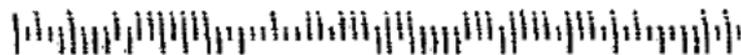
LOS ANGELES CA 900

10 DEC 2020 PM 4 L



Renovate America Settlement Administrator
P.O. BOX 4243
Portland, OR 97208-4234

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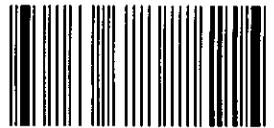
Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

66909

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

Class Member's Name: MARGARITA ESPINOZA (AKA ROSA HAEFLE)
Class Member's Address: 
Class Member's Telephone: _____

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

My Hero loan was paid in full with ^{HOUSE} refinancing money
interest & principal

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

Dated: 11-14-2020

 (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Maggie Espinoza

SN BERNARDINO CA 923

17 NOV 2020 PM 6 L



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

97208-423434



LEGAL SERVICES

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Renovate America Finance Cases CA4975

Objection #



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Route to: Vault

*Route to: _____

FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo:

Bob Cumming COMFOR Advisor "HERO"

Dirección del Miembro del grupo:

Teléfono del Miembro del grupo:

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

MUCHO DINERO SOLO POR UN AIRE ACONDICIONADO
MAS LOS INTERESES PUES MIS TAXES
DE LA CASA SUBIERON EL DOBLE
Y MI DEUDA NO VA JA CON LOS DEL "HERO"

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha:

1-4-2020

(FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
 P.O. Box 4234
 Portland, OR 97208-4234
 Forms@HeroFinancingSettlement.com



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



18450

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



Home Improvement Agreement: California - HVAC Installation

Martinez Rosa
Customer's Last Name, First Name

[Redacted Address Line]
[Redacted Address Line]
[Redacted Address Line]

Billing/Mailing Address (If different from Service Address)

City [Redacted] State [Redacted] Zip [Redacted]

CUSTOMER'S INITIALS: [Redacted] BY INITIALING, YOU AUTHORIZE DELIVERY OF MERCHANDISE WITHOUT OBTAINING DELIVERY AGENT'S SIGNATURE, AND AGREE TO INDEMNIFY AND HOLD HOME DEPOT HARMLESS FROM ANY RESULTING CLAIMS.

Sale Amount: \$13000 - Your payment is NOT an installment payment under this Agreement.
Total Amount of Sale: \$13000 - Due immediately. Includes all applicable discounts, rebates, and taxes. Excludes finance charges.*

*Any finance charges will be determined by your separate cardholder or loan agreement. Home Depot is NOT a party. Please see this Agreement's Terms and Conditions for more details as to other charges that may apply.

<p>Anticipated Installation Schedule</p> <p>Approximate Delivery Date: <u>7/1/15</u></p> <p>Approximate Start Date: <u>7/1/15</u></p> <p>Approximate Completion Date: <u>7/1/15</u></p> <p>(Dates subject to Professional availability)</p>	<p>The accompanying invoice and the attached Terms and Conditions are expressly made a part of this Agreement.</p> <p>A notice concerning commercial general liability insurance is attached to this Agreement.</p> <p>A notice concerning workers' compensation insurance is attached to this Agreement.</p> <p>You have the right to require Home Depot to post a performance and payment bond, and Home Depot has posted such a bond, as described in the Terms and Conditions.</p> <p>You are entitled to a completely filled in copy of this Agreement, signed by both You and Home Depot, before any work may be started.</p>
--	---

Accepted by: [Redacted Signature] 7-9-15
Customer's Signature Date

Notice of Cancellation: The law requires that Home Depot give you a notice explaining your right to cancel. Initial the checkbox if Home Depot has given you a "Notice of the Three-Day Right to Cancel" (or Seven-Day Right to Cancel if this Agreement is for repairs due to an event for which a state of emergency has been declared) (See Exhibit A)

Customer's Initials [Redacted]

[Redacted Signature]

Print Name Bob Cumming

Salesperson Registration Number [Redacted]

Installer's Full Business/Trade Name, Address and License No. or Nos. as Applicable:
Rightline

[Redacted Address Line]

AS-IS

Document Control

Bob Cumming - Righttime



Equipment Option 3:

Hero



Bob Cumming
Comfort Advisor

Total Price: \$



DC 9 763074

services.com

HD-322 (10/1/12)

DISTRIBUTION: White—Professional Copy

or Acceptance Copy

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Customer's Last Name, First Name

Store No.

Lead No.

	Item	Complete		Item	Complete
1	Furnace/Air Handler set - blower speed set for proper cfm (list mod./ser. # below)		18	Humidifier operation and drain checked out	
2	Filter rack installed		19	Air cleaner installed (list mod./ser. # below)	
3	Evaporator coil installed and leveled (list mod./ser. # below)		20	Electronic air cleaner operation (incl. Air flow switch) checked	
4	Emergency drain pan and safety switch installed and tested		21	Ducting complete	
5	Gas piping completed and leak tested		22	Supply air dampers installed	
6	Gas pressure gauge installed and piping pressurized to 20 lbs		23	Registers installed and level	
7	Furnace venting compl w/proper supports, clearance and rise		24	Insulation complete	
8	Combustion air intake completed		25	Low voltage complete	
9	All pilot lights lit (furnaces and water heaters check out)		26	Line voltage completed	
10	Condenser set with vibration pads in place (list mod./ser. # below)		27	Furnace started up and checked out (dip switches set - variable speed)	
11	Condenser level		28	Air conditioner or heat pump started up and checked out	
12	Refrigerant piping completed and leak tested		29	Electric heat started up and checked out	
13	Condensate drain installed and tested		30	All foundation penetrations sealed	
14	Condensate pump installed, safety switch wired and tested		31	All work areas clean and trash removed	
15	Thermostat installed level, heat anticipator set and checked out (list mod./ser. # below)		32	Homeowner given all homeowners manuals	
16	Humidifier installed with humidistat (list mod./ser. # below)		33	Homeowner instructed in how to operate humidistat, thermostat, and clean or change filters	
17	Humidifier level				

Permit / Inspection Information: Permit Required? Yes No

Permit Number

City/County Issuing Permit

Scheduled Inspection Date/Time

Equipment Information:

5				
6				
7				
8				

Installation Professional's Waiver and Release of Lien

Waiver. Upon receipt by the undersigned of a check from Home Depot U.S.A., Inc. ("Home Depot") on behalf of the customer named above, and when the check has been properly endorsed and has been paid by the bank upon which it is drawn, this document shall become effective to waive, relinquish, and forever release any right of the undersigned to a mechanic's lien, stop notice, or any right against a labor or material bond on the job performed for the customer and the service address listed above. The undersigned represents that all laborers, mechanics, and materialmen furnishing services or materials on the job either have been or will be fully paid for the service or materials.

Release and Indemnification. The undersigned agrees to cause the prompt release of any liens that may be filed against the said premises by any laborer, mechanic, or materialmen claiming the right to file such lien through or under the undersigned. The undersigned further agrees to hold harmless and indemnify Home Depot, the customer named above, and the owner of title said premises, from and against all costs and expenses arising from or by reason of such lien or the release or discharge thereof. This waiver and release covers the final payment of the job, except for disputed claims for extra work.

Acknowledgment. The undersigned acknowledges and agrees to the above terms and conditions.

AS-15
Document Control!

Service Provider Information: **774 209**
 Installation Professional **K. Lightline**

Home Depot Information:

Customer Information:

Name **Rosa Martin**

Equipment and System Design Information:

Heating Load Calculation		Cooling Load Calculation		Sensible	Latent	Standard Warranty
Condenser/Heat Pump	Manufacturer		Model #			
Air Handler/Furnace	Manufacturer		Model #			
Strip Heat/Coil	Manufacturer		Model #			
Thermostat	Manufacturer		Model #			
Other	Manufacturer		Model #			
Other	Manufacturer		Model #			

Home Depot	Provider	Length	Type	Equipment Covered	
<input type="checkbox"/> Extended Service Agreement Only	Home Depot	<input type="checkbox"/> 5 Year	<input type="checkbox"/> Parts	<input type="checkbox"/> Complete System/Pkg Unit	<input type="checkbox"/> Accessory
	<input type="checkbox"/> No Deductible	<input type="checkbox"/> 10 Year	<input type="checkbox"/> Labor	<input type="checkbox"/> Condensing Unit	<input type="checkbox"/> Boiler
	<input type="checkbox"/> Deductible	<input type="checkbox"/> 12 Year	<input type="checkbox"/> Parts & Labor	<input type="checkbox"/> Furnace/Air Handler	<input type="checkbox"/> Other
		<input type="checkbox"/> Other			

SCOPE OF WORK: Complete each box with YES, NO, or N/A (Not Applicable)

OUTDOOR UNIT		REFRIGERANT AND REFRIGERANT LINES	
<input type="checkbox"/> New outdoor unit pad?		<input type="checkbox"/> Install and connect new refrigerant lines	
<input type="checkbox"/> Use existing outdoor unit pad?		<input type="checkbox"/> Reconnect existing refrigerant lines	
DUCT SYSTEM		COMFORT CONTROLS	
<input type="checkbox"/> Ductwork is properly sized @ 400cfm per ton		<input type="checkbox"/> Reconnect existing thermostat	
<input type="checkbox"/> Reconnect existing ductwork to new equipment		<input type="checkbox"/> Install new thermostat	
<input type="checkbox"/> Ductwork modifications are needed (see notes)		OLD EQUIPMENT	
INDOOR UNIT (air handler or furnace)		<input type="checkbox"/> Remove old equipment from jobsite	
<input type="checkbox"/> Reconnect to existing condensate pump/line/drain/overflow pan (circle all that apply)		<input type="checkbox"/> Remove old ductwork from jobsite	
		ELECTRICAL	
<input type="checkbox"/> New condensate pump/line/drain/overflow pan (circle all that apply)		<input type="checkbox"/> Reconnect existing electrical at indoor unit	
<input type="checkbox"/> Reconnect to existing flue piping		<input type="checkbox"/> Reconnect existing electrical to outdoor unit	
<input type="checkbox"/> New flue piping venting through (circle one) foundation, roof, wall, or chimney		<input type="checkbox"/> New indoor electrical included in proposal	
<input type="checkbox"/> Reconnect to existing gas or fuel line		<input type="checkbox"/> New outdoor electrical included in proposal	
<input type="checkbox"/> New gas or fuel line - SEE NOTES		<input type="checkbox"/> Electrical upgrade needed - SEE NOTE	
		<input type="checkbox"/> Circle any existing components of the HVAC system that will be reconnected and used: FURNACE, AIR-CONDITIONER, HEAT PUMP, COIL, AIR HANDLER	

NOTES:

NOTICE TO OWNER: DO NOT SIGN THIS CONTRACT IF BLANK YOU ARE ENTITLED TO A COPY OF THIS CONTRACT AT THE TIME YOU SIGN.

Total Investment \$ **13 000.-**
 Taxes \$ **included**
 Total Amount \$ **13 000.-**

Notice of Cancellation form received: **[Signature]** Initial **[Signature]** Termination clause reviewed: **[Signature]** Initial **[Signature]**

Acceptance and Authorization: By signing below, You authorize Home Depot to (a) arrange for Installation Professional to perform installation and/or (b) order and arrange for the delivery of special order merchandise. Including special order merchandise that may be custom made, as specified in this Agreement. Do not sign if blank or

Acceptance and Authorization: By signing below, You authorize Home Depot to (a) arrange for Installation Professional to perform installation and/or (b) order and arrange for the delivery of special order merchandise, including special order merchandise that may be custom made, as specified in this Agreement. Do not sign if blank or incomplete. (Installation Professional's/permitting information may need to be provided to You later.) By signing, You acknowledge that You have read, understand, and accept this Agreement in its entirety, including the General Terms and Conditions. You further acknowledge receiving a complete copy. Keep it to protect Your legal rights.

Customer's Signature **[Signature]** Date **7-9-15**

X **[Signature]** Date **7-9-15**

AS-IS

Customer's Last Name, First Name (as it appears on credit card) Martin, ROSA Store No. _____ Lead No. _____

State _____ Zip _____

Billing/Mailing Address (if different from Service Address) _____

State _____ Zip _____

Customer's Daytime Tel. No. _____ Customer's Mobile No. _____

Note for Checks: Valid driver's license information must be included on the check.

Payment Schedule: You agree that payments will be due as indicated below. If You are paying by credit, debit, or The Home Depot card, the account may be charged or debited (as applicable) on the same day that it is accepted by the THD Representative or Installation Professional.

Sale Amount: \$ 13000 — Your payment is NOT an installment payment under this Agreement.

Total Amount of Sale: \$ 13000 — Due immediately. Includes all applicable discounts, rebates, and taxes. Excludes finance charges.*

Other Charges: Please see Your invoice and this Agreement's General Term and Conditions regarding additional charges which may apply.
 *Any finance charges will be determined by your separate cardholder or loan agreement. Home Depot is NOT a party. Please see this Agreement's Terms and Conditions for more details as to other charges that may apply.

For each check presented as a payment, I, the account holder, authorize **The Home Depot** and its Service Providers including **TeleCheck Services, Inc.**, to use my information from my check* to make a one-time electronic funds transfer (EFT) or draft from my account, or to process the payment as a check transaction. The account referenced is a (check one):

Personal / Consumer Account Business / Corporate Account

If my payment is returned unpaid, I authorize **The Home Depot** or its Service Providers including **TeleCheck Services, Inc.**, to collect my payment and my state's return fee, as set forth below, by EFT(s) or draft(s) from my account until paid.

I understand that I can revoke this authorization by providing notice to Home Depot within 24 hours to afford Home Depot a reasonable opportunity to act on it. If this payment is from a corporate owned account, I make these authorizations as an authorized corporate representative and agree that the entity will be bound by the NACHA Operating Rules.

*Official Bank Checks (i.e. Mortgage, Equity, or Line of Credit Checks), Insurance Checks, Checks over \$50K, or any Non-Demand Deposit Account Checks, are not eligible for electronic processing but can be processed manually and do not require a signature to this authorization. Money Orders and Traveler's Checks can only be used at a Home Depot Retail Store. If customer is paying with Money Orders or Traveler's Checks, please let your Sales Consultant know at contract signing. **Cashier's Checks, Credit Card Checks, Treasurer's Checks, and "Official" Checks cannot be accepted by The Home Depot.**

Return Fees by State are as follows:
 \$10 - PR; \$20 - CO, CT, GU, ID, IN, NY, UT, VT; \$25 - AZ, CA, DC, IL, MA, ME, MI, MO, NC, NH, NV, OK, RI, VT, WI, WV; \$30 - AK, AL, AR, HI, IA, KS, MN, MT, NJ, NM, PA, SC, TN, WY; \$30.00 + tax - TX; \$35 - MD, ND, NE, OR; \$40 - DE, MS, SD; \$50 - KY, VA. FL - CHECKS UP TO \$50.00 = \$25.00 FEE; \$50.01 - \$300.00 = \$30.00 FEE; \$300.01 & OVER = THE GREATER OF \$40.00 OR 5% OF THE AMOUNT OF THE CHECK. GA - THE GREATER OF \$30.00 OR 5% OF THE AMOUNT OF THE CHECK. LA - THE GREATER OF \$25.00 OR 5% OF THE AMOUNT OF THE CHECK. OH - THE GREATER OF \$30.00 OR 10% OF THE AMOUNT OF THE CHECK. WA - RECORD IS LESS THAN 33 DAYS OLD = \$30.00 FEE; RECORD IS MORE THAN 33 DAYS OLD = \$30.00 FEE PLUS FACE VALUE OF CHECK UP TO \$40.00 PLUS INTEREST AT 12% ANNUAL RATE.

Customer Signature _____ Date _____

Print Name _____ Driver's License or State ID # _____ State Issuing Driver's License _____

Signature _____ Date 7-9-15

X _____ Date 7-9-15

Payment Method: Check Home Depot Card AMEX Discover MasterCard VISA **Hero**

Account Number: _____ Expiration: 1 Authorization # _____

Payment Amount: \$13000 Primary Account Holder Name: ROSAMartin

Secondary Payment Method: Check Home Depot Card AMEX Discover MasterCard VISA

Account Number: _____ Expiration: 1 Authorization # _____

Payment Amount: _____ Primary Account Holder Name: _____

***A Home Depot Representative or Installation Professional must destroy the portion of the document containing credit card information within 10 days of the Install Completion Date unless otherwise approved by The Home Depot. The check authorization section must be retained for 2 years after the Installation Completion Date.**

AS-IS

Customer Care: 1-888-523-4822
 Home Depot U.S.A. Inc., 2455 Paces Ferry Road, N.W., Bldg. B.3, Atlanta, Georgia 30339 Document Control

Ms Rosa E Martir



1024



97208

U.S. POSTAGE PAID
FCM LG ENV
MONTCLAIR, CA
91763
JAN 05, 21
AMOUNT

\$1.20

R2304H108297-03

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

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NOV 09 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



60000053

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ID #:				

Route to: Vault

***Route to:** _____

**OBJECTION FORM**

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

3474

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name:

Ruby A. Foster

Class Member's Address:

Class Member's Telephone:

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

I can't locate any of the papers on contracts but I know they did some work on my house and I paid for it, I can't find them. Thanks Ruby A. Foster.

I had a contract w. the Hero And paid it in full

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



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

(SIGN HERE)

Dated: 11/5/2020

Ms. Ruby L. Foster

LOS ANGELES CA 900

5 NOV 2020 PM 4 L



Mail or email this form to
Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

972084234



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AUG 03 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:

S	e	a	n																
---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 MI:

A	
---	--

 Last Name:

C	h	a	f	f	i	n	s												
---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--

Class Member's Address:

City: State: ZIP Code:

Class Member's Telephone:

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 portion of settlement should be \$ 7,700.96
Since I never agreed or noticed the fees and interest given on the Attachment, I feel overcharged for the work completed.*

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

Dated:

06

 -

10

 -

20	20
----	----

MM DD YYYY

(Handwritten Signature)
(SIGN HERE)

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

BANK OF THE WEST 

 **BNP PARIBAS GROUP**

STANTON


SANTA ANA CA 926

29 JUL 2020 PM 8 L



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

97208-423434



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DEC 08 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



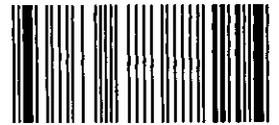
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ID #:				

Route to: Vault

*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



9535

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

Class Member's Name:

Sharon Giasper

Class Member's Address:

Gregory Giasper

Class Member's Telephone:

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

We were scam by HERO - and you are only offering \$18.80 - I object to what you are offering. The taxes we are paying and the Damages we occur was and is a lie.

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

Dated:

11/23/20

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

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Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a: **Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com**

Sharon G. Asper

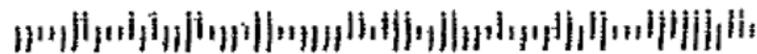
LOS ANGELES CA 900

2 DEC 2020 PM 4 L



Reno Vate America
Settlement Administrator
PO. BOX 4234
Portland, OR 97208-4234

97208-423434



RECEIVED

JAN 04 2021

LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



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End:

Quantity:

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119

3



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QC:

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JAN 05 2021	✓	JAN 05 2021	JAN 05 2021

Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

67956

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

Class Member's Name: STANLEY B. MASON
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

PLEASE SEE ENCLOSED OBJECTION LETTER

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

Dated: 28 DECEMBER 2020

[REDACTED] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

21 December 2020

Renovate America Settlement Administrator

P.O. Box 4234

Portland, OR 97208-4234

To the judges and attorneys adjudicating Class action settlement - RICJCCP4940

I absolutely OBJECT

I OBJECT to the fact that after several attempts to contact firms supposedly acting on behalf of individuals grossly encumbered by these predatory practices, I was not able to get a response to my inquiries. No one has explained what the purpose of the law suit was meant to accomplish. It certainly appears that the suit is only a slap on the wrist and a pretense of attempting to bring justice for those affected. From what little I have been told the governing bodies that allowed these loans to be assessed against homeowners on their property tax are not being held accountable. It would also appear that there may not be any judgment that requires a change in the loan interest rate assessed.

Fortunately I have been able to retain my residence for the immediate future but it has been an excessive burden on my Social Security income. Why should the perpetrators of this fraudulent and corrupt system be allowed to continue in benefiting?

For those who care, **Ecclesiastes 8:11** says that an evil deed not immediately prosecuted only encourages further atrocities.

Please allow me to explain the events that occurred leading to my situation before just discarding this complaint. At the time the loan transpired I was severely incapacitated by macular degeneration. I do not remember signing the loan document on line and if so I was told it was only a loan application. I was waiting for contractors to come out and give me their appraisal of the cost prior to agreeing for the work to be done. No mention was ever made of the terms of the contract other than it would appear on my property tax at a later date. At the time I was in a reverse mortgage and I expected to have to notify the holders of the mortgage prior to getting the work done. They were never notified and when I objected to the contract I was informed that the 72 hour opportunity to rescind the agreement had passed.

I have made five payments of approximately \$3000 additional for the loan on my property tax. Recently I applied for a refinance of my reverse mortgage in hopes of paying off this debt. We were informed the payoff would be in excess of \$37,000 on what was an original loan approved at a maximum of , I believe, \$33 or \$34,000. They have been receiving all the interest up front. Because of the additional amount of the payoff plus early payment penalty I am unable to refinance my reverse mortgage.

I have been informed that the newspapers including the LA Times have written about the many individuals who have lost their homes because of this atrocity and they have my deepest sympathy. I don't know what if anything can be done for them but the State of California and the local agencies of governing authorities that allowed these predators to take advantage should be prosecuted and held to account.

I believe that the general contractor who was doing work in the Los Angeles and Ventura county area was out of the Corona, CA area so I imagine that the Riverside district was responsible but Ventura County Tax Assessor should never have allowed the loan to be processed.

I do not recollect having ever received any written documents so am unable to provide the contractor's name or the name of his company.

Most sincerely,

Stanley B. Mason

Today, 27 December 2020, I received a call from the attorney's office in San Diego, CA as well as a call from the Settlement Administrator informing me that Renovate America has filed for bankruptcy. Should this be the case, what State agency will benefit from the continued egregious assessment? Payment already received should be adjusted and future interest must be brought in line with current rates. At this time my property tax with the additional loan repayment included amount to very nearly one third of my annual income from Social Security and that would have never been approved by any legitimist agency.



Mr. Stan Mason

SANTA BARBARA CA 931

31 DEC 2020 PM 2 L

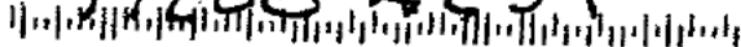


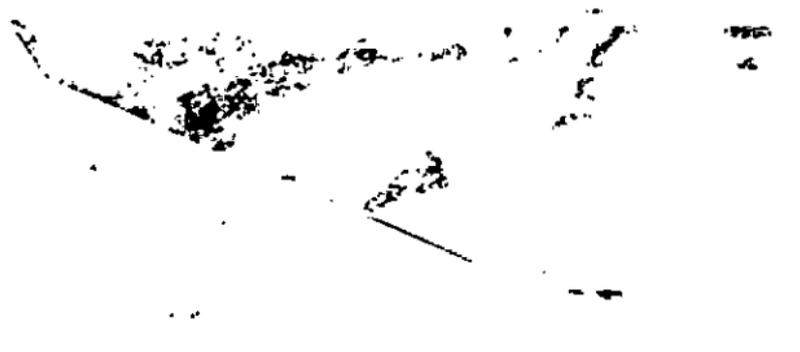
RENOVATE AMERICA SETTLEMENT ADMINISTRATOR

PO BOX 4234

PORTLAND, OR 97208-4234

97208-423434





USA

IN GOD ALONE

CAN WE STILL TRUST

RECEIVED

NOV 16 2020

LEGAL SERVICES

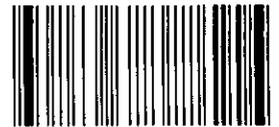
Renovate America Finance Cases CA4975

Objection #



600000068

Document Range



0497505

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Quantity:

Prepped by:

QC:

Stats:

Scanned by:

ID #:				

Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

date
11/10/20



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

Class Member's Name: Sylvana Calahorrano

Class Member's Address:

Class Member's Telephone:

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

I believe that average check settlement is such an small amount compare to the property taxes imcreament I had to pay while I was under the Hero program. On the year 2015 my property taxes went from \$9,500 to 27,000. I had to go

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

Dated: 11/10/20

to all the stress of Refinane my home & take it out of the hero program because the interest rate was too high. In addition the All American Design Associated

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Forms@HeroFinancingSettlement.com

with the Hero program offered a warranty of 25 years of the solar pannel & 50 year for the roof. On the 1st winter of the placement of the New roof and the placement of the solar panels. I already had a leaking problem. I tryed several times to get a hold of the company. I even went to the City Hall to sick for Help. The company was No where to be found. I was told that they had the license tanken away. I had to experience several month of finiancial stress. I even had to make





FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

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Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

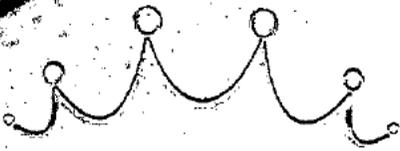
Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUI)

Enviar este formulario por correo postal o correo electrónico a: **Renovate America Settlement Administrator**
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

The decision to rent a room in order to be able to make the payments - because technically was like paying a second mortgage. When my family & I decided to hire All American Design to place the solar panels our goal was to lower the higher payments that we had with the electricity. It use to average \$350 - 400.00 instead we where told that replacing the roof & placing the solar panel will lower the light payments. However we ended up with a owing about \$85,408 which were supposed to be paid through the property taxes. I hope you take in consideration my statement.
Thanks



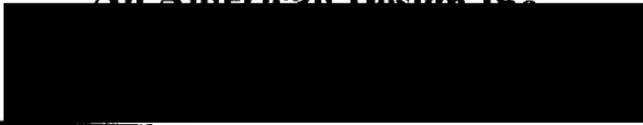
All American Design
INCORPORATED



Authorization # _____

Production Manager: _____

All American Design Inc.



SCOPE OF WORK ADDENDUM

CA KERRANO

Customer Name Sylvanack Homes

Phone _____

Work Ph. _____

Job Address _____

City _____

Customer Home Residence (if different) _____

HOA Yes No

I/We, the Owner(s) of the premises described below (hereinafter referred to as "Owner/Buyer"), offer to contract with All American Design Inc. Professional Home Improvement CA State Contractor's Lic.# 970532 (hereinafter referred to as Contractor) to furnish, deliver, and install all materials necessary to improve the premises stated above, according to the specifications above and as follows:

Description of Work to be Done

Owners existing Roofing system w/ 50 year labor & material warranty

Also would Solar System @ _____ w/ 75 year performance warranty & 75 year workmanship warranty
All American Design
INCORPORATED

STOWN INSULATION (R35)

Work Not to be Done

Garage Excluded

2016

ADJUSTED PROPERTY TAX BILL

2016

CITIES, COUNTY, SCHOOLS AND ALL OTHER TAXING AGENCIES IN LOS ANGELES COUNTY
SECURED PROPERTY TAX FOR FISCAL YEAR JULY 1, 2016 TO JUNE 30, 2017
 JOSEPH KELLY, TREASURER AND TAX COLLECTOR
 FOR ASSISTANCE CALL 1(213) 974-2111 OR 1(888) 807-2111, ON THE WEB AT lacountypropertytax.com

ASSESSOR'S ID. NO. CK

AGENCY	RATE	PRIOR AMT	CORRECTED AMT
GENERAL TAX LEVY			
ALL AGENCIES		\$ 5,550.00	\$ 5,550.00
VOTED INDEBTEDNESS			
UNIFIED SCHOOLS	.051012	\$ 283.11	\$ 283.11
COMMUNITY COLLEGE	.046976	260.72	260.71
METRO WATER DIST	.003500	19.42	19.43
DIRECT ASSESSMENTS			
CONSOLIDATED SEWER **		\$ 50.50	\$ 50.50
FLOOD CONTROL **		61.87	61.87
LACO VECTR CNTRL **		8.97	8.97
COUNTY PARK DIST **		9.28	9.28
CNTY SAN DIST 02 **		165.00	165.00
LA-HERO **		21,434.73	20,716.04
MWD STANDBY #13 **		10.44	10.44
CB MWD STDBY, CHG **		10.00	10.00
TRAUMA/EMERG SRV **		96.84	96.84
LA CO FIRE DEPT **		65.08	65.08

For American Express, Mastercard and Visa payments call 1(888) 473-0835 and have available the EFT number listed above. Service fees will be charged.

SPECIAL INFORMATION

FOR THE FOLLOWING REASON:
 DIRECT ASSESSMENT HAS BEEN CHANGED

PENALTY DATE ON YOUR 1ST INSTALLMENT PAYMENT IS CHANGED TO 12-31-16

PENALTY DATE ON YOUR 2ND INSTALLMENT PAYMENT IS CHANGED TO 04-10-17

TOTAL TAXES DUE	\$27,307.27
LESS PAYMENTS	\$.00
PLUS: PENALTIES PAID OR DUE	\$.00
REFUNDS ISSUED	\$.00
NET BALANCE DUE	\$27,307.27
FIRST INSTALLMENT TAX	\$13,653.64
SECOND INSTALLMENT TAX	\$13,653.63

ROLL YEAR 16-17	VALUATION INFORMATION	
	PRIOR ASSESSED VALUE	CURRENT ASSESSED VALUE
LAND	403,000	403,000
IMPROVEMENTS	152,000	152,000
TOTAL	555,000	555,000
LESS EXEMPTION:		
NET TAXABLE VALUE	555,000	555,000

ANY RETURNED PAYMENT MAY BE SUBJECT TO A FEE UP TO \$50.00.

DETACH AND MAIL THIS STUB WITH YOUR 2ND INSTALLMENT PAYMENT
 DO NOT INCLUDE NOTES WITH YOUR PAYMENT
 DO NOT STAPLE, TAPE OR CLIP PAYMENT STUB OR CHECK

ADJUSTED 2016

CALAHORRANO, HERMES AND
 GUILLERMINA AND
 CALAHORRANO, SYLVANA

PAYMENT DUE 04/10/17
 IF NOT RECEIVED OR POSTMARKED BY 04/10/17
 REMIT AMOUNT OF \$15,028.99

2ND INSTALLMENT DUE
\$13,653.63

INDICATE AMOUNT PAID

MAKE PAYMENT PAYABLE TO:
 Please write the ASSESSOR'S ID. NO.
 on the lower left corner of your payment.

LOS ANGELES COUNTY TAX COLLECTOR
 P.O. BOX 60186
 LOS ANGELES, CA 90060-0186

52634

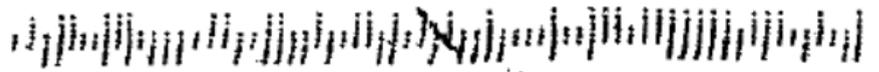
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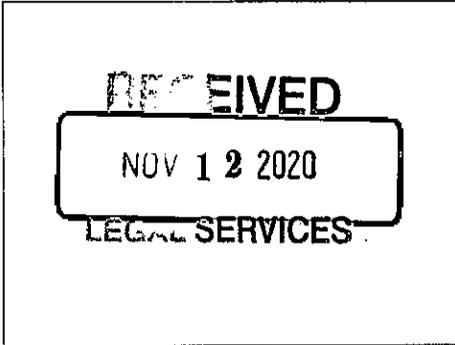
Sylvana Calahorrano



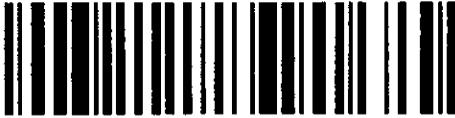
Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

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Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



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

Class Member's Name: TEERT PURATH
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

I OBJECT TO THE SETTLEMENT AMOUNT/DISBURSEMENT.
THESE UNDISCLOSED FEES WERE IMPOUNDED INTO MY MORTGAGE
WHICH RESULTED IN ME PAYING HIGHER TAX AMOUNTS
AND INTEREST FEES. I THINK I SHOULD BE REIMBURSED MONIES FROM

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

Dated: 11/9/20

INSTALLATION
UNTIL LAWSUIT
WAS FILED.

[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

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Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Terry [unclear]



97208-423434

FOREVER
997700706160247



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

SANTA CLARITA CA 913
9 NOV 2020 PM 4 L

RECEIVED
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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



600000057

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ID #:				

Route to: Vault

*Route to: _____

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OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



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Class Member's Name: THOMAS + GLORIA CASTANEDA
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

WE HAD A LOAN FROM HERO FOR \$15,400 IN 2016, WE PAID (2 YRS) ON THE PLAN ABOUT \$5,000.00 TO \$6,000.00 DOLLARS UNTIL WE REFINED OUR HOME TO PAY OFF THE LOAN, THE BALANCE NEVER WENT DOWN, IN FACT IT WENT UP, I DISAGREE WITH THE SETTLEMENT 18.80 (REALLY) THAT AMOUNT IS A JOKE + AN INSULT

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

Dated: 11-3-20
[REDACTED]

SEE ATTACH PAPERWORK

(SIGN HERE)

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Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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Nombre del Miembro del grupo: _____

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He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

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Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



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: **05/18/2016** HERO ID: [REDACTED]
 Property Owner(s): **Thomas Castaneda, Gloria Castaneda** Application Date: [REDACTED]
 Property Address: [REDACTED] Funded Date: [REDACTED]

FINAL PAYMENT SUMMARY

Project financing complete on 06/01/2016¹

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 HVAC - Central Air Conditioner
2	High-Efficiency HVAC - Duct Replacement
Total Requested Product Amount	
	\$15,400.00
HERO Program administration costs and recording fees ²	
	\$963.73
Interest before first payment ³	
	\$344.21
TOTAL AMOUNT TO BE FINANCED FOR THIS PROJECT	
	\$16,707.94
HERO Payment to Contractor (HERO pays to contractor or other payee upon project funding)	
	\$15,400.00

1. All final amounts for your HERO project were calculated using the date that the project financing was complete: 06/01/2016.
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

Your payments will be added to your property tax bill for 15 years. Starting next month, you should start setting aside \$222.77 per month in order to ensure that you will be ready for the first annual payment of \$2,004.90 in November of 2016. If you pay your property taxes through a monthly mortgage payment, setting aside this monthly amount will allow you to make your increased mortgage payment until your account becomes appropriately adjusted.

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)

Financing Term	Interest Rate	Annual Amount Added to Property Tax Bill
15 years	8.15%	\$2,004.90

Payment Schedule

Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee ¹	Total Estimated Contractual Assessment Payment
2016 - 2017*	\$1,361.70	\$608.20	\$1,969.90	\$35.00	\$2,004.90
2017 - 2018	\$1,312.13	\$657.77	\$1,969.90	\$35.00	\$2,004.90
2018 - 2019	\$1,258.53	\$711.37	\$1,969.90	\$35.00	\$2,004.90
2019 - 2020	\$1,200.55	\$769.35	\$1,969.90	\$35.00	\$2,004.90
2020 - 2021	\$1,137.85	\$832.05	\$1,969.90	\$35.00	\$2,004.90
2021 - 2022	\$1,070.03	\$899.87	\$1,969.90	\$35.00	\$2,004.90
2022 - 2023	\$996.69	\$973.21	\$1,969.90	\$35.00	\$2,004.90
2023 - 2024	\$917.38	\$1,052.52	\$1,969.90	\$35.00	\$2,004.90
2024 - 2025	\$831.60	\$1,138.30	\$1,969.90	\$35.00	\$2,004.90
2025 - 2026	\$738.83	\$1,231.07	\$1,969.90	\$35.00	\$2,004.90
2026 - 2027	\$638.49	\$1,331.41	\$1,969.90	\$35.00	\$2,004.90
2027 - 2028	\$529.98	\$1,439.92	\$1,969.90	\$35.00	\$2,004.90
2028 - 2029	\$412.63	\$1,557.27	\$1,969.90	\$35.00	\$2,004.90
2029 - 2030	\$285.71	\$1,684.19	\$1,969.90	\$35.00	\$2,004.90
2030 - 2031	\$148.45	\$1,821.44	\$1,969.89	\$35.00	\$2,004.89

1. The annual administrative fee of \$35 is subject to change



Thomas Castuneda

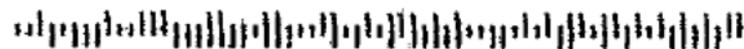
SANTA ANA CA 926

4 NOV 2020 PM 3 L



RENOVATE AMERICA SETTLEMENT ADMIN.
P.O. BOX 4234
PORTLAND, OR. 97208-0434

97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



600000079

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Route to: Vault

***Route to:** _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

48887

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

Class Member's Name:

Thomas Small Denise Small

Class Member's Address:

Class Member's Telephone:

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

Estimate average check to Class members is \$18.80. This amount is not a fair amount due to the Plaintiff. The only people that are benefiting are the Lawyers. I cannot afford to sue Renovate America. However it is my money lost not the Attorneys. My loss (major loss) is their gain.

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

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Dear Sirs/Madam

Our objection to this class action suit is due to the amount given to the Plaintiff. It was not until the end of our loan that we had been completely misled as to what we were told was a "great" program. We wanted to seek an attorney but are not in a financial position to file a lawsuit for the hidden costs and fees associated with the offer to utilize the company, WRCOG HERO program. Nor can we take the chance that we have something that makes our complaints eligible for a winning lawsuit.

First and foremost, we were told by the seller that we would not even feel the cost of the loan, that it came out of our property tax. Well for us we did. Our property tax went up and therefore the house payment went up substantially due to this loan.

When we finely figured out that our house payment would drop if we paid off the loan, we requested the final payment. We received this description on the form.

Description of Payment	
Project Cost (labor and products) 1/23/2015	\$5,500.00
HERO administration program cost ¹	\$446.03
County recording and processing fee ²	\$130.00
Interest from 1/23/2015 to 5/4/2020 ³	\$2,781.52
Assessment Payments via property tax bill from 7/1/2015 to 6/30/2016 ⁴	\$(784.45)
Assessment Payments via property tax bill from 7/1/2016 to 6/30/2017 ⁴	\$(784.45)
Assessment Payments via property tax bill from 7/1/2017 to 6/30/2018 ⁴	\$(784.45)
Assessment Payments via property tax bill from 7/1/2018 to 6/30/2019 ⁴	\$(784.45)
Assessment Payments via property tax bill from 7/1/2019 to 6/30/2020 ⁴	\$(367.22)
Recording/Administrative Fee ⁵	\$235.00
Reserve Fund Credit ⁶	\$(50.00)
Payoff Balance Total (Payment Must be Received by 03/31/2020): ⁷	\$5,537.53

The Payoff is the same as the year we took the loan out in 2015. 4 years of paying on the loan. They lead us to believe that this was as a government loan and a better deal than if we took out a personal loan. This was not the case. We are partially to blame for not understanding what we were signing. We went with what we were told not by what we signed.

This is the reason we object this offer. It is not enough. It should be much more than \$18.80 for each person that was misled under the selling point of it being a government loan.

Thank you for your time,

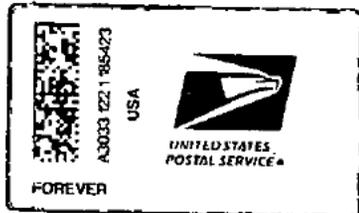


Mr Thomas Small



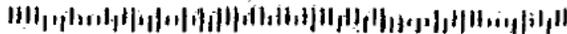
SN BERNARDINO CA 923

16 NOV 2020PM 6 L



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

97208-423434



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MAY 26 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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ID #: 378 PA		Jon	Jon
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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:

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:

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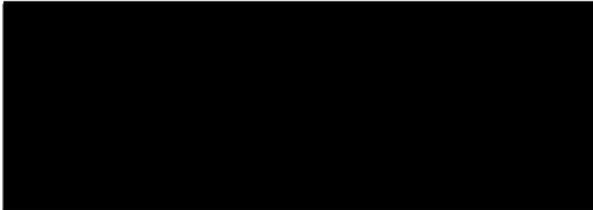
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MM DD YYYY

[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.



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

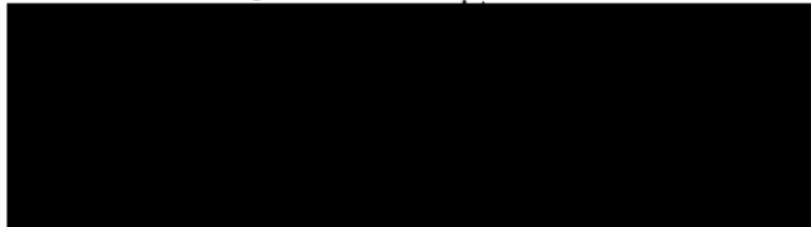
Buyer/Borrower: [REDACTED]

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		
Administration 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



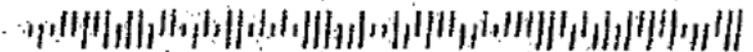
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Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



600000060

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Route to: **Vault**

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



20106

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

Class Member's Name: Zuano Sheng Lin
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

Contractor misled us into replace windows. He left the program
and left the responsibility to "Hero". They then claimed its
not their issue helping us obtain credit.

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

Dated: _____
[REDACTED]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

David Lin

SANTA ANA CA 926

4 NOV 2020 PM 3 L

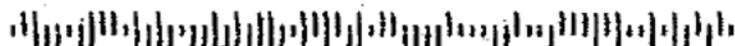


Renovate America Settlement Administrator

P. O. Box 4234

Portland, OR 97208-4234

97208-423434



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LEGAL SERVICES

Renovate America Finance Cases CA4975

Objection #



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Route to: **Vault**

*Route to: _____

**FORMULARIO DE PRESENTACIÓN DE OBJECIONES**

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA*In re Renovate America Finance Cases*

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo:

Vicente Sontay

Dirección del Miembro del grupo:

Teléfono del Miembro del grupo:

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Renovate America Settlement Administrator es una compañía estafadora firmaron papeles por mí para sacar un préstamo de 42,899.58 según que para poner nuevas ventanas, nuevas puertas, hacer una adición a la casa, cosa a la cual nunca lo

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha:

12-5-20 (FIRMAR AQUÍ)Enviar este formulario ~~por correo postal~~ o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

44957

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

hicieron, lo unico que pusieron son los paneles solares que los instalaron en el techo de casa pero no estan funcionando porque me sigue llegando igual el bil de la luz cuando no los tenia puesto los paneles solares. por lo tanto yo quiero demandar esta compania por la cantidad de 42,899.58 mas por los danos que hicieron a la propiedad de no instalar adecuadamente los paneles solares, mas aparte por la cantidad que he estado pagando al banco porque el banco me subio mis pagos mensuales por culpa de esta compania si pierdo mi casa es por culpa de la compania



EXHIBIT C

WRCOG HERO Program ASSESSMENT CONTRACT (RESIDENTIAL)

This Assessment Contract (this "Contract") is made and entered into as of this 18th day of November, 2015, by and between the Western Riverside Council of Governments, a joint exercise of powers authority (the "Authority"), and the record owner(s), **Vicente Sontay, Abelino Sontay**, (the "Property Owner"), of the fee title to the real property identified on Exhibit A (the "Property").

RECITALS

WHEREAS, the Authority is a joint exercise of powers authority the members of which include numerous cities within the County of Riverside (the "County") and the County; and

WHEREAS, the Authority has established the WRCOG Energy Efficiency and Water Conservation Program for Western Riverside County (the "HERO Program") to allow the financing of certain renewable energy, energy efficiency and water efficiency improvements and electric vehicle charging infrastructure 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, the Authority has conducted the proceedings required by Chapter 29 with respect to the territory within the boundaries of the City or the unincorporated area of the 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) the Authority conducting assessment proceedings under Chapter 29 and issuing bonds under the 1915 Act to finance the Authorized Improvements; and

WHEREAS, pursuant to Chapter 29, the Authority 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 the Authority 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 the Authority formally covenant, agree and bind themselves and their successors and assigns as follows:

AGREEMENT

Section 1. Purpose. The Property Owner and the Authority are entering into this Contract for the purpose of financing the installation of the Improvements identified on Exhibit A on the Property. The Authority 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 the Authority 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

(a) **Payment of Assessment.** The Property Owner hereby freely and willingly agrees to pay the "Assessment," the amount of which shall be determined as provided in Section 3(b) below. The Authority 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 the Authority issues bonds to finance the installation of the Improvements

(b) **The Assessment.** The Assessment shall equal the total amount disbursed by the Authority to pay for (i) the Improvements identified on Exhibit A, plus (ii) all costs, fees and interest associated therewith as reflected on Exhibit B, which total amount is also known as the Actual Disbursement Amount (defined below). In no event, however, will the amount disbursed by the Authority exceed the Maximum Disbursement Amount set forth in Exhibit B.

Exhibit B sets forth an Estimated Disbursement Amount, which is based upon the price of the initially selected Improvements identified in Exhibit A, which in turn provides the basis for calculating the associated costs, fees and interest appearing on Exhibit B.

Upon receipt of the fully executed and final Completion Certificate (as described in The WRCOG Energy Efficiency and Water Conservation Program for Western Riverside County Residential HERO Program Handbook, Version 2.4, dated January 2015, Section 7 referred to herein as the "Handbook") the Authority shall calculate and disburse payments to those entitled to receive them (the "Actual Disbursement Amount") hereunder. If at any time after executing this Contract but before the Authority pays the Actual Disbursement Amount, the Property Owner changes the Improvements to be installed from those originally appearing on Exhibit A, but (i) the Improvement categories and the Improvement types do not change from those originally selected, and (ii) the "Revised Estimated Disbursement Amount" (which means the amount anticipated to be the Actual Disbursement Amount based on the changed Improvements) is less than or equal to the Estimated Disbursement Amount, the parties do not need to execute the Addendum described in Section 4 below, and this Contract shall remain unmodified and the Assessment shall be calculated as described above in this Section 3(b). If, however, any such change meets the provisions of Section 4 below, then an Addendum will be required

(c) **Administrative Expenses.** The Property Owner hereby acknowledges and agrees that the Authority 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")

(d) Prepayment of the Assessment. The Assessment may be prepaid, in whole or in any amount of at least \$2,500 at any time upon the payment of (i) the whole or a portion of the unpaid principal component of the Assessment, (ii) and interest on the Assessment Prepayment Amount to the second business day of the second month following the date the prepayment is made.

(e) 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. Addendum. The parties agree to execute an addendum to this Contract (the "Addendum") if at any time after executing this Contract but before the Actual Disbursement Amount is released for disbursement: (i) the Improvement categories or the Improvement types change from those appearing in Exhibit A; (ii) the Revised Estimated Disbursement Amount is greater than the Estimated Disbursement Amount but does not exceed the Maximum Disbursement Amount; or (iii) it becomes necessary to correct the name, capacity, title, party or clerical errors identified therein. In any such case, the Authority, or the HERO Program on behalf of the Authority, shall prepare an Addendum: (i) setting forth an accurate description of the Improvements installed; (ii) confirming that the Assessment does not exceed the Maximum Disbursement Amount; and (iii) as necessary, correcting the names, capacities, titles, parties and other clerical corrections appearing in the original documentation comprising this Contract. The Authority, or the HERO Program on behalf of the Authority, shall prepare and provide such Addendum to the Property Owner for review and signature. Once signed by the Property Owner, the Authority shall execute the Addendum, which shall become part of, and be incorporated into, this Contract as if it originally appeared therein.

Section 5. 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, the Authority 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, the Authority 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 6. Financing of the Improvements.

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

(b) Assessment Installments. The Property Owner agrees to the issuance of bonds by the Authority 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 the Authority 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 the Authority by the Property Owner, is less than the amount shown on Exhibit B, then, concurrently with the disbursement of funds to the Property Owner, the Authority 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 7. Multiple Contractors and Improvements. Notwithstanding anything to the contrary in this Contract, if the Property Owner engages one or more contractors (each, a "Contractor," which term includes any designee thereof) to install more than one Improvement, the installation of which Improvements will not be completed simultaneously, the Property Owner and the Authority agree as follows:

- a. Upon receipt of the initial Completion Certificate from a Contractor and the Property Owner (the "First Installation Completion Certificate") acknowledging installation of the first type or category of Improvements, then:
 - i. The "Investor" (which means any person or entity who has entered into an agreement with the Authority to purchase bonds under the Program) shall deposit the Actual Disbursement Amount with the municipal trustee for the Program,
 - ii. The Authority shall cause bonds to be issued and sold to the Investor in the amount equal to the Actual Disbursement Amount deposited with such municipal trustee;
 - iii. The Authority shall cause all instruments, documents and agreements described in Section 9 of this Contract to be recorded;
 - iv. The Authority shall cause the amount reflected in the First Installation Completion Certificate to be disbursed to the Contractor who installed such Improvements; and
 - v. The Authority shall cause all administrative, recording and other fees described on line 6 of Exhibit B to be paid
- b. Upon receipt of a subsequent Completion Certificate from the Property Owner and the Contractor (each, a "Subsequent Installation(s) Completion Certificate") acknowledging installation of the subsequent types or categories of Improvements, the Authority shall cause the municipal trustee for the Program to disburse amount(s) reflected in each such Subsequent Installation Completion Certificate to the Contractor who installed such Improvements.
- c. Upon receipt of the final Completion Certificate from the Contractor and the Property Owner (the "Final Installation Completion Certificate") acknowledging installation of the final types or categories of Improvements, then:
 - i. The Authority shall cause the amount reflected in such Final Installation Completion Certificate to be disbursed to the Contractor who installed such Improvements; provided, however, that:
 1. If the remaining balance of the Actual Disbursement Amount the Investor has deposited with the municipal trustee exceeds the amount reflected in the Final Installation Completion Certificate, the Authority shall cause such excess to be applied, at the discretion of the Investor, (i) to the Property Owner's next assessment payment due under this Contract, or (ii) to the reduction of the outstanding balance of the Assessment determined in accordance with Sections 3 and 4 of this Contract, or

2. If the remaining balance of the Actual Disbursement Amount the Investor has deposited with the municipal trustee is less than the amount reflected in the Final Installation Completion Certificate, the Property Owner shall be individually responsible for paying such difference to the applicable Contractor, and such payment shall be excluded from the Assessment under this Contract.
- d. If for any reason any one or more of the categories or types of Improvements planned to be installed under this Section 7 is not installed by the expiration date reflected in the Notice to Proceed, then the Investor shall have the option to declare the financing of the Improvements complete, in which case the municipal trustee shall be notified to apply any remaining balance of the Actual Disbursement Amount held by such municipal trustee to reduce the Property Owner's outstanding Assessment.

Section 8. 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 the Authority, in its sole discretion, determines that the Assessment should be allocated in an alternate manner.

Section 9. Recordation of Documents. The Property Owner hereby authorizes and directs the Authority 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 10. 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 11. 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 XIII D 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 the Authority 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 the Authority 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 the Authority 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 the Authority, the Participating Entity and any and all agents, employees, attorneys, representatives and successors and assigns of the Authority 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 the Authority, the Participating Entity and any and all agents, employees, attorneys, representatives and successors and assigns of the Authority 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

Vicente Sontay Initials.	^{DS} VS	Abelino Sontay Initials.	^{DS} AS
Initials		Initials.	

The waivers, releases and agreements set forth in this Section 11 shall survive termination of this Contract.

Section 12. Indemnification The Property Owner agrees to indemnify, defend, protect, and hold harmless the Authority, the Participating Entity and any and all agents, employees, attorneys, representatives and successors and assigns of the Authority 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 12 shall survive the termination of this Contract.

Section 13. Right to Inspect Property. The Property Owner hereby grants the Authority, 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 the Authority, its agents and representatives the right to examine and copy any documentation relating to the Improvements.

Section 14. Carbon Credits. The Property Owner hereby agrees that any carbon credits attributable to the Improvements shall be owned by the Authority.

Section 15. HERO Program Application. The Property Owner hereby represents and warrants to the Authority that the information set forth in the HERO Program Application submitted to the Authority 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 16. Amendment. Except as set forth in Section 3(b) or as provided for in Exhibit A pertaining to a fully executed and final Completion Certificate, this Contract may be modified only by an Addendum (as provided in Section 4) or other written agreement of the Authority and the Property Owner.

Section 17. Binding Effect; Assignment. This Contract inures to the benefit of and is binding upon the Authority, the Property Owner and their respective successors and assigns. The Authority 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 the Authority'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 18. 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 19 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 20. Corrective Instruments. The Authority 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 21. 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 Riverside, State of California.

Section 22. 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 23. Monitoring and Recording of Telephone Calls The HERO 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 HERO Program monitored and/or recorded

Section 24. Contract Documents. Property Owner understands and acknowledges that the entire agreement between Property Owner and WRCOG 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:

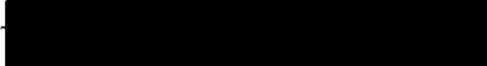
- a. Property Owner has had sufficient time to review and has reviewed each of the Contract Documents and has had the opportunity to ask any questions to WRCOG that the Property Owner may have regarding such Contract Documents.
- b. Property Owner has reviewed, understands and agrees to each and every 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 Owner's application and the Handbook.

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

Owner(s) must execute and return this Contract to WRCOG at the address set forth in the "Notice Information" section of Exhibit A hereto so that it is received by WRCOG not later than 10/28/2015. If the Property Owner fails to return the signed Assessment Contract to WRCOG by the indicated date the HERO Program reserves the right to require the Property Owner to enter into a new Contract. All signatures of the Property Owner must be notarized by a duly licensed notary unless the Property Owner has previously successfully completed the identity verification process approved by WRCOG.

IN WITNESS WHEREOF, the Authority 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:		
		
Vicente Sontay, Signature		
Date: 12/8/2015	Identity Verification Code:	
Month/Day/Year	<table border="1"><tr><td>ID Verification Complete</td></tr></table>	ID Verification Complete
ID Verification Complete		



Owner 2:


 Abelino Sontay, Signature
 Date: 12/8/2015

 Month/Day/Year

Identity Verification Code:
 ID Verification Complete

WRCOG: Executive Director and/or his or her designee:
 Barbara Spoonhour

 Name (Please Print)


 WRCOG Signature

12/11/2015

 Date of Execution by WRCOG



EXHIBIT A

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

Description of Property:

Property Owner Name(s) Vicente Sontay, Abelino Sontay

Property Address:

APN:

Participating Entity: City of Riverside

County: Riverside

Description of Products:

The Products include the following:

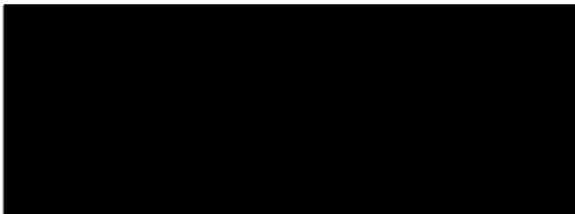
PRODUCT #1
Product Category Type: Solar Photovoltaic Systems - Solar Panel
PRODUCT #2
Product Category Type: Solar Photovoltaic Systems - Solar Inverter
PRODUCT #3
Product Category Type: Building Envelope - Heat Reflective/Cool Wall Coverings

** Not done **

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

All terms set forth in the fully executed and final Completion Certificate shall supersede and take precedence over any term in this Exhibit A that conflicts with, is not covered by, or is otherwise contrary to, the terms set forth in such Completion Certificate, and such Completion Certificate shall become part of, and be incorporated into, this Exhibit A as if they originally appeared therein.

Notice Information:



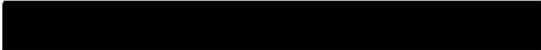
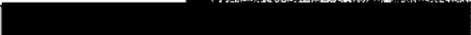


EXHIBIT B

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;
- Any Addendum entered into pursuant to Section 4 hereto;
- The Application;
- The Right to Cancel;
- The Completion Certificate or, pursuant to Section 7, each applicable Completion Certificate;
- The Assessment Cost and Payment Summary;
- The Notice of Assessment;
- The Payment of Contractual Assessment Required;
- The WRCOG Energy Efficiency and Water Conservation Program for Western Riverside County Residential HERO Program Handbook, Version 2.4, dated January 2015; and
- The HERO Program website located at <https://www.heroprogram.com>.

Disbursement Amounts:

The "Maximum Disbursement Amount" under this Contract is \$43,839.00, which means that WRCOG shall not disburse any amount that exceeds this figure.

The "Estimated Disbursement Amount" under this Contract is \$42,899.58, which was based upon the Improvements and pricing set forth on the table below in this Exhibit B. The Estimated Disbursement Date is April 1, 2016, which date is used in the table below.

Schedule of Estimated Maximum Annual Assessment Instalments:

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

1. WRCOG disburses the Estimated Disbursement Amount to Owner.
2. Interest totaling a maximum of \$2,825.89 will accumulate until your first Payment. That amount will be added to Owner's Estimated Disbursement Amount.
3. WRCOG disburses to Owner on the Estimated Disbursement Date.
4. The Assessment Interest Rate is 8.35%.
5. The Annual Percentage Rate (APR) of your assessment is 9.34%. APR is the annual interest rate you will actually pay on your assessment, including fees required in order to participate in the HERO Program.
6. The total administrative fees, recording fees and annual assessment added to your assessment is \$2,270.69.

Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee****	Total Estimated Contractual Assessment Payment
2016 - 2017*	\$3,582 11	\$901 72	\$4,483 83	\$35 00	\$4,518 83
2017 - 2018	\$3,506 82	\$977 01	\$4,483 83	\$35 00	\$4,518 83
2018 - 2019	\$3,425 24	\$1,058 59	\$4,483 83	\$35 00	\$4,518 83
2019 - 2020	\$3,336 84	\$1,146 99	\$4,483 83	\$35 00	\$4,518 83
2020 - 2021	\$3,241 07	\$1,242 76	\$4,483 83	\$35 00	\$4,518 83
2021 - 2022	\$3,137 30	\$1,346 53	\$4,483 83	\$35 00	\$4,518 83
2022 - 2023	\$3,024 87	\$1,458 96	\$4,483 83	\$35 00	\$4,518 83
2023 - 2024	\$2,903 04	\$1,580 79	\$4,483 83	\$35 00	\$4,518 83
2024 - 2025	\$2,771 05	\$1,712 78	\$4,483 83	\$35 00	\$4,518 83
2025 - 2026	\$2,628 03	\$1,855 80	\$4,483 83	\$35 00	\$4,518 83
2026 - 2027	\$2,473 07	\$2,010 76	\$4,483 83	\$35 00	\$4,518 83
2027 - 2028	\$2,305 17	\$2,178 66	\$4,483 83	\$35 00	\$4,518 83
2028 - 2029	\$2,123 25	\$2,360 58	\$4,483 83	\$35 00	\$4,518 83
2029 - 2030	\$1,926 14	\$2,557 69	\$4,483 83	\$35 00	\$4,518 83
2030 - 2031	\$1,712 58	\$2,771 25	\$4,483 83	\$35 00	\$4,518 83
2031 - 2032	\$1,481 18	\$3,002 65	\$4,483 83	\$35 00	\$4,518 83
2032 - 2033	\$1,230 46	\$3,253 37	\$4,483 83	\$35 00	\$4,518 83
2033 - 2034	\$958 80	\$3,525 03	\$4,483 83	\$35 00	\$4,518 83
2034 - 2035	\$664 46	\$3,819 37	\$4,483 83	\$35 00	\$4,518 83
2035 - 2036	\$345 54	\$4,138 29	\$4,483 83	\$35 00	\$4,518 83

*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 ACTUAL DISBURSEMENT AMOUNT, THE HERO 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 ACTUAL 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 WRCOG IN THE OFFICE OF THE COUNTY RECORDER OF THE COUNTY OF RIVERSIDE.

Prepayment:

You have a right to pay off your assessment lien amount at any time in full, or in any amount of at least \$2,500 pursuant to Section 3(d) of the Assessment Contract. However, if you do so, you will have to pay the principal amount of the assessment to be prepaid ("Assessment Prepayment Amount") and interest on the Assessment Prepayment Amount to the second business day of the second month following the date the prepayment is made.

Vicente Sontay



SN BERNARDINO CA 923

Happy Holidays

16 DEC 2020 AM



FOREVER / USA



FOREVER / USA

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

97208-423434



RECEIVED

NOV 17 2020

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

600000074

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Route to: Vault

*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than January 6, 2021. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

46822

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

Class Member's Name:

~~XXXXXXXXXX~~ Victor P. Pallaccia

Class Member's Address:



Class Member's Telephone:

I received notice of a settlement for my objection are as follows:

Violation of Unfair Competition Law
California Business & Professions Code

based on disclosures used in connection with
Pace tax assessments under the HERO program.

I feel we overpaid & were paying high interest fees & was unfair

Dated: 11/16/2020

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECCIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA
In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

 Renovate America Settlement Administrator
 P.O. Box 4234
 Portland, OR 97208-4234
 Forms@HeroFinancingSettlement.com

P. Laccia



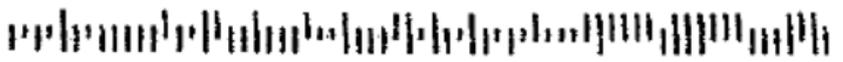
VILLE TN 370

2020 PM 4 L



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

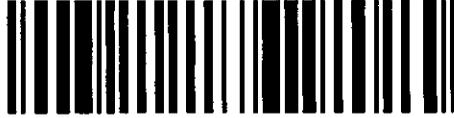
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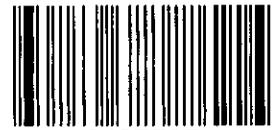
Renovate America Finance Cases CA4975

Objection #



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Document Range



0497505

Begin:

108

End:

109

Quantity:

2

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Route to: Vault

*Route to: _____

OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

EE3E

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

Class Member's Name:

Yi Wang

Class Member's Address:



Class Member's Telephone:

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

HERO program's fee and interest were expensive and not correct. I have been arguing with the calculation since 2015, when I have paid loan. I didn't know there was capitalized interest and the calculation was confused. Recommend using

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

Dated:

12/5/2020

APR instead of so-call capitalized interest.

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

FROM:

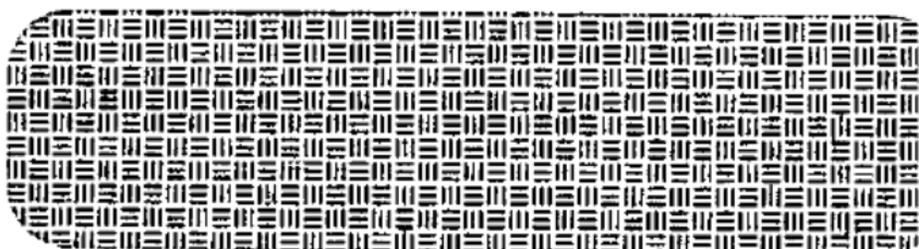
Yi Wang

SAN DIEGO CA 920

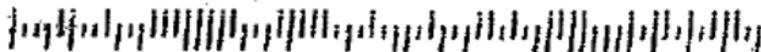
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Renaite America
Settlement Administrator
P.O. Box 4234
Portland, OR, 97208-4234



97208-423434



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LEGAL SERVICES

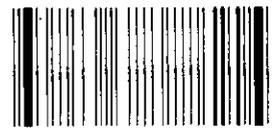
Renovate America Finance Cases CA4975

Objection #



60000051

Document Range



0497505

Begin:

End:

Quantity:

51

53

3

Prepped by:

QC:

Stats:

Scanned by:

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Route to: Vault

*Route to: _____



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo:

Zella Gonzalez

Dirección del Miembro del grupo:



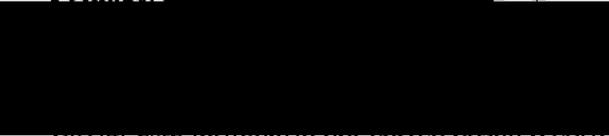
Teléfono del Miembro del grupo:

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Hero es un programa que segun ayuda a la comunidad pero en realidad los intereses son altos y las tarifas. Seria bueno que nos devolvieran algo de lo que nos quitaron a todos los contribuyentes.

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: *11-3-2020*



(FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

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

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OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

39210

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Zoila Gonzalez

SN BERNARDINO CA 923

4 NOV 2020 PM 6 L



Renovate America
Settlement Administrator

P.O Box 4234
Portland, OR 97208-4234

97208-423434
Forms@HeroFinancingSettlement.com

4975001490894

OBJECTION FORM

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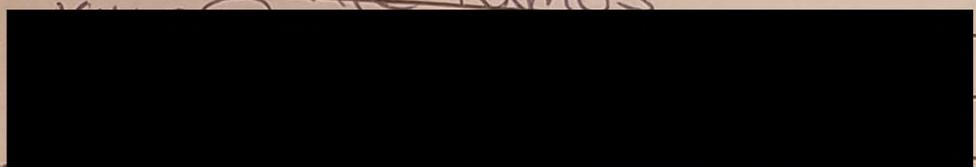


58871

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name: Guadalupe Ramos
Class Member's Address: 
Class Member's Telephone: _____

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

Interest rate too high.

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

Dated: 11/3/20



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



4975000936210

OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

39463

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

Class Member's Name: Danna RAY Ellison

Class Member's Address: [REDACTED]

Class Member's Telephone: [REDACTED]

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

You want to give us \$18 after we
got screwed over \$20,000.00 what the
hell? Put about 5 more zeros on there
and we can have a deal.

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

Dated: 11-2-2020

[REDACTED SIGNATURE]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



30143

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

Class Member's Name:

Ben Morales

Class Member's Address:



Class Member's Telephone:

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

I, Ben Morales, object because the amount of the proposed settlement is inadequate.

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

Dated:

11-9-2020



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



OBJECTION FORM

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52088

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name: KEVIN HENRY WRIGHT SR.

Class Member's Address: [REDACTED]

Class Member's Telephone: [REDACTED]

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

THE AWARD AMOUNT IS UNSATISFACTORY

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

Dated: 12/19/2020

[REDACTED SIGNATURE] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

52418

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

Class Member's Name:

Antoinette Williams

Class Member's Address:

Class Member's Telephone:

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

I object to the amount projected as a settlement. I believe I am owed my monies returned. Paid \$7,870.00 interest accrued. The drought tolerant landscaping that was promised didn't stand. I am getting weeds growing. I am highly allergic to.

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

Dated:

11/9/2020

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com





Financing Estimate and Disclosure

15073 Avenue of Science, San Diego, CA 92128

Save this Financing Estimate and Disclosure to compare with your Final Payment Summary.

DATE ISSUED	06/06/2017	TERM	20 years
PROPERTY OWNERS	Antoinette Williams	PURPOSE	Home Improvement
		PRODUCT	HERO Program
		IDENTIFICATION #	
PROPERTY ADDRESS		RATE LOCK	<input type="checkbox"/> NO <input checked="" type="checkbox"/> YES, until 11/23/2017 After the expiration date interest rates and closing costs can change.

Notice to Property Owner: You have the right to request that a hard copy of this document be provided to you before and after reviewing and signing. The financing arrangement described below will result in an assessment against your property which will be collected along with your property taxes and will result in a lien on your property. You should read and review the terms carefully, and if necessary, consult with a tax professional or attorney.

Customer Service Toll-Free Telephone Number and Email

In the event you have a consumer complaint, questions about your financing obligations related to the contractual assessment or your contractual rights under the terms of your financing contract, you can contact either this toll-free telephone number or email address provided below and receive a response within 24 hours or one business day.

Toll-free telephone number: (855) HERO-411

Customer service email address: info@heroprogram.com

Products and Costs

Product Cost <i>(including labor/installation)</i>	\$7,870.00	• Outdoor Water Efficiency - Drought Tolerant Landscaping
---	------------	---

Financing Costs

Application Fees and Costs	\$392.71
Prepaid Interest	\$902.81
Other Costs	\$80.00
Total Amount Financed	\$9,245.52
Simple Interest Rate	8.35%
Annual Percentage Rate (APR)	9.29%
Balloon Payment	\$0.00

Projected Payments

Total Estimated Annual Principal, Interest and Administrative Fees	\$991.34
--	----------

Note: If your property taxes are paid through an impound account, your mortgage lender may apportion the amount and add it to your monthly payment. See "Other Considerations," below. This financing arrangement will result in an assessment against your property which will be collected along with your property taxes.



OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

32369

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

Class Member's Name: ROBERT KEMPA

Class Member's Address: [REDACTED]

Class Member's Telephone: [REDACTED]

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

It was never disclosed to me the significant front finance charge/fees that were front loaded to my hero loan. I would have never agreed to this if the front loaded fees were fully disclosed and explained to me.

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

Dated: 11/9/2020

[REDACTED SIGNATURE] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

I have enclosed my contract/Payment Summary. I would like to be re-imbursed for the front loaded fees of \$6,795.25



HERO Financing Program™ Final Payment Summary

Date: **01/05/2015**
 Property Owner(s): [REDACTED]
 Property Address: [REDACTED]
 HERO ID: [REDACTED]
 Application Date: **09/26/2014**
 Funding Date: **01/16/2015**

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
20 years	8.95%	\$6,795.52

	Eligible Product Type	Approved Financing Amount
1	Solar Photovoltaic Systems - Solar Inverter	\$0.00
2	Solar Photovoltaic Systems - Solar Panel	\$54,020.00
Total Approved Product Amount		\$54,020.00

Payment Summary

Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee****	Total Estimated Contractual Assessment Payment
2015 - 2016*	\$5,543.11	\$1,217.41	\$6,760.52	\$35.00	\$6,795.52
2016 - 2017	\$5,434.16	\$1,326.36	\$6,760.52	\$35.00	\$6,795.52
2017 - 2018	\$5,315.45	\$1,445.07	\$6,760.52	\$35.00	\$6,795.52
2018 - 2019	\$5,186.11	\$1,574.41	\$6,760.52	\$35.00	\$6,795.52
2019 - 2020	\$5,045.20	\$1,715.32	\$6,760.52	\$35.00	\$6,795.52
2020 - 2021	\$4,891.68	\$1,868.84	\$6,760.52	\$35.00	\$6,795.52
2021 - 2022	\$4,724.42	\$2,036.10	\$6,760.52	\$35.00	\$6,795.52
2022 - 2023	\$4,542.19	\$2,218.33	\$6,760.52	\$35.00	\$6,795.52
2023 - 2024	\$4,343.65	\$2,416.87	\$6,760.52	\$35.00	\$6,795.52
2024 - 2025	\$4,127.34	\$2,633.18	\$6,760.52	\$35.00	\$6,795.52
2025 - 2026	\$3,891.67	\$2,868.85	\$6,760.52	\$35.00	\$6,795.52
2026 - 2027	\$3,634.91	\$3,125.61	\$6,760.52	\$35.00	\$6,795.52
2027 - 2028	\$3,355.16	\$3,405.36	\$6,760.52	\$35.00	\$6,795.52
2028 - 2029	\$3,050.38	\$3,710.14	\$6,760.52	\$35.00	\$6,795.52
2029 - 2030	\$2,718.33	\$4,042.19	\$6,760.52	\$35.00	\$6,795.52
2030 - 2031	\$2,356.55	\$4,403.97	\$6,760.52	\$35.00	\$6,795.52
2031 - 2032	\$1,962.40	\$4,798.12	\$6,760.52	\$35.00	\$6,795.52
2032 - 2033	\$1,532.96	\$5,227.56	\$6,760.52	\$35.00	\$6,795.52
2033 - 2034	\$1,065.10	\$5,695.42	\$6,760.52	\$35.00	\$6,795.52
2034 - 2035	\$555.36	\$6,205.17	\$6,760.53	\$35.00	\$6,795.53

****Subject to change

Pay Down Option to Lower Your Annual Payment

You can prepay all or a portion of your HERO Financing at any time. Unlike most mortgage payments, if you decide to pay off a portion of your HERO Financing, the annual amount of your property tax bill will be lowered. For example, if you were to prepay **16,206.00** on



4975000831684

OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



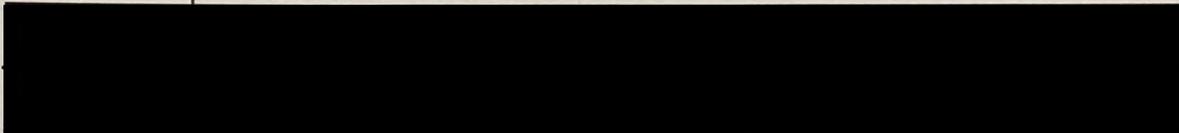
4823

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

Class Member's Name:

HOLLY LUONG

Class Member's Address:



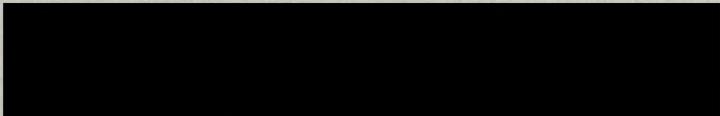
Class Member's Telephone:

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

When I closed out this loan with Renovate America finance (Hero) they charged me a hidden fee for administration fee \$1030.91. I was very upset when I found out, but I can't do anything about that. Since there is a lawsuit against this company, I should get my refund back \$1030.91. It was misleading.

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

Dated: 12-03-2020



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



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OBJECTION TO CLASS ACTION SETTLEMENT



23096

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name: Wendi Sanders

Class Member's Address: [REDACTED]

Class Member's Telephone: [REDACTED]

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

The proposed amount is a joke - These people are crooks and need to pay.

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

Dated: 10/3/2020

[REDACTED SIGNATURE] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



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

Class Member's Name: ELLEN GREER

Class Member's Address: DEBORAH GREER

Class Member's Telephone: [REDACTED]

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

SEE EXHIBIT "A"

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

Dated: 11/11/20
[REDACTED]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

EXHIBIT "A"

OBJECTION LETTER re CASE NO. RICJCCP4940

CLASS MEMBERS: ELLEN AND DEBORAH GREER



Your Honor,

We, Ellen and Deborah Greer OBJECT to the Class Action Settlement for the following reasons:

It is unfair, unreasonable and inadequate to us and others that has applied for financing through the LA HERO Program (Renovate America Finance), to believe that they would be saving money and conserving energy in their homes only to find out different.

In August of 2015, we were approved for Windows and an HVAC System through the HERO Program. Initially we were told that our financing terms could be for 5, 10, or 15 years depending on the product @ a rate of 8.15% (See HERO Application Approval). Quickly thereafter, we received an Addendum to the Assessment Contract, Addendum No. 1 (See attachment).

Due to the issues related to the HVAC System (See attached letter from Contractor State License Board, HERO Partial Payment Statement and Statement Agreement and Release), only Windows were installed (See HERO Completion Certificate). We never received a partial payment; instead our property taxes were reassessed again.

It has been 5 years now and we have paid the LA HERO Program \$10,573.58+/- (2016-Present for Windows) plus a Mortgage payment increase in 2017 from \$2,042.62 to \$2,327.18 to cover financing on our Annual Property Taxes, (a monthly increase of \$284/mos. X 35 mos. = \$9,940 paid to date). We have already paid of over \$20,513 for Windows that should have cost us \$14,720 thru this program. How much more are we expected to pay? What are the terms and rate for Windows? How can this be considered energy efficient and saving money?

We have paid our dues and ask that the remaining LA Hero Program financing be removed from our Annual Secured Property Tax Statement and that the LIEN placed on our Property be removed as well. We're living in tough times right now and we're just asking for what we believe is right; not only for us, but for everyone else who's had to deal with an unfortunate situation like this.

We thank you for your time and ask for your consideration as Class Members re this Case.

Sincerely,



Ellen and Deborah Greer
/attachments

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

54558

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

Class Member's Name: Corine and Nathan Tillery

Class Member's Address: [REDACTED]

Class Member's Telephone: [REDACTED]

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

The settlement amount disclosed does not cover any repairs done or needed. This amount is not acceptable for this situation.

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

Dated: 1-5-2021

[REDACTED SIGNATURE] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



4975001507531

000 0000417 00000000 0012 0015 00028 INS: 0 0

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name: Yvonne Husband
Class Member's Address: [Redacted]
Class Member's Telephone: [Redacted]

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

First, the settlement (possible settlement) is ridiculous in amount by comparison to the cost of the product I purchased. I am on the hook for \$10K+ for the purchase I made and \$18.80 won't make the cut. I feel I was taken advantage of as a single woman, by a married salesman, who wanted more from me than

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

Dated: 1/3/21

[Redacted Signature Area]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

just a rate! I would like a significant amount more compensation for my troubles, especially some 4-5 yrs later, with interest. I seek to obtain \$25k in damages based on my claims above. \$25,000 will, I believe, cover damages (punitive) + cost of the ~~per~~ product purchased (fraction) excluding interest, taxes + fees. Thank you for your consideration. I further believe that all Class Members should receive the same amount of compensation each!





OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



3054

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

Class Member's Name:

James Crump

Class Member's Address:



Class Member's Telephone:

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

Please see the attachment

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

Dated: *11/30/2020*



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

ATTACHMENT A: ISD PACE Assessment Form

Section 1: You may check all of the boxes that apply to you, and check "Other" if you have additional issues with your PACE assessment. You will be able to explain what "Other" means in more detail in Section 4, below:

- I am unable to afford my PACE assessment.
- Improvement work was not completed or was not satisfactory.
- My home did not qualify for the PACE program.
- I did not understand my PACE financing.
- I did not sign the PACE financing documents.
- There is an issue with title to my property and/or with other mortgage lien holders.
- Other (Describe in Comments Section 4 below fully).

Section 2: Please circle or fill-in the requested information, as appropriate, for the following:

- Was all of your PACE home improvement work completed? YES or NO. (If all of your PACE home improvement was not completed, or not completed to your satisfaction, please use Section 4 below to provide more information as to which products were not completed to your satisfaction and why.)
- Are you 65 years old or older? YES or NO.
- Is your primary language something other than English? YES or NO.
 - o If so, what is your primary language? _____
 - o If so, were you provided documents related to your PACE assessment in your primary language? YES or NO.

Section 3: Please also submit with your response any evidence you would like the County to consider in support of your claim. For example, you may submit photos or copies of your home improvement contract, PACE financing documents, or other complaints you have made to other agencies. Original documents may not be returned.

Section 4: Please describe in detail why you believe your PACE assessment should be cancelled. For example, if you cannot afford your PACE assessment, you should include an explanation as to why.

If you selected "Other" you can provide further explanation here. You may attach additional pages as necessary.

I WANT get out of This program because.

- (1) I AM 83 years OLD
- (2) I am on A fixed income SSI and Retirement
- (3) I did NOT understand The documents ON The Computer
- (4) I WEAR GLASSES
- (5) MY mortgage WAS \$840.00 Before The Pace Loan,
NOW MY mortgage IS 1800.02.
- (6) I CAN NOT afford The 962.00 INcrease.
- (7) I have Lived in my Home SINCE 1968.
- (8) I AM afraid I might Loose my home.
- (9) MY INcome IS ONLY 1800.00 A month.
- (10) I struggle every month To pay my mortgage,
because I dont want To Live on The street.
- (11) I need help, help me please.

09-02-2020



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

56578

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

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

*I payed off my loan within 4 years and
seems that I have had to pay way to much
and I am still unsure if they have lifted
the lien on my house.*

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

Dated: *11/5/2020*

Robin Ryan
[Redacted Signature] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

*I have been paying the correct amount⁺ as an
plan. I should not have had to pay an additional
interest amount of 5,933.²⁹ as listed on final payoff
statement*





HERO Program Payoff Statement

Statement Date:	02/26/2020
Total Payoff Amount Due:	\$16,784.68
Payment must be received by:	03/31/2020
Bond Series:	[REDACTED]
HERO ID Number:	[REDACTED]
APN:	[REDACTED]
Contract Owner:	Robin Ryan
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.

Any refund due shall be remitted to the Contract Owner at the Property Address, both as identified above. If such refund should be remitted to a different party or address other than the "Contract Owner" and "Property Address" listed above, the current property owner or legally authorized representative of current property owner shall complete and sign the portion of the Payment Slip below entitled "Overpayment Remittance" and e-mail such form to HERO-Refunds@FinanceDTA.com.

Description of Payment	
Project Cost (labor and products) 1/8/2016	\$14,985.00
HERO administration program cost ¹	\$841.95
County recording and processing fee ²	\$130.00
Interest from 1/8/2016 to 5/4/2020 ^{3,4}	\$5,933.29
Assessment: Payments via property tax bill from 7/1/2016 to 6/30/2017 ⁵	\$(1,763.52)
Assessment: Payments via property tax bill from 7/1/2017 to 6/30/2018 ⁵	\$(1,763.52)
Assessment: Payments via property tax bill from 7/1/2018 to 6/30/2019 ⁵	\$(1,763.52)
Recording/Administrative Fee ⁵	\$235.00
Reserve Fund Credit ⁷	\$(50.00)
Payoff Balance Total (Payment Must be Received by 03/31/2020): ⁸	\$16,784.68

YOUR PAYMENT SLIP

Total payoff amount of **\$16,784.68** must be received by **03/31/2020**

TO MAIL IN PAYMENT

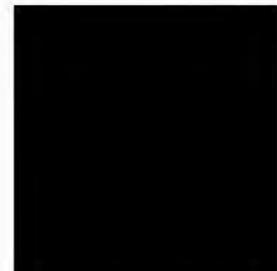
Please include this slip with your check made payable to "WRCOG."
Please write your APN and HERO ID number on the check and mail to the following address:



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:





P.O. Box 5242
Fresno, CA 93711
www.myEECU.org
800-538-3328

DOMESTIC WIRE TRANSFER REQUEST

Date 3/9/2020
Time 4:30pm

Amount of Wire \$16,784.68
Fee \$20.00

Reason for Sending Wire Transfer Paying off loan on Mortgage

Deadline: Wires outside 12th district & foreign - 11:00 a.m.
Wires inside 12th district - 2:00 p.m.

PLEASE INITIAL IN LEFT MARGIN TO VERIFY ACCURACY OF INFORMATION.

REMITTER/SENDER

Mbr Initials

Member Name Robin Ryan	Account No. [REDACTED]
Address [REDACTED]	Phone No. [REDACTED]
City, State Zip [REDACTED]	Date of Birth [REDACTED]
SSN [REDACTED]	Comments

RECEIVING FINANCIAL INSTITUTION

Mbr Initials

Bank Name [REDACTED]	Branch Name
City, State [REDACTED]	Country
Routing/Transit No [REDACTED]	
Comments	

BENEFICIARY/RECIPIENT

RECIPIENT NAME, ADDRESS, CITY, STATE, AND ZIP CODE MUST BE COMPLETED

Mbr Initials

Recipient's Name [REDACTED]	
Address [REDACTED]	
Account No. [REDACTED]	
Special Instructions [REDACTED]	

IMPORTANT NOTICE: PLEASE READ CAREFULLY

I authorize Educational Employees Credit Union (EECU) to transfer funds from my account as instructed above. This transfer is subject to fees outlined in EECU's Schedule of Fees. EECU may make use of its correspondents or subagents to complete this transfer. Fedwire may be used to process this transfer. Regulation J is the law covering all Fedwire transactions.

If I give Educational Employees Credit Union a payment order which identifies the beneficiary (recipient of funds) by both name and an identifying account number, payment may be made by the beneficiary's bank on the basis of the identifying account number, even if the number identifies a person different than the renamed beneficiary.

I agree to hold EECU harmless if funds transferred are misapplied or returned by the receiving Financial Institution. EECU is not responsible for the final delivery of funds to the beneficiary of a wire transfer to a Non-cooperative Country or Territory. By accepting and effecting this transfer, no liability shall be attached to Educational Employees Credit Union or its correspondents for any loss or damage sustained as a result of delays, mistakes, omissions, interruptions, mutilations or errors.

Remitter's Signature _____

Date _____
mm-dd-yy

Name/Tir #/Initials [REDACTED] Branch [REDACTED] Date Accepted [REDACTED]	E-Mail to Accounting _____ OFAC Check _____ Approval _____ 2nd Level Approval (if needed) _____
<input checked="" type="checkbox"/> In Person <input type="checkbox"/> Fax/Phone <input type="checkbox"/> Other Secure # <input type="checkbox"/> Yes <input type="checkbox"/> No	

YAHOO! MAIL

Subject

From

To:

Date Wed, Feb 26, 2020 at 2:00 PM

Dear Robin Ryan,
Thank you for your participation in HERO financing.

Per your request, please find the attached payoff calculation for HERO Financing for APN [REDACTED]. As shown in the calculation, the total payoff amount is equal to \$16,784.68 which is valid through 3/31/2020. Instructions on where to make the payment are shown in the attached worksheet.

Once payment is received and processed, the Balance Information Center, where the payment instructions were requested, will reflect this update. The subsequent document number for the Release of Lien will be available there as well once the Release of Lien has been recorded.

CA and MO Only - For questions around the calculations in the payoff statement, please reach out to David Taussig & Associates, who is the third party who prepares the calculations, at 1-800-969-4382. For all other questions, please refer to our Balance Information Center.

FL Only - For questions around the calculations in the payoff statement, please email info@renovateamerica.com with the best contact number and time to have a party reach out to review the calculation. For all other questions, please refer to our Balance Information Center.

Thank you,
The HERO Program
Renovate America, Inc.

California Department of Business Oversight License [REDACTED]

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	
Initial Approval Amount:	\$49,449.00
Funds Used:	\$14,985.00
Estimated Amount Available:	\$34,464.00

Payoff Requests & Partial Payoffs

If at any time you would like to prepay all or a portion of your HERO Financing, you may do so without incurring any prepayment penalties. Unlike most mortgage payments, if you decide to pay off a portion of your HERO Financing, the annual amount of your property tax bill will be lowered. Please note that in order to lower your payment, you must pay at least \$2,500. The new annual payment will vary depending upon when you submit the payment.

If you would like to pay off your financing, please contact HERO Property Advisors so we can update your account and prepare the appropriate paperwork to complete this transaction. We can also assist you if you would like to pay off a portion of your HERO Financing.

Payment Summary

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

Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee*	Total Estimated Contractual Assessment Payments
2016 - 2017	\$1,408.87	\$354.65	\$1,763.52	\$35	\$1,798.52
2017 - 2018	\$1,379.25	\$384.27	\$1,763.52	\$35	\$1,798.52
2018 - 2019	\$1,347.17	\$416.35	\$1,763.52	\$35	\$1,798.52
2019 - 2020	\$1,312.40	\$451.12	\$1,763.52	\$35	\$1,798.52
2020 - 2021	\$1,274.73	\$488.79	\$1,763.52	\$35	\$1,798.52
2021 - 2022	\$1,233.92	\$529.60	\$1,763.52	\$35	\$1,798.52
2022 - 2023	\$1,189.70	\$573.82	\$1,763.52	\$35	\$1,798.52
2023 - 2024	\$1,141.78	\$621.74	\$1,763.52	\$35	\$1,798.52
2024 - 2025	\$1,089.87	\$673.65	\$1,763.52	\$35	\$1,798.52
2025 - 2026	\$1,033.62	\$729.90	\$1,763.52	\$35	\$1,798.52
2026 - 2027	\$972.67	\$790.85	\$1,763.52	\$35	\$1,798.52
2027 - 2028	\$906.64	\$856.88	\$1,763.52	\$35	\$1,798.52
2028 - 2029	\$835.09	\$928.43	\$1,763.52	\$35	\$1,798.52
2029 - 2030	\$757.56	\$1,005.96	\$1,763.52	\$35	\$1,798.52
2030 - 2031	\$673.57	\$1,089.95	\$1,763.52	\$35	\$1,798.52
2031 - 2032	\$582.56	\$1,180.96	\$1,763.52	\$35	\$1,798.52
2032 - 2033	\$483.94	\$1,279.58	\$1,763.52	\$35	\$1,798.52
2033 - 2034	\$377.10	\$1,386.42	\$1,763.52	\$35	\$1,798.52
2034 - 2035	\$261.33	\$1,502.19	\$1,763.52	\$35	\$1,798.52
2035 - 2036	\$135.90	\$1,627.62	\$1,763.52	\$35	\$1,798.52

*Annual Administrative Assessment Fee is subject to change



Dear Robin,

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

HERO Financing will be included in your property taxes beginning in the next property tax fiscal year after the close of your financing. This will be your 2016 property tax bill.

The total amount that you are financing is \$16,872.72, which includes an approved product amount of \$14,985.00 and financed fees and interest before first payment. The annual amount added to your property tax bill will be \$1,798.52. The financing term is 20 years and the interest rate is 8.35%. 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.

If you pay your property taxes monthly along with your mortgage payment, you have an escrow impound account through your lender. If that situation applies to you, please read the following section carefully.

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.

2019-20



OSCAR J. GARCIA, CPA

Make Check Payable To:
FRESNO COUNTY TAX COLLECTOR



**FRESNO COUNTY
SECURED PROPERTY
TAX BILL**

7/1/2019 THRU 6/30/2020

IMPORTANT MESSAGES

CORRECTED TAX BILL
ASSESSOR COPY

ASSESSED TO: RYAN ROBIN MARIE



PARCEL NUMBER	LOCATION	TAX RATE AREA
[REDACTED]		

TAX PAYMENT IS DISTRIBUTED AS SHOWN BELOW

SPECIAL ASSESSMENTS	TAX CODE	CONTACT PHONE	VALUE BASE	RATE/\$100	AMOUNT
FR COUNTYWIDE TAX			1	1.000000	3,835.50
CLOVIS USD 2012 D			1	.017248	66.14
CLOVIS USD 2012 A			1	.003532	13.54
CLOVIS 2012 SER B			1	.006922	26.54
CLOVIS USD 2012 C			1	.005352	20.52
CLOVIS USD 16 REF			1	.036360	139.44
CLOVIS 19 REF			1	.019130	73.36
CLOVIS UNIF 2004			1	.043694	167.58
CLOVIS USD 17 REF			1	.005558	21.30
CLOVIS USD 18 REF			1	.006860	26.30
CLOVIS USD 01B			1	.010696	41.02
STATE CC 2012 REF			1	.002044	7.82
STATE CCC 15 REF			1	.004614	17.68
ST COLL 2016 GO A			1	.014730	56.48
STATE CC 17 REF			1	.000440	1.68
STATE CC 02 S 18A			1	.003958	15.18
TOTAL TAX RATE				1.181138	
HERO PROGRAM			6		906.76
CLOVIS CFD 2004-01			6		255.32
CLOVIS-LNDSCF MNTC			6		344.40
MET FLOOD ASSMT			6		20.70

TAXES

1ST INSTALLMENT
3,482.01
2ND INSTALLMENT
2,575.25
TOTAL TAX
6,057.26

FULL VALUE

LAND
107,738
IMPROVEMENTS
275,812
PERSONAL PROPERTY
EXEMPTION
PEST CONTROL VALUE
NET TAXABLE VALUE
383,550

NOTICE TO PROPERTY OWNERS - A MORTGAGE COMPANY REQUESTED YOUR TAX BILL

Your tax bill was requested by and mailed to a lending institution (mortgage company), which indicates your taxes may be paid through an impound account. **Please contact your lender if you have any questions regarding your impound account.**

If your impound account has been terminated, or you paid off your mortgage, you will need to pay the taxes yourself.

You are responsible to ensure your taxes are paid on or before the due dates. The first installment is always due by **December 10th**. The second installment is always due by **April 10th**. Should you have any questions, please contact our office at (559) 600-3482. www.fresnocountyca.gov/departments/auditor/controller-treasurer-tax-collector/property-tax



NOTE: Penalties will not be waived if either you or your lender fails to pay by the due date.



OSCAR J. GARCIA, CPA
 Make Check Payable To:
 FRESNO COUNTY TAX COLLECTOR

2018-19
FRESNO COUNTY
SECURED PROPERTY
TAX BILL
 FISCAL YEAR JULY 1, 2018 thru
 JUNE 30, 2019

NOTICE TO PROPERTY OWNERS

**A MORTGAGE COMPANY
 REQUESTED YOUR TAX BILL**

7/1/2018 thru 6/30/2019

PARCEL NUMBER LOCATION TAX RATE AREA

65 68 *****SCH 5-DIGIT 93619
 34037 1 AV 0.378
 RYAN ROBIN MARIE



Your tax bill was requested by and mailed to a lending institution, which indicates your taxes may be paid through an impound account. Please contact your lender if you have any questions regarding your impound account or do not know if you have one.

If your impound account has been terminated or the lender does not forward payment, you are responsible for payment of the taxes and penalties. Penalties will not be waived if the lender fails to pay the taxes timely.

TAXES

1ST INSTALLMENT	2ND INSTALLMENT	TOTAL TAX
3,418.20	3,418.20	6,836.40

FULL VALUE

LAND	IMPROVEMENTS	PERSONAL PROPERTY	EXEMPTION
105,626	270,404		

NET TAXABLE VALUE	PERSONAL PROPERTY ACCT.	PEST CONTROL VALUE
376,030		

IMPORTANT MESSAGES

TAX PAYMENT IS DISTRIBUTED AS SHOWN BELOW

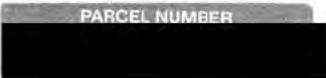
SPECIAL ASSESSMENTS	VALUE BASE	RATE/\$100	AMOUNT
FRESNO COUNTYWIDE TAX	1	1.000000	3,760.30
STATE CC 2012 REF	1	.002284	8.58
CLOVIS 2012 SER B	1	.001944	7.30
CLOVIS USD 17 REF	1	.009448	35.52
CLOVIS USD 2012 D	1	.016670	62.68
CLOVIS USD 16 REF	1	.064388	242.10
CLOVIS USD 01B	1	.011382	42.78
CLOVIS USD 2012 RE	1	.016234	61.04
CLOVIS USD 2012 A	1	.014632	55.02
CLOVIS USD 2012 C	1	.010828	40.70
CLOVIS USD 18 REF	1	.009824	36.94
ST COLL 02 S 09A	1	.000452	1.68
ST COLL 02 S 09B	1	.000504	1.88
STATE CCC 15 REF	1	.004286	16.10
ST COLL 2016 GO A	1	.015440	58.04
TOTAL RATE		1.178316	
HERO PROGRAM	6		1,808.52
CLOVIS CFD 2004-01	6		248.52
CLOVIS-LNDSCP MNTC	6		328.00
MET FLOOD ASSMT	6		20.70
TOTAL TAX			6,836.40

**IF YOU CHOOSE TO PAY THE TAXES
 (DUE DATES ARE ON THE BACK),
 PLEASE WRITE YOUR PARCEL
 NUMBER ON YOUR CHECK OR
 CONTACT OUR OFFICE FOR A
 DUPLICATE TAX BILL.**

THIS COURTESY NOTICE IS FOR
 YOUR RECORDS.



PARCEL NUMBER



2016-17
FRESNO COUNTY
SECURED PROPERTY
TAX BILL
FISCAL YEAR JULY 1, 2016 thru
JUNE 30, 2017
7/1/2016 thru 6/30/2017

NOTICE TO PROPERTY OWNERS

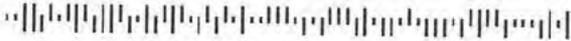
A MORTGAGE COMPANY
REQUESTED YOUR TAX BILL

Make Check Payable To:
FRESNO COUNTY TAX COLLECTOR



64 70 *****AUTO**SCH 5-DIGIT 93619
33291 1 AV 0.376

RYAN ROBIN MARIE



Your tax bill was requested by and mailed to a lending institution, which indicates your taxes may be paid through an impound account. Please contact your lender if you have any questions regarding your impound account or do not know if you have one.

If your impound account has been terminated or the lender does not forward payment, you are responsible for payment of the taxes and penalties. Penalties will not be waived if the lender fails to pay the taxes timely.

TAXES		
1ST INSTALLMENT	2ND INSTALLMENT	TOTAL TAX
3,171.74	3,171.74	6,343.48

FULL VALUE			
LAND	IMPROVEMENTS	PERSONAL PROPERTY	EXEMPTION
101,525	259,904		
NET TAXABLE VALUE	PERSONAL PROPERTY ACCT.	PEST CONTROL VALUE	
361,429			

LOCATION	TAX RATE AREA
1745 GRAYBARK CLOVIS 5212 3145 5 0015006133	001-138

IMPORTANT MESSAGES

IF YOU CHOOSE TO PAY THE TAXES (DUE DATES ARE ON THE BACK), PLEASE WRITE YOUR PARCEL NUMBER ON YOUR CHECK OR CONTACT OUR OFFICE FOR A DUPLICATE TAX BILL.

THIS COURTESY NOTICE IS FOR YOUR RECORDS.

TAX PAYMENT IS DISTRIBUTED AS SHOWN BELOW			
SPECIAL ASSESSMENTS	VALUE BASE	RATE/\$100	AMOUNT
FRESNO COUNTYWIDE TAX	1	1.000000	3,614.28
STATE CC 2012 REF	1	.002562	9.24
CLOVIS 2012 SER B	1	.008264	29.86
CLOVIS USD 2012 D	1	.021004	75.90
CLOVIS USD 16 REF	1	.012028	43.46
CLOVIS UNIF 2004	1	.045130	163.10
CLOVIS USD 01A	1	.027522	99.46
CLOVIS USD 01B	1	.012406	44.82
CLOVIS USD 2012 RE	1	.003252	11.74
CLOVIS USD 2012 A	1	.012618	45.60
CLOVIS USD 2012 C	1	.013126	47.44
ST COL 2002 2007A	1	.001724	6.22
ST COLL 02 S 09A	1	.000482	1.74
ST COLL 02 S 09B	1	.000540	1.94
STATE CCC 15 REF	1	.003172	11.46
TOTAL RATE		1.163830	
HERO PROGRAM	6		1,788.52
CLOVIS-LNDSCP MNTC	6		328.00
MET FLOOD ASSMT	6		20.70
TOTAL TAX			6,343.48



4975000900596

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



23476

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name:

Grant Malakyan

Class Member's Address:

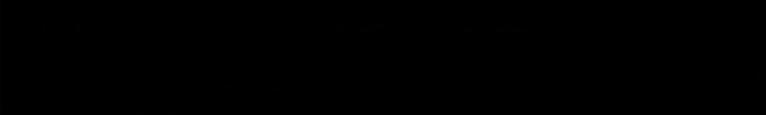


Class Member's Telephone:

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: 1/5/2021



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than January 6, 2021. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



H0053

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

Class Member's Name: Helen Marie Lopez
Class Member's Address: [Redacted]
Class Member's Telephone: [Redacted]

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

This here has cost me great hardship
it made my taxes so high the representative
came to the door at the time my husband and
I were separated and getting ready to go through

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

Dated: 11-17-2020

[Redacted] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

RECEIVED
FEB 08 2021
Epiq Class Action

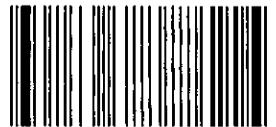
Renovate America Finance Cases CA4975



Objection #

600000140

Document Range



Begin:

End:

Quantity:

0497505

140

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1

Prepped by:

QC:

Stats:

Scanned by:

ID #: 98 ml		AA	AA
FEB 09 2021	✓	FEB 09 2021	FEB 09 2021

Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

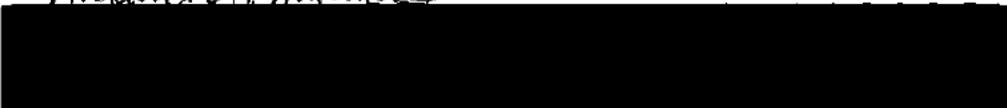
60227

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

Class Member's Name:

Alexandro Jimenez

Class Member's Address:



Class Member's Telephone:

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

- *Have property Insurance when to High - Didn't like it*
- *Always to ask "Why." I don't get a good Response*
- *Would be nice if the hero ~~was~~ could help you out and not just take your money. Not a good Company*

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

Dated:

1-4-2021



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA
In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

 Renovate America Settlement Administrator
 P.O. Box 4234
 Portland, OR 97208-4234
 Forms@HeroFinancingSettlement.com

Alexandro Jimenez

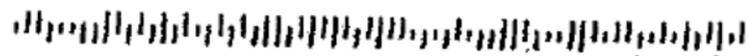
SACRAMENTO CA 957

3 FEB 2021 PM 7 L



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

97208-4234



LEGAL SERVICES

JAN 11 2021

RECEIVED

Renovate America Finance Cases CA4975

Objection #



600000129

Document Range

Begin:

End:

Quantity:

129

134

6



0497505

Prepped by:

QC:

Stats:

Scanned by:

ID #: 465	109			
01.13.21				

Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

49654

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

Class Member's Name:

Alexander Molina and Christine Molina

Class Member's Address:



Class Member's Telephone:

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

I paid for HEROES and the interest rates were very unreasonable and unfair

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

Dated:

01/01/2020



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

New Total: \$ 30302.60

Green Home Investment - Letter of Recommendation

This letter is an honest description of your Green Home Experience and will be picked up at the time of job completion.

Discount: \$ 2321.25

New Total: \$ ~~28000.00~~ 28982.35

Green Home Investment - Price Confidentiality

Because this is a limited funds program, there is a very good chance that what we can do for you now, we may not have the same funds available to offer to future homeowners in the program.

Discount: \$ 1335.12

New Total: \$ 27647.23

Cash Discount

Discount: \$ 6607.15

New Total: \$ 27647.23

Green Home Investment Funds to be used on This Project

\$ 6607.15

GREEN HOME Job Estimate based on funds availability at the time of presentation

→ \$ 27647.23

Original Job Estimate

→ \$

I wish to participate in the GREEN HOME INVESTMENT PROGRAM

I DO NOT wish to participate in the GREEN HOME INVESTMENT PROGRAM

HOMEOWNER _____ DATE _____

By not participating, I agree to release the full amount of the above Green Home investment funds so they can be used by another homeowner in my zipcode. I understand this is a pilot program subject to temporary funding and I have no claim to any future Program funds.

AS-IS

Form GHIP-20567 32C-v2

Document Control





American Standard



003167



Green Home Investment Program

Appointment Date: _____ Estimate No. _____ Program No: _____

Home Owner: Alex Christine Phone #: _____

Address: _____ Product Mgr: **AS-IS**

City / Zip: _____ Representative: *Document Control*

Program Description

The purpose of this program is to help families go Green faster and easier, thereby reducing our Nation's energy consumption at a grass roots level. The Green Home Investment Program (GHIP) is targeted at the local level and offered in pre-selected geographic energy zones. Your home and zip code was chosen as a possible participant in the GHIP and may be eligible for thousands of investment dollars from Corporate, Government, and Utility Companies. This is a pilot program and is subject to available funds. Renewal of this program will be based on actual results.

This program is not for everyone and it's not a FREE give-a-away! The GHIP is for Homeowners that are interested in lowering their monthly utility bills, increase the equity in your home while helping the environment. We will respectfully understand if you decide this program is not for you. We are not looking to build another job; we are looking to build a strong relationship with a homeowner in order to build 3-5 more Green Home jobs immediately. Again the "Green Home Investment Program" is NOT something for nothing; and the offer is good while we are here. The reason being, is the Co-Op money is offered on a first come first serve basis, contingent upon your pre-selected geographic energy zones. Please review the GHIP criteria below and decide for yourself if this is something that is right for you and your household.

Original Job Estimate

Estimate good for One Year

\$ 34254.58

Green Home Investment - 30 DAY Job Sign Discount

Still one of the best ways to spread the word to your neighbors about going Green now!

Discount: \$ 1198.90 H/O

New Total: \$ 33055.47

Green Home Investment - Before & After Pictures

These Before & After pictures will be used to present the GHIP program to your neighbors.

Discount: \$ 1156.94 H/O

New Total: \$ 31898.53

Green Home Investment - 3 Announcements or Referrals



EXCLUSIONS: Plans, fees, permits and unforeseen deficiencies or conditions.

Work will be substantially commenced within 10 working days after the below listed "Approximate Start Date" and completion of financing (if required). Failure by the contractor, without lawful excuse, to substantially commence work within 20 days from approximate date in contract is a violation of contractor's license law.

"State law requires anyone who contracts to do construction work to be licensed by the Contractors State License Board in the license category in which the contractor is going to be working-if the total price of the job is \$500 or more (including labor and materials),

"Licensed contractors are regulated by laws designed to protect the public. If you contract with someone who does not have a license, the Contractors State License Board may be unable to assist you with a complaint. Your only remedy against an unlicensed contractor may be in civil court, and you may be liable for damages arising out of any injuries to the contractor or his or her employees.

"You may contact the Contractors State License Board to find out if this contractor has a valid license. The Board has complete information on the history of licensed contractors, including any possible suspensions, revocations, judgments, and citations. The Board has offices throughout California. Please check the government pages of the White Pages for the office nearest you or call 1-800-321-CSLB for more information."

PURCHASER AGREES TO MAKE ALL CHECKS OR MONEY ORDERS PAYABLE TO CLEARVIEW HOME ENERGY SOLUTIONS

Purchaser agrees that in the event that it is necessary for CLEARVIEW HOME ENERGY SOLUTIONS to refer any dispute concerning this contract to an attorney for enforcement or collection, the purchaser shall pay, in addition to the total cash prices stated below, reasonable attorney's fees and all court costs incurred.

The cash price for all labor and materials is \$: 27647.23 TERMS: CASH CREDIT CREDIT CARD SEE ATTACHED SHEET *2015 11/10/14 Jbc Sgn*

If this is a credit transaction, the agreement for credit is contained in a separate document, which is incorporated herein by reference and made a part hereof. If this is a cash transaction, the purchase price shall be paid as follows:

Cash down payment \$ 1 Progress Payment \$ _____ Balance payable upon substantial completion \$ _____

YOU, AS OWNER OR TENANT HAVE THE RIGHT TO REQUIRE THE CONTRACTOR TO HAVE A PERFORMANCE BOND AND PAYMENT BOND, OR FUNDING CONTROL

APPROXIMATE STARTING DATE _____ APPROXIMATE COMPLETION DATE _____

"ARBITRATION OF DISPUTES"
Any controversy or claim arising out of or relating to this contract of the breach thereof shall be settled by arbitration in accordance with the Uniform Rules for Better Business Bureau Arbitration, and the judgement upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof."

"WE HAVE READ AND UNDERSTAND THE FOREGOING AND AGREE TO SUBMIT DISPUTES ARISING OUT OF THE MATTERS INCLUDED IN THE "ARBITRATION OF DISPUTES" PROVISION TO NEUTRAL ARBITRATION."

By [Redacted] Signed [Redacted] Dated 9/3/14
By _____ Signed _____ Dated 9-3-14

You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction. See the attached Notice of Cancellation form for an explanation of this right.

AS-IS
Document Control



CLEARVIEW

HOME ENERGY SOLUTIONS

Licensed & Insured
No. 838720

AS-IS

Document Control

CORPORATE OFFICE

4155 E. La Palma Avenue, Suite 500 • Anaheim, California 92807
Tel.: (714) 729-0680 • Fax: (714) 579-3679

I/We, the owners of the premises described below request and authorize you to furnish all necessary materials, labor and workmanship, and permit delivery and placement, to install and construct the improvements according to the following specifications, terms, and conditions, on the premises described below, as job address

Owner's Name Alex Christine Molina
Owner's Address [Redacted]
Job Address [Redacted]

SCOPE OF WORK

- | | |
|----|---|
| 1. | CLEARVIEW CONSTRUCTION COMPANY TO CUSTOM ORDER AND INSTALL <u>20</u> ANLIN VIRGIN VINYL DUAL PANE, DOUBLE STRENGTH WINDOW (S) AND <u>1</u> SLIDING GLASS DOOR (S).

(SEE ADDITIONAL SCOPE OF WORK FOR SIZE, STYLES AND LOCATIONS) |
| 2. | EACH ABOVE STATED WINDOW AND/OR DOORS TO HAVE PROPRIETARY "INFINITY" ENERGY EFFICIENT GLASS PACKAGE. |
| 3. | COLOR OF WINDOWS: <u>white</u> COLOR OF DOORS: <u>white</u> |
| 4. | CLEARVIEW CONSTRUCTION COMPANY TO REMOVE AND DISPOSE OF OLD WINDOWS AND CLEAN PROJECT SITE OF ALL DEBRIS CREATED DURING INSTALLATION PROCESS. |
| 5. | CLEARVIEW CONSTRUCTION COMPANY TO INSTALL MANUFACTURERS RECOMMENDED VIRGIN VINYL FLAT TRIM AFTER INSULATION PROCESS IS COMPLETED ON ALL INTERIOR CASINGS OF THE: <u>20</u> WINDOWS AND <u>1</u> DOORS. |
| 6. | CLEARVIEW CONSTRUCTION COMPANY TO PROVIDE MANUFACTURERS LIFETIME WARRANTY UPON COMPLETION OF PROJECT |

Additional Scope of Work pages attached? Yes No

EXCLUSIONS: Plans, fees, permits and unforeseen deficiencies or conditions.

Work will be substantially commenced within 10 working days after the below listed "Approximate Start Date" and completion of financing (if required). Failure by the contractor, without lawful excuse, to substantially commence work within 20 days from approximate date in contract is a violation of contractor's license law.

"State law requires anyone who contracts to do construction work to be licensed by the Contractors State License Board in the license category in which the contractor is going to be working-if the total price of the job is \$500 or more (including labor and materials),

"Licensed contractors are regulated by laws designed to protect the public. If you contract with someone who does not have a license, the Contractors State License Board may be unable to assist you with a complaint. Your only remedy against an unlicensed contractor may be in civil court, and you may be liable for damages arising out of any injuries to the contractor or his or her employees.

"You may contact the Contractors State License Board to find out if this contractor has a valid license. The Board has complete information on the history of licensed contractors, including any possible suspensions, revocations, judgments, and citations. The Board has offices throughout California. Please check the government pages of the White Pages for the office nearest you or call 1-800-321-CSLB for more information."

PURCHASER AGREES TO MAKE ALL CHECKS OR MONEY ORDERS PAYABLE TO CLEARVIEW HOME ENERGY SOLUTIONS

Purchaser agrees that in the event that it is necessary for CLEARVIEW HOME ENERGY SOLUTIONS to refer any dispute concerning this contract to an attorney for enforcement or collection, the purchaser shall pay, in addition to the total cash prices stated below, reasonable attorney's fees and all court costs incurred.

The cash price for all labor and materials is \$: 27647.23 TERMS: CASH CREDIT CREDIT CARD SEE ATTACHED SHEET 2010 Hand Dec Sign

If this is a credit transaction, the agreement for credit is contained in a separate document, which is incorporated herein by reference and made a part hereof. If this is a cash transaction, the purchase price shall be paid as follows:



HERO Financing Program™ Final Payment Summary

Thank you for choosing the The HERO Financing Program to finance your recent home energy renovation project. You will be making your HERO Financing payments through your property tax bills.

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

<p>How do I make my payments?</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. This will be your November 2015 property tax bill.</p>
<p>How does this impact your property tax impound account?</p>	<p>If you pay your property taxes monthly along with your mortgage payment, you have an impound account through your lender.</p> <p>The Treasurer-Tax Collector provides your lender with your property tax amount for the year, which will include HERO FINANCING and your lender adjusts your monthly property tax impound amount based on this information.</p> <p>If you would like to confirm that your monthly property tax impound amount is adequate to cover your property taxes, please contact your lender.</p>
<p>How will this impact my property taxes if I pay direct?</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 and the second installment due in February.</p>

If you have any questions, please call us at 855-HERO-411 (855-437-6411).



HERO Financing Program™ Final Payment Summary

Date: 10/02/2014
 Property Owner(s): [Redacted]
 Property Address: [Redacted]
 HERO ID: [Redacted]
 Application Date: [Redacted]
 Funding Date: [Redacted]

AS-IS
 Document Control

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
20 years	8.95%	\$3,592.98

Eligible Product Type	Approved Financing Amount
1 Windows, Doors, and Skylights - Exterior Doors	\$0.00
2 Windows, Doors, and Skylights - Exterior Windows	\$27,647.23
Total Approved Product Amount	\$27,647.23

Payment Summary

Tax Year (commencing July 1)	Interest	Principal	Total Assessment	Current Annual Administrative Assessment Fee****	Total Estimated Contractual Assessment Payment
2015 - 2016*	\$2,917.27	\$640.71	\$3,557.98	\$35.00	\$3,592.98
2016 - 2017	\$2,859.93	\$698.05	\$3,557.98	\$35.00	\$3,592.98
2017 - 2018	\$2,797.46	\$760.52	\$3,557.98	\$35.00	\$3,592.98
2018 - 2019	\$2,729.39	\$828.59	\$3,557.98	\$35.00	\$3,592.98
2019 - 2020	\$2,655.23	\$902.75	\$3,557.98	\$35.00	\$3,592.98
2020 - 2021	\$2,574.43	\$983.55	\$3,557.98	\$35.00	\$3,592.98
2021 - 2022	\$2,486.41	\$1,071.57	\$3,557.98	\$35.00	\$3,592.98
2022 - 2023	\$2,390.50	\$1,167.48	\$3,557.98	\$35.00	\$3,592.98
2023 - 2024	\$2,286.01	\$1,271.97	\$3,557.98	\$35.00	\$3,592.98
2024 - 2025	\$2,172.17	\$1,385.81	\$3,557.98	\$35.00	\$3,592.98
2025 - 2026	\$2,048.14	\$1,509.84	\$3,557.98	\$35.00	\$3,592.98
2026 - 2027	\$1,913.01	\$1,644.97	\$3,557.98	\$35.00	\$3,592.98
2027 - 2028	\$1,765.79	\$1,792.19	\$3,557.98	\$35.00	\$3,592.98
2028 - 2029	\$1,605.38	\$1,952.60	\$3,557.98	\$35.00	\$3,592.98
2029 - 2030	\$1,430.63	\$2,127.35	\$3,557.98	\$35.00	\$3,592.98
2030 - 2031	\$1,240.23	\$2,317.75	\$3,557.98	\$35.00	\$3,592.98
2031 - 2032	\$1,032.79	\$2,525.19	\$3,557.98	\$35.00	\$3,592.98
2032 - 2033	\$806.78	\$2,751.20	\$3,557.98	\$35.00	\$3,592.98
2033 - 2034	\$560.55	\$2,997.43	\$3,557.98	\$35.00	\$3,592.98
2034 - 2035	\$292.28	\$3,265.69	\$3,557.97	\$35.00	\$3,592.97

****Subject to change

Paid off in June 2019

(3) Issue joint checks for payment, made out to both your contractor and subcontractors or material suppliers involved in the project. The joint checks should be made payable to the persons or entities which send preliminary notices to you. Those persons or entities have indicated that they may have lien rights on your property, therefore you need to protect yourself. This will help to insure that all persons due payment are actually paid.

(4) Upon making payment on any completed phase of the project, and before making any further payments, require your contractor to provide you with unconditional "Waiver and Release" forms signed by each material supplier, subcontractor, and laborer involved in that portion of the work for which payment was made. The statutory lien releases are set forth in exact language in Section 3262 of the Civil Code. Most stationery stores will sell the "Waiver and Release" forms if your contractor does not have them. The material suppliers, subcontractors, and laborers that you obtain releases from are those persons or entities who have filed preliminary notices with you. If you are not certain of the material suppliers, subcontractors and laborers working on your project, you may obtain a list from your contractor. On projects involving improvements to a single-family residence or duplex owned by the individuals, the persons signing these releases lose the right to file a mechanics' lien claim against your property. In other types of construction, this protection may still be important, but may not be as complete.

(5) To protect yourself under this option, you must be certain that all material suppliers, subcontractors and laborers have signed the "Waiver and Release" form. If a mechanics' lien has been filed against your property, it can only be voluntarily released by a recorded Release of Mechanics' Lien signed by the person or entity that filed the mechanics' lien against your property unless the lawsuit to enforce the lien was not timely filed. You should not make any final payments until any and all such liens are removed. You should consult an attorney if a lien is filed against your property.

Contractors are required by law to be licensed and regulated by the Contractors State License Board, which has jurisdiction to investigate complaints against contractors if a complaint regarding a patent act or omission is filed within four years of the date of the alleged violation. A complaint regarding a latent act or omission pertaining to structural defects must be filed within 10 years of the date of the alleged violation. Any questions concerning the contractor may be referred to the Registrar, Contractors State License Board, Post Office Box 26000, Sacramento, California 95826.

If you attempt to cancel this contract beyond the three (3) day right of rescission, you will be subject to a minimum cancellation charge of at least 20% of the contract price.

NOTICE TO OWNER

"Under the California Mechanics Lien Law, any contractor, subcontractor, laborer, supplier, or other person or entity who helps to improve your property, but is not paid for his or her work or supplies, has a right to place a lien on your home, land, or property where the work was performed and to sue you in court to obtain payment.

This means that after a court hearing, your home, land, and property could be sold by a court officer and the proceeds of the sale used to satisfy what you owe. This can happen even if you have paid your contractor in full if the contractor's subcontractors, laborers, or suppliers remain unpaid.

To preserve their rights to file a claim or lien against your property, certain claimants such as subcontractors or material suppliers are each required to provide you with a document called a "Preliminary Notice." Contractors and laborers who contract with owners directly do not have to provide such notice since you are aware of their existence as an owner. A preliminary notice is not a lien against your property. Its purpose is to notify you of persons or entities that may have a right to file a lien against your property if they are not paid. In order to perfect their lien rights, a contractor, subcontractor, supplier, or laborer must file a mechanics' lien with the county recorder which then becomes a recorded lien against your property. Generally, the maximum time allowed for filing a mechanics' lien against your property is 90 days after substantial completion of your project.

TO ENSURE EXTRA PROTECTION FOR YOURSELF AND YOUR PROPERTY, YOU MAY WISH TO TAKE ONE OR MORE OF THE FOLLOWING STEPS:

- (1) Require that your contractor supply you with a payment and performance bond (not a license bond), which provides that the bonding company will either complete the project or pay damages up to the amount of the bond. This payment and performance bond as well as a copy of the construction contract should be filed with the county recorder for your further protection. The payment and performance bond will usually cost from 1 to 5 percent of the contract amount depending on the contractor's bonding ability. If a contractor cannot obtain such bonding, it may indicate his or her financial incapacity.
- (2) Require that payments be made directly to subcontractors and material suppliers through a joint control. Funding services may be available, for a fee, in your area which will establish voucher or other means of payment to your contractor. These services may also provide you with lien waivers and other forms of protection. Any joint control agreement should include the addendum approved by the registrar.

Christine Molina & Alexander Molina



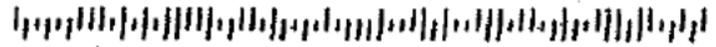
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Renovate America Settlement Admin
PO. BOX 4234
Portland OR 97208-4234

97208-423434



LEGAL SERVICES

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Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

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FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del 6 de enero de 2021. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: Blanca R Sanchez
Dirección del Miembro del grupo: 
Teléfono del Miembro del grupo: 

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Disculpe por haberlos mandado tarde
pero apenas los recibí como que estaban
extrañados

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a: **Renovate America Settlement Administrator**
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

36335

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

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Epiq Class Action

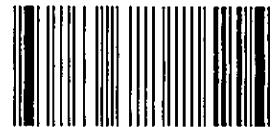
Renovate America Finance Cases CA4975

Objection #



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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

39538

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

Class Member's Name: BRENDA S Rael
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: 5/3/21
[REDACTED] (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

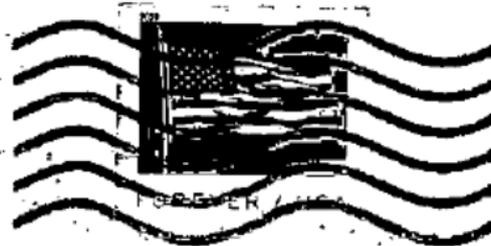
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P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

BRENDA S. RAGL

SN BERNARDINO CA 923

4 MAY 2021 PM 6 L



RENOVATE AMERICA SETTLEMENT
ADMINISTRATOR

P.O. BOX 4234

PORTLAND, OR 97208-4234

97208-423434



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JAN 11 2021

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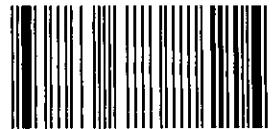
Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo:

Carlos Perez

Dirección del Miembro del grupo:

Teléfono del Miembro del grupo:

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Que el Programa Hero me hizo fraude nunca me dijeron que se iba a cobrar como una segunda a mi casa y yo acorde pagos de 175 dls al mes y nunca me llegaron los pagos

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha:

11-28-2020

(FIRMAR AQUÍ)

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

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

43616

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

_____ (SIGN HERE)

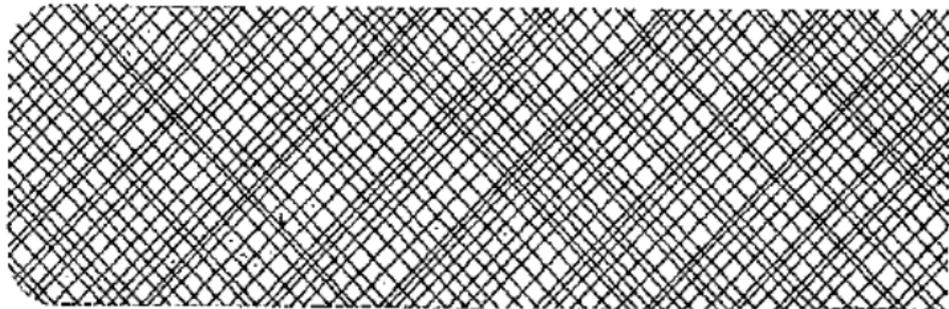
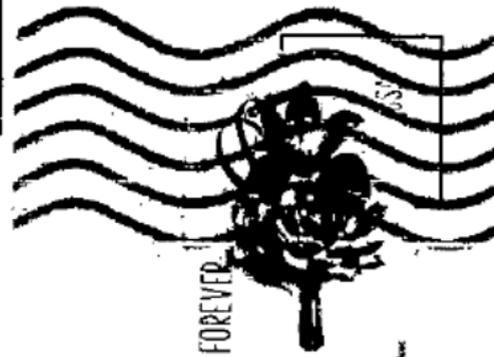
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Carlos Perez



SN BERNARDINO CA 923

7 JAN 2021 PM 6 L



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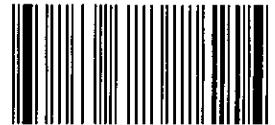
Renovate America Finance Cases CA4975



Objection #

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Route to: Vault

*Route to: _____

FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: Evelia Palmero

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Mi objeción es la siguiente, cuando las personas se presentaron en mi casa, solo me dijeron que tenían programas del condado y yo les creí. El condado de los angeles, nunca debió servir como colector de la

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura. deuda

Fecha: 12/21/2020

(FIRMAR AQUÍ)

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P.O. Box 4234
Portland, OR 97208-4234
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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



4214

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

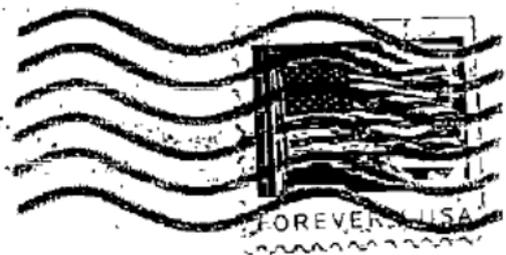
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P.O. Box 4234
Portland, OR 97208-4234
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Palmero

LOS ANGELES CA 900

15 FEB 2021 PM 8 L



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Portland, OR. 97204-4234
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97208-423434



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Renovate America Finance Cases CA4975

Objection #



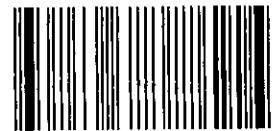
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*Route to: _____

FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Document Control

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del 6 de enero de 2021. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: Fernando Garcia
Dirección del Miembro del grupo: [Redacted]
Teléfono del Miembro del grupo: [Redacted]

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Correo electrónico Mail

[Redacted]

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Fecha: 1-7-21
[Redacted]

(FIRMAR AQUÍ)

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Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



OBJECTION FORM

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OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICICCP4940

48186

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
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Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



UNITED STATES
POSTAL SERVICE.

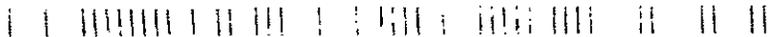
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6" x 9" Envelope

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Product Code 93300006

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APR 01 2021

DOCUMENT CONTROL

Renovate America Finance Cases CA4975



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*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

36287

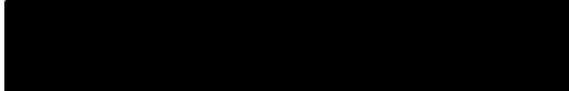
NOTE: DO NOT FILL OUT OR SEND IN THIS FORM UNLESS YOU OBJECT TO THE TERMS AND/OR CONDITIONS OF THE PROPOSED SETTLEMENT.

Class Member's Name: GREGORIO REYES
Class Member's Address: 
Class Member's Telephone: 

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: 2/1/2021



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

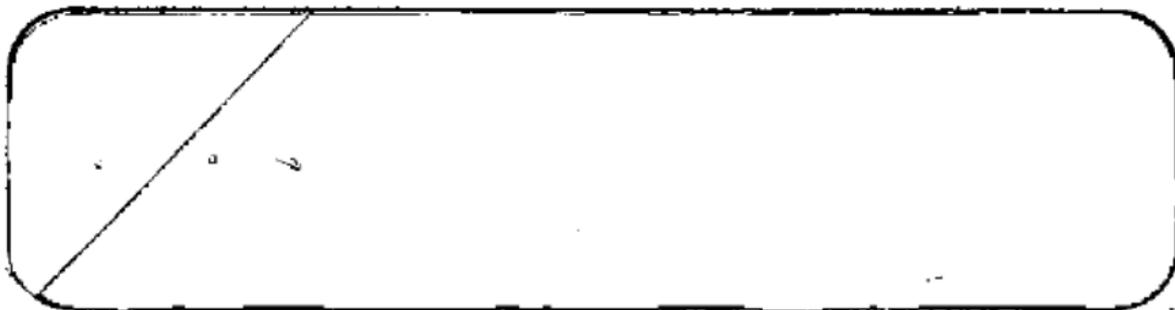
FROM: 

GREGORIO REYES

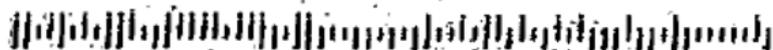


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18 MAR 2021 PM 7 L



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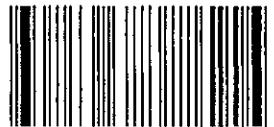
Renovate America Finance Cases CA4975



Objection #

600000143

Document Range



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Quantity:

143

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ID #: 412	CG		AH	AH
MAY 06 2021	✓		MAY 06 2021	MAY 06 2021

Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

70063

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

Class Member's Name: Lorenza Torres Cornelio Torres
Class Member's Address: [Redacted]
Class Member's Telephone: [Redacted]

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: 04/28/2021
[Redacted Signature]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Cornelio Torres

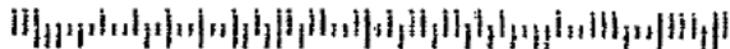
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Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234

97208-423434

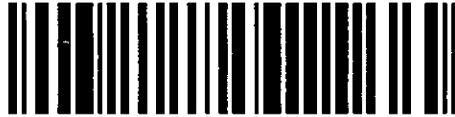


LEGAL SERVICES

JAN 25 2021

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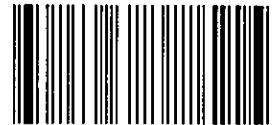
Renovate America Finance Cases CA4975



Objection #

600000137

Document Range



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Quantity:

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01.26.21	✓	JAN 26 2021	JAN 26 2021

Route to: Vault

*Route to: _____

FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo:

Edna Alvaranga / Luis A. Alvaranga

Dirección del Miembro del grupo:

Teléfono del Miembro del grupo:

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

*No quiero perder el derecho "de demandas"
si en caso necesito hacerlo en el futuro.*

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha:

11-09-20

(FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

33964

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

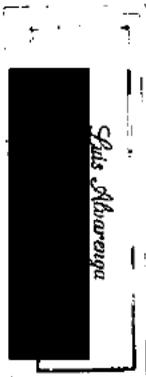
I received notice of a settlement, and I object to the class action Settlement in the above-referenced case. The reasons for my objection are as follows (attach additional sheets if more space is required).

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

Dated: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



A Luis Abregoa
[Redacted]

SN BERNARDINO CA 923

22 JAN 2021 PM 6 L



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

97208-423434



COPY

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JUN 21 2021

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

600000146

Document Range



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Quantity:

146

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ID #: 184 WS		AH	AH
JUN 22 2021	✓	JUN 22 2021	JUN 22 2021

Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



16490

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

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

Class Member's Name: Maria E Ruiz
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: _____
[REDACTED]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Marin ERUIZ

SANTA ANA CA 926

17 JUN 2021 PM 5 L



Renovate America Settlement
Administrator

P.O. Box 4234

Portland OR 97208-4234

97208-423434



LEGAL SERVICES

JAN 15 2021

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Renovate America Finance Cases CA4975



Objection #

600000135

Document Range



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Quantity:

135

136

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ID #: 465	9027		AA	AA
01.19.21	✓	JAN 19 2021	JAN 19 2021	JAN 19 2021

Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

38038

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

Class Member's Name: MARTIN GARCIA

Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: 12/20/20



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECCIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

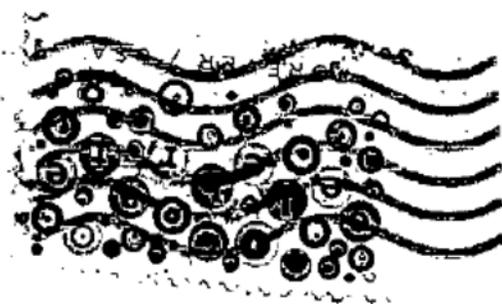
Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

MARTIN GARCIA

SN BERNARDINO CA 923

11 JAN 2021 PM 6 L



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

97208-423434



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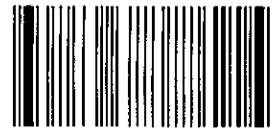
Renovate America Finance Cases CA4975



Objection #

600000145

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Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than January 6, 2021. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



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

Class Member's Name: MARY GILBERT
Class Member's Address: [Redacted]
Class Member's Telephone: [Redacted]

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

The amt. of monies which this settlement provides does not cover the money owed to me and the pain and suffering and stresses incurred due to the above disclosure of fees & interest

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

Dated: 3-30-21

[Redacted Signature Area]

(SIGN HERE)

Charged & attached to my property taxes. What a horrific SCAM.

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

This form was received by me after the above date of 1-6-2021



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a: **Renovate America Settlement Administrator**
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

[Handwritten signature and notes]



Ms Mary E Gilbert



SANTA ANA CA 926

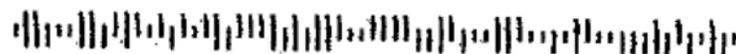
8 MAY 2021 PM 1 L



Renovate America
Settlement Administrator

P.O. Box 4234
Portland, Or. 97208-4234

97208-423434



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FEB 05 2021

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

600000139

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Route to: Vault

*Route to: _____



OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

49563

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

Class Member's Name: _____

Class Member's Address: _____

Class Member's Telephone: _____

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

Paul Yorterson was not able to pay off his debt to the Sales Company so I had to pay off \$10,000 loan to purchase his home.

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

Dated: _____
[Redacted]

PATRICIA R. BLIND

(SIGN HERE)

[Redacted]

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

Owner of

[Redacted]

Pat Blinn

SANTA ANA CA 926

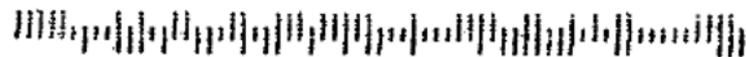
2 FEB 2021 PM 5 L



Private Practice Settlement
P.O. Box 4234
Portland, Or
97208-4234

Also Financing
HERO

97208-423434



RECEIVED

DEC 28 2021

LEGAL SERVICES

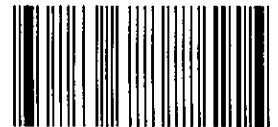
Renovate America Finance Cases CA4975



Objection #

600000147

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Route to: Vault

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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

41839

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

Class Member's Name: _____

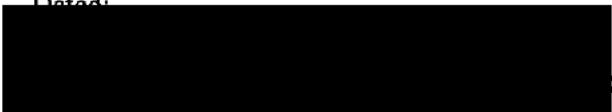
Class Member's Address: _____

Class Member's Telephone: _____

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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:



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

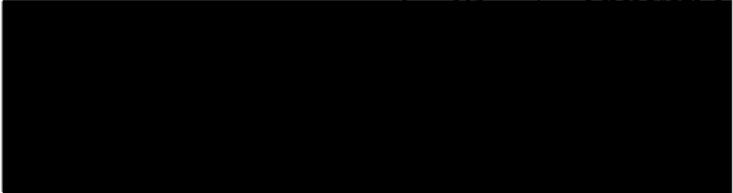
Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a: **Renovate America Settlement Administrator**
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

ROSARIO Esquivel BERNARDINO CA 923



PM 5 L

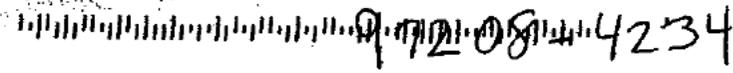


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RENOVATE AMERICA
SETTLEMENT ADMINISTRATION

P.O. ~~4234~~ 4234
PORTLAND, OR

97208-4234



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JAN 08 2021

LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

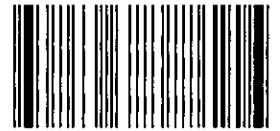
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*Route to: _____

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



10427

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

Class Member's Name:

WILLIAM WAGABAZA

Class Member's Address:

Class Member's Telephone:

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

Pursuant to Paragraph 3.08 of the 2nd Amended SA, I do wish to object to the proposed Monetary Settlement for UCL violations. The punitive tax assessments I have incurred are way too much compared to the \$18.80 being offered as a rebate. I believe I am owed the largest net recovery

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

of \$500.00

Dated:

11/13/20

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde **del 6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

WILLIAM H. WAGGONER

LOS ANGELES CA 900

JUN 2021 PM 12 L

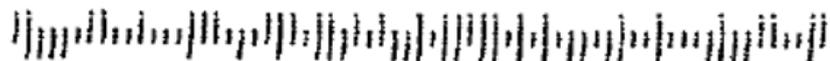
Renovate America Settlement

P.O. Box 4234,

Portland, OR 97208-4234



97208-423434





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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

53542

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

Class Member's Name:

J Moore

Class Member's Address:



Class Member's Telephone:

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

I very strongly object to "this settlement" plan; it appears to benefit only attorneys and not those of us who were and were damaged. I am unable to get my provider to fix problems and he was paid. This is a high interest loan I am a senior.

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

Dated: *Nov 4 2020*



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

66769

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

Class Member's Name: Mara Field
Class Member's Address: [REDACTED]
Class Member's Telephone: [REDACTED]

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

Very much object - Property taxes have tripled and my home is having issues from an the fault + had work completed.

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

Dated: 1/27/21
[REDACTED]

(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del 6 de enero de 2021. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo

OBJECCIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases
Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fechado: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

LEGAL SERVICES

JAN 11 2021

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Renovate America Finance Cases CA4975

Objection #



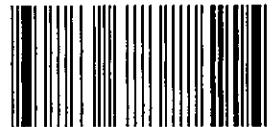
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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

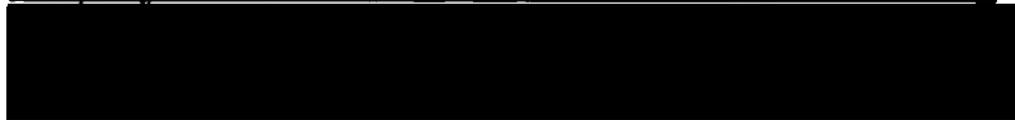
57124

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

Class Member's Name:

CINDY DAVIS

Class Member's Address:



Class Member's Telephone:

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: 1-5-2021



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

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OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS Y/O CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

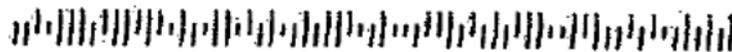
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6 JAN 2021 PM 12 L



Renovate America Settle Administ.
P.O. Box 4234
Portland, OR, 97208-4234
Foems@Hero Financing Settlement.com

97208-423434



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Epiq Class Action

Renovate America Finance Cases CA4975

Objection #



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OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT

In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940



23127

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

Class Member's Name:

Juan A Benavides

Class Member's Address:

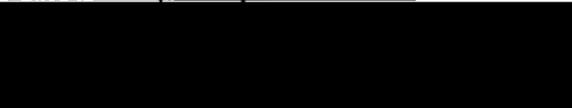


Class Member's Telephone:

I received notice of a settlement, and I object to the class action Settlement in the above-referenced 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: *11/24/2020*



(SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com



FORMULARIO DE PRESENTACIÓN DE OBJECIONES

Conforme al párrafo 3.08 del Segundo acuerdo de conciliación modificado de esta Demanda, cualquier Miembro del grupo que desee presentar objeciones a la Conciliación propuesta debe enviar la objeción por escrito ("Objeción") al Administrador de la conciliación de Renovate America, utilizando el Formulario de exclusión a continuación, de modo que se franquee no más tarde del **6 de enero de 2021**. Si el Tribunal aprueba la conciliación a pesar de su objeción, seguirá recibiendo un pago, que se enviará por correo.

OBJECIÓN A LA CONCILIACIÓN DE LA DEMANDA COLECTIVA

In re Renovate America Finance Cases

Tribunal Superior del Condado de Riverside, Número de Caso RICJCCP4940

NOTA: NO RELLENE NI ENVÍE ESTE FORMULARIO A MENOS QUE QUIERA PRESENTAR OBJECIONES A LOS TÉRMINOS YO CONDICIONES DE LA CONCILIACIÓN PROPUESTA.

Nombre del Miembro del grupo: _____

Dirección del Miembro del grupo: _____

Teléfono del Miembro del grupo: _____

He recibido una notificación de una conciliación y presento una objeción a la conciliación de la demanda colectiva en el caso mencionado anteriormente. Los motivos de mi objeción son los siguientes (adjunte hojas adicionales si se necesita más espacio).

Proporcione copias de cualquier documento que desee presentar en respaldo de su postura.

Fecha: _____

_____ (FIRMAR AQUÍ)

Enviar este formulario por correo postal o correo electrónico a:

Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com

For faster service, please:

- Enclose your check or money order (no cash or foreign currency).
- Write your account number on your check.
- Do not staple or tape your check to the remittance slip.
- Make sure the address appears in the envelope window.



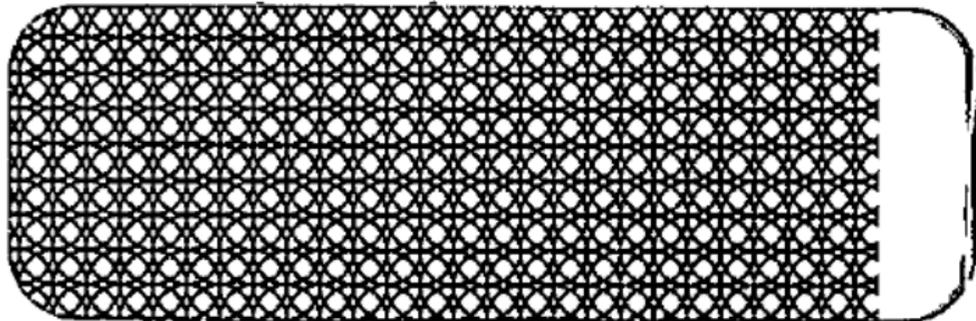
Schedule your payments online and save your
free time for the things you really enjoy.



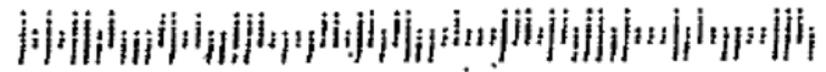
Mr. Juan A. Benavides
[Redacted]

SANTA CLARITA CA 913

28 NOV 2020 PM 2



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LEGAL SERVICES

Renovate America Finance Cases CA4975



Objection #

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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:

J	U	A	N																
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MI:

M

Last Name:

V	A	R	G	A	S														
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Class Member's Address:

[REDACTED]

City:

State:

ZIP Code:

[REDACTED]

Class Member's Telephone:

[REDACTED]

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:

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[REDACTED]

(SIGN HERE)

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





Mr. Juan Vargas



LITTLE ROCK AR 722

JUL 2020 PM 3 L



RENOVATE AMERICAN SETTLEMENT RD.
PO BOX 4234
PORTLAND, OR. 97208-4234

97208-423434

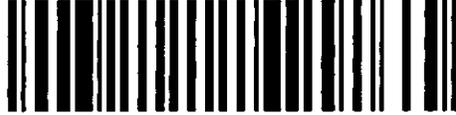


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APR 16 2020

LEGAL SERVICES

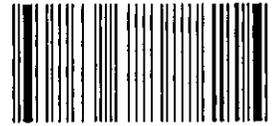
Renovate America Finance Cases CA4975



Objection #

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*Route to: _____

Stephen Landgraf

SANTA CLARITA CA



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.





OBJECTION FORM

Pursuant to paragraph 3.08 of the Second Amended Settlement Agreement in this Action, any Class Member who wishes to object to the proposed Settlement must submit the written objection ("Objection") to the Renovate America Settlement Administrator using the Objection Form below, so that it is postmarked no later than **January 6, 2021**. If the Court approves the Settlement despite your objection, you will still receive a payment mailed to you.

OBJECTION TO CLASS ACTION SETTLEMENT



In re Renovate America Finance Cases
Riverside County Superior Court, Case Number RICJCCP4940

49430

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

Class Member's Name: Ronald J. Gonzalez
Class Member's Address: 
Class Member's Telephone: 

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

IT'S THE ATTORNEYS THAT WILL MAKE THE MONEY
* \$ 840K. THE PEOPLE WILL ONLY GET \$ 20⁰⁰

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

Dated: _____

_____ (SIGN HERE)

Mail or email this form to: Renovate America Settlement Administrator
P.O. Box 4234
Portland, OR 97208-4234
Forms@HeroFinancingSettlement.com