

Mr. Sunny Customer and Ms. Happy Buyer

Solar User Inc.
(408) 111 1111H, (408) 222 2222C, (408) 333 3333x333W
cust@buyer.com

Solar Analysis provided by:
Andy Black
OnGrid Solar
(408) 428-0808
(408) 521-0885
andy@ongrid.net
www.ongrid.net

9.6 kW Residential PV System

Site Address:
117 So Mary Ave, #30
Sunnyvale, CA 94087



July 4, 2006

Mailing Address:
117 So Mary Ave, #30
Sunnyvale, CA 94087

ELECTRICAL ENERGY USAGE, BILLING & TAX INPUTS & ASSUMPTIONS

1500 kWh Average Winter Monthly Historic Usage
1500 kWh Average Summer Monthly Historic Usage
18000 kWh Total Annual Historic Usage

18000 kWh Total Annual Estimated Usage with lifestyle/occupancy changes
About 100% of Historic Usage

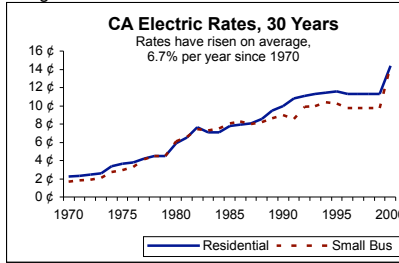
18000 kWh Total Annual Estimated Usage factoring in Energy Efficiency gains (excluding solar)
About 100% of Lifestyle Adjusted Usage

Rate Schedule: PG&E E1-X B -- Residential Regular Rate, Tiered, Non-TOU
Recommended New Rate Schedule: PG&E E6-X B -- Residential, Tiered, TOU

28% Federal Income Tax Rate
9.3% State Income Tax Rate
37.3% Combined Fed & State Income Tax Rate

3.5% Assumed General Inflation (maintenance, etc)
The CPI has increased 3.5% annually since 1981

5.0% Assumed Electric Rate Inflation
Average California Electric Rates have increased 6.7% annually since 1970



SOLAR ELECTRIC SYSTEM

9.573 kW PV system size (CEC AC Rating)

Comprising 42 Sharp Corporation ND-208U1 modules and 2 SMA America SB3800U (240V) inverters
PV Array is 22° up from horizontal, and facing S

1023 square feet, approximate roof area required
Module dimensions are 64.6" by 39.1"

5.3 Hours of equivalent full noontime sun occurs at Sunnyvale, CA
This is based on 30 year annual average data for nearby San Francisco, CA (SFO Airport)
found in the NREL Redbook (rredc.nrel.gov/solar/pubs/redbook)

This level of sunshine can vary +/- 9% year to year due to weather

70% Total system efficiency factor, accounting for:
inverter, module heating, wire losses, dust & dirt, and module mismatch factors
Normal per CEC guidebook is about 71%
This does not include shading or array orientation factors

5.3 Hours of effective full noontime sun, factoring in shading & orientation

15,595 kWh/year estimated production (1,629 kWh per year per kW CEC AC Capacity Rating)
Offsets about 87% of estimated/adjusted future usage

0.5% Annual Module Degradation Rate (normally 0% to 1%)
Affects future energy production due to module aging

Disclaimer: This information is provided as an illustration of potential financial benefits stemming from ownership of a renewable energy power system. This is not a production guarantee. These estimates should be confirmed by a professional accountant or tax advisor. Neither OnGrid Solar nor any authorized user warrants the applicability of these estimates for particular business cases, and both disclaim all liability

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ENERGY COSTS/SAVINGS	
HISTORIC ENERGY COSTS WITHOUT SOLAR:	
\$	360 Historic Average Monthly Charges
ESTIMATED FUTURE ENERGY COSTS WITH ADJUSTMENTS IN USAGE (BEFORE SOLAR)	
\$	360 Average Monthly Charges accounting for adjustments in usage
ESTIMATED FUTURE ENERGY COSTS WITH SOLAR AND ADJUSTMENTS	
\$	10 Average Monthly Charges with Solar
SAVINGS USING SOLAR:	
\$	350 Savings in 1st month due to solar (with usage adjustments) Savings will increase over time as electric rates rise
\$	4,196 First year savings due to solar
\$	6,693 Pre-Tax value of the first year annual savings due to solar

SYSTEM PRICING	
\$	78,369 Total System Cost (includes full service, parts, delivery, installation, warranty, sales tax)
\$	-
\$	-
\$	-
\$	-
\$	78,369 Gross Top Line Cost (\$8.19 per CEC AC Watt)
\$	(24,889) Rebate Incentive at \$2.60 per Watt
\$	53,480 System Price after Rebate (typically, the net contract amount)
\$	500 Estimated Permit Fees NOT included in system contract price
\$	-
\$	-
\$	53,980 Cost After Rebate & Fees (may be the Tax Creditable Amount, see Tax Advisor)
\$	-
\$	-
\$	(2,000) Federal Tax Credit
\$	-
\$	51,980 Net System Cost with Tax Benefits
\$	-
\$	-
\$	51,980 TOTAL NET AFTER-TAXES COST OF SYSTEM

FINANCING	
7.0%	Loan Rate
30 years	Loan Term
100%	Loan % of TOTAL NET AFTER-TAX COST
\$	51,980 Loan Amount
\$	- Net Cash Required
\$	2,000 Short Term Cash Required Until Tax Benefits are received



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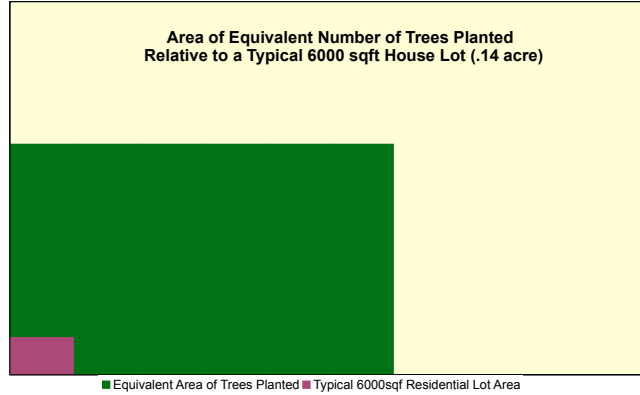
ENVIRONMENTAL BENEFITS:

15,595 kWh/year estimated system production of electricity, or about 87% of the estimated future usage

Over 25 years, this solar system is estimated to offset:

- 611,613 lbs of CO₂, the leading greenhouse gas
- 1,963 lbs of NO_x, which creates smog
- 1,777 lbs of SO₂, which causes acid rain
- 121 lbs of particulates which cause asthma
- 995,156 miles driven in an average car, or 39,806 miles a year

**It's like taking 3.2 cars off the road for 25 years.
 Or planting 5.2 acres of trees.**



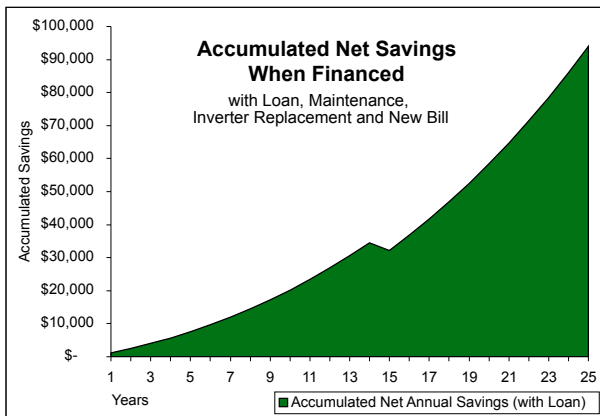
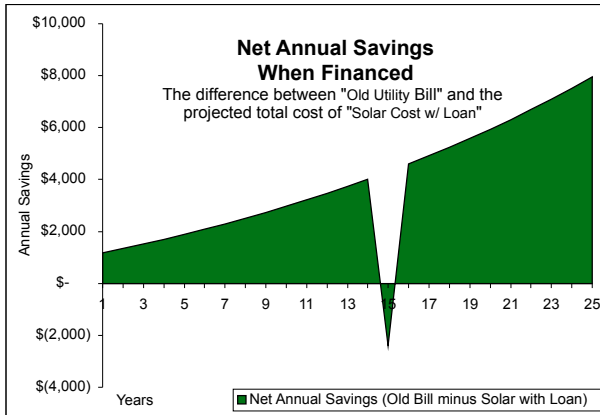
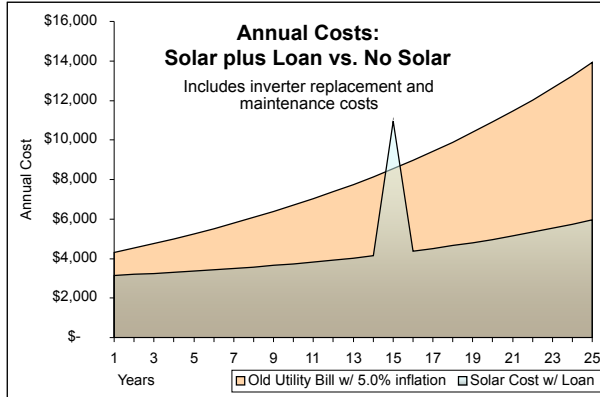
RETURN ON INVESTMENT SUMMARY (see following pages for detail)

CASH FLOW	
\$	333 Electric Bill Savings in 1st Month (before electric rate inflation)
\$	(236) 1st Month Net Cost of a 7%, 30 year loan
\$	97 NET SAVINGS / CASH FLOW IN FIRST MONTH
	Net monthly savings will increase due to electricity inflation, but decrease due to reduced interest (tax deduction) portion of loan repayment. Savings get larger, because inflation works faster than reduction in interest.
ANNUAL RATE OF RETURN	
	16.0% Pre-Tax Annual Rate of Return
	For comparison with other investments Additional value as a hedge against future electric rate increases
TOTAL LIFECYCLE PAYBACK (Cumulative Electric Bill Savings Over 25 Years including system expenses)	
\$	172,681 equals 332% return on initial system cost of \$51,980
EQUITY / PROPERTY VALUE INCREASE:	
\$	80,009 Appraisal Journal Estimated Immediate Increase in Property Value or 154% of the system's cost
	Based on 20 x First Year's Net Savings of \$4,000 Equity increases \$20 for every \$1 saved in annual utility expenses ref: The Appraisal Journal, Oct 98 see www.ongrid.net/AppraisalJournalPVValue10.98.pdf
	This Resale Value will continue to increase as electric bill savings increase due to inflation This increase is limited by the total remaining savings expected within 25 years
\$	124,810 Maximum resale value based on estimated remaining savings to 25 years. Occurs at year 11



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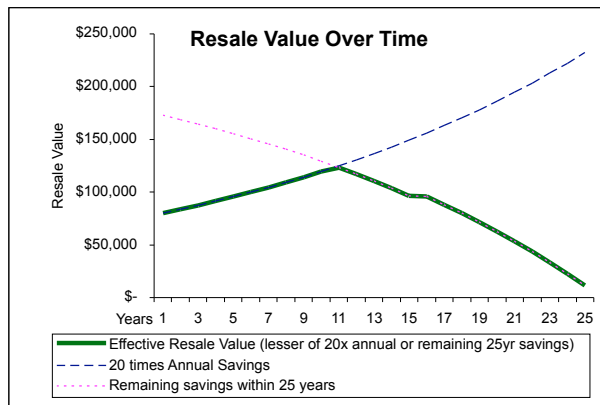
CASH FLOW:	
\$	333 Electric Bill Savings in 1st Month (before electric rate inflation), plus REC & PBI income
\$	(236) 1st Month Net Cost of a 7%, 30 year loan
\$	97 NET SAVINGS / CASH FLOW IN FIRST MONTH
	Net monthly savings will increase due to electricity inflation, but decrease due to reduced interest (tax deduction) portion of loan repayment. Savings get larger, because inflation works faster than reduction in interest.



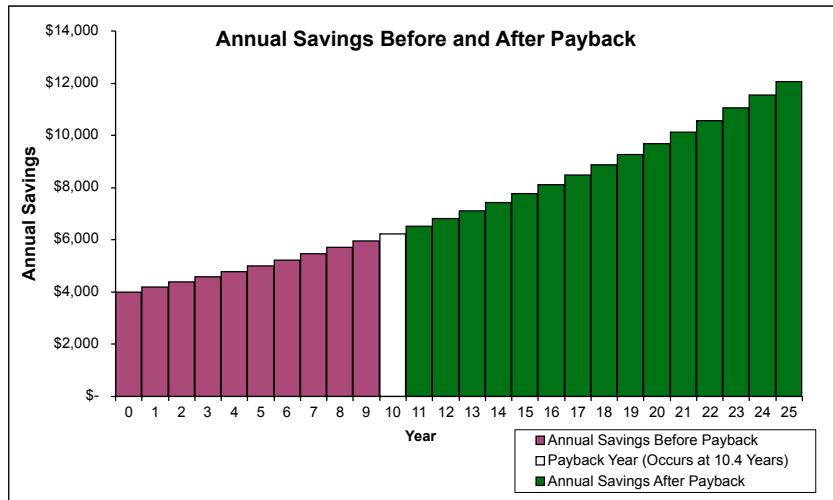


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\$	<p>123,413 Maximum resale value based on estimated remaining savings to 25 years occurs at year 11</p>



TOTAL LIFECYCLE PAYBACK (Cumulative Electric Bill Savings Over 25 Years including system expenses)	
\$	<p>172,681 equals 332% return on initial system cost of \$51,980</p>



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Loan & Resale Value Annual Detail



Solar Analysis provided by:
 Andy Black
 OnGrid Solar
 (408) 428-0808
 andy@ongrid.net

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LOAN:

Year:	0	1	2	3	4	5	6	7	8	9	10	11	12
Loan Balance	51,980	51,429	50,840	50,210	49,536	48,815	48,043	47,217	46,334	45,388	44,377	43,294	42,136
Payment (monthly)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)
Interest (monthly)	(303)	(300)	(297)	(293)	(289)	(285)	(280)	(275)	(270)	(265)	(259)	(253)	(246)
Tax Deduction Benefit (monthly)	113	112	111	109	108	106	105	103	101	99	97	94	92
Net Monthly Loan Cost	(236)	(237)	(238)	(240)	(241)	(243)	(245)	(246)	(248)	(250)	(253)	(255)	(257)
Annual Electric Bill without Solar (what it would be with Lifestyle changes, but without Energy Efficiency)	4,317	4,533	4,759	4,997	5,247	5,509	5,785	6,074	6,378	6,697	7,032	7,383	7,752
New Annual Energy Cost (New Electric Bill plus Maintenance & Inverter Replacement Cost)	316	350	387	426	468	513	561	613	668	727	791	859	932
Loan plus new electric bill, maintenance, inverter replacement	3,148	3,196	3,248	3,303	3,363	3,427	3,495	3,569	3,647	3,731	3,821	3,917	4,020
Cash Flow (annual)	1,169	1,336	1,511	1,694	1,884	2,082	2,290	2,505	2,731	2,965	3,210	3,466	3,732
Cash Flow (monthly)	97	111	126	141	157	174	191	209	228	247	268	289	311
ACCUMULATED LOAN CASH FLOW:	1,169	2,505	4,017	5,710	7,594	9,677	11,966	14,472	17,202	20,168	23,378	26,844	30,576

INCREASED RESALE VALUE:

Increased resale value factor: 20	80,009	83,649	87,454	91,431	95,589	99,935	104,479	109,229	114,194	119,384	124,810	130,482	136,411
Remaining savings within 25 years	172,681	168,681	164,498	160,125	155,554	150,774	145,778	140,554	135,092	129,383	123,413	117,173	110,649
Effective Resale Value (lesser of 20x annual or remaining 25yr savings)	80,009	83,649	87,454	91,431	95,589	99,935	104,479	109,229	114,194	119,384	123,413	117,173	110,649

<---- <---- <---- next 13 years follow below <---- <---- <---- <---- <---- <---- <----

LOAN:

Year:	13	14	15	16	17	18	19	20	21	22	23	24	25
Loan Balance	42,136	40,897	39,571	38,152	36,633	35,009	33,271	31,411	29,421	27,291	25,013	22,575	19,966
Payment (monthly)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)	(349)
Interest (monthly)	(246)	(239)	(231)	(223)	(214)	(204)	(194)	(183)	(172)	(159)	(146)	(132)	(116)
Tax Deduction Benefit (monthly)	92	89	86	83	80	76	72	68	64	59	54	49	43
Net Monthly Loan Cost	(257)	(260)	(263)	(266)	(269)	(273)	(277)	(281)	(285)	(290)	(295)	(300)	(306)
Annual Electric Bill without Solar (what it would be with Lifestyle changes, but without Energy Efficiency)	7,752	8,140	8,547	8,974	9,423	9,894	10,389	10,908	11,454	12,026	12,628	13,259	13,922
New Annual Energy Cost (New Electric Bill plus Maintenance & Inverter Replacement Cost)	932	1,009	7,793	1,181	1,276	1,377	1,485	1,600	1,723	1,854	1,993	2,142	2,300
Loan plus new electric bill, maintenance, inverter replacement	4,020	4,130	10,949	4,374	4,508	4,652	4,805	4,969	5,144	5,330	5,529	5,741	5,968
Cash Flow (annual)	3,732	4,009	(2,402)	4,600	4,915	5,242	5,584	5,939	6,310	6,696	7,098	7,518	7,954
Cash Flow (monthly)	311	334	(200)	383	410	437	465	495	526	558	592	626	663
ACCUMULATED LOAN CASH FLOW:	30,576	34,585	32,183	36,783	41,698	46,940	52,523	58,463	64,773	71,469	78,567	86,085	94,039

INCREASED RESALE VALUE:

Increased resale value factor: 20	136,411	142,608	149,087	155,859	162,939	170,339	178,074	186,160	194,613	203,448	212,684	222,339	232,430
Remaining savings within 25 years	110,649	103,828	96,698	95,944	88,151	80,004	71,487	62,584	53,276	43,545	33,373	22,738	11,622
Effective Resale Value (lesser of 20x annual or remaining 25yr savings)	110,649	103,828	96,698	95,944	88,151	80,004	71,487	62,584	53,276	43,545	33,373	22,738	11,622

LOAN & RESALE:

25 Year Accumulated Net Positive Loan Cash Flow: \$94,039

Maximum Resale Value: \$123,413 occurs at Year 11

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Solar Pathfinder Analysis for:
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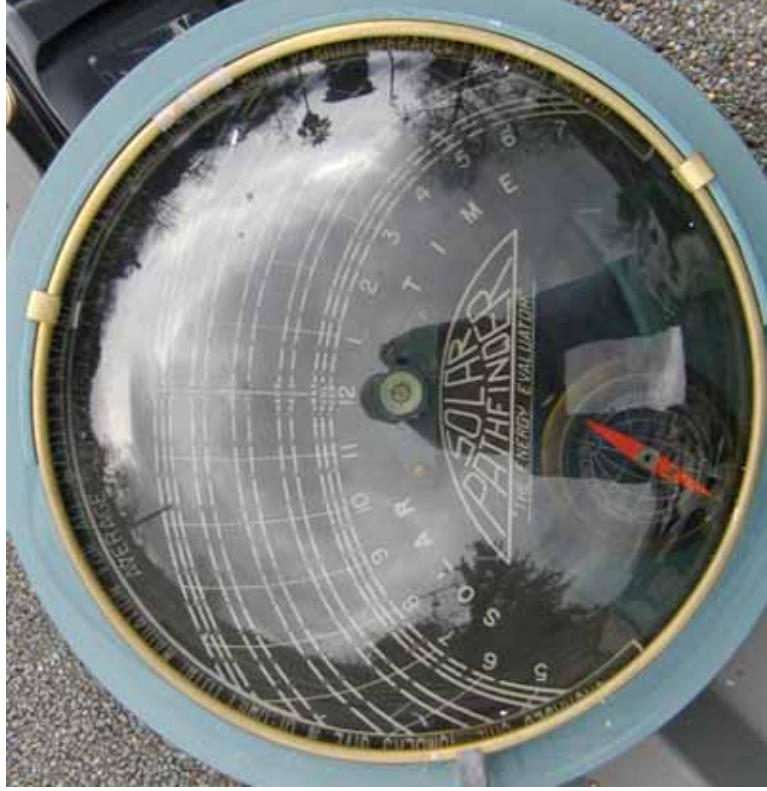
Half-hourly Shading Production Matrix

Hour Month	5am - 5:30	6am - 6:30	7am - 7:30	8am - 8:30	9am - 9:30	10am - 10:30	11am - 11:30	12noon - 12:30	1pm - 1:30	2pm - 2:30	3pm - 3:30	4pm - 4:30	5pm - 5:30	6pm - 6:30	7pm
Dec				2	5	5	7	9	8	8	6				87%
Jan				2	5	5	7	9	8	8	6				92%
Feb				3	6	6	8	8	8	8	5				93%
Mar				4	4	4	7	7	8	8	7				93%
Apr				4	5	5	7	7	7	7	6				91%
May				3	3	3	5	5	5	5	4				93%
Jun				3	3	3	5	5	5	5	4				96%
Jul				3	3	3	5	5	5	5	4				94%
Aug				4	4	4	6	6	6	6	5				92%
Sep				3	3	3	5	5	5	5	4				96%
Oct				3	3	3	5	5	5	5	4				94%
Nov				4	4	4	6	6	6	6	5				92%
Dec				3	3	3	5	5	5	5	4				90%

Percent of full sun available: 91.7%

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Monthly NREL Redbook Insolation 'Sun Hour' data for an array sloped 23° in San Francisco, CA (SFO Airport)

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Average Daily Sun Hours in given month	3.1	3.9	5.0	6.2	6.8	7.0	7.3	6.9	6.2	5.0	3.5	2.9

5.3 Annual average Sun Hours for that array slope