



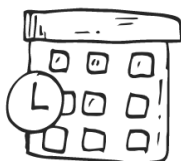
CONCERT FINANCE



ALOHA FLEX SOLAR LOANS



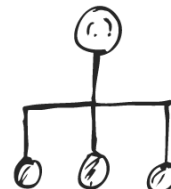
**No payments for
18 months**



**Flexible repayment
terms**



**Low interest
rates**



**Three
reamortizations**

Why go solar with Concert's Aloha Flex loan?

Your Aloha Flex solar loan begins with a 18 month deferred payment period from the time your solar project is installed. We then give you three opportunities to adjust your monthly payments by paying down your loan balance. Those opportunities come at months 18, 30, and 42.

You have a lot of flexibility in how to pay your Concert Aloha Flex loan all while keeping your low interest rate.



ALOHA FLEX SOLAR LOANS

Loan Highlights

- \$0 Down Payment
- No payment required until 18 months following installation (deferred payment period)
- Fixed rate term loan following deferred payment period
- Any additional lump payments made between paydown opportunity dates will lower monthly payments
- Lump payments are not required
- If the entire loan principal amount is paid off before the end of the first 18 months, all interest will be waived
- No prepayment penalty

Payment Timing

Solar system installed

18 months of deferred payment begins



1st Opportunity - 18 months

at end of 18 month deferred payment period. First monthly payments are based on paydown amount. Interest rate is fixed.



2nd Opportunity - 30 months

12 months later. Paying loan balance down further will lower your monthly payment. Interest rate remains fixed.



3rd Opportunity - 42 months

12 months later. Paying loan balance down further will lower your monthly payment. Interest rate remains fixed.



Continue making your payments until you pay off your loan in full.