

HOW TO CANCEL YOUR SOLAR CONTRACT

*A Practical, Plain-English Handbook for
Homeowners Who Feel Stuck in a Lease, PPA, or
Loan*



Need immediate help? Call the **Solar Cancellation Resource Center** at **(833) 223-3567**

for a free triage: contract type, deadlines, transfer or buyout path, and UCC release checklist.

Quick note: *This guide is educational, not legal or tax advice. Solar contracts vary by provider and state. If a sale, refinance, or dispute is on the line, talk to a qualified professional.*

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1. WHO THIS IS FOR AND WHAT YOU WILL ACHIEVE

If you are a homeowner with rooftop solar and you feel trapped, this guide is for you. Maybe a door-to-door rep rushed you, you discovered a UCC filing during escrow, or your utility bill plus the solar payment is higher than promised. By the end you will:

- Identify your exact contract type and leverage points
- Pick the right exit path: rescind, transfer, buy out, or remove
- Avoid timeline traps that kill closings and rate locks
- Communicate with lenders, title, and providers with confidence
- Use ready-to-send scripts to move things forward fast

2. KNOW WHAT YOU SIGNED: LEASE, PPA, OR LOAN

Third-party ownership (TPO):

- **Lease:** You pay a fixed or escalator payment to use the system. Title stays with the provider. Typical exit paths: transfer to buyer, early buyout, or end-of-term options.
- **PPA:** You pay for electricity produced at a negotiated rate, often with an annual escalator. Similar transfer and buyout mechanics.
- **Loan:** You own the system and repay a loan. Watch for dealer fees built into financed amount, UCC-1 filings that can stall sale or refi, and payoff letters that do not automatically terminate the UCC.

Find these now:

- The original contract or finance agreement
- Any welcome packet, assumption guidelines, or end-of-term options
- Current payment schedule, escalator rate, and any production guarantee
- All emails or texts from sales reps, especially promises about “no cost,” tax credit, or
- savings

3. THE 3 EXIT PATHS AT A GLANCE

Door-to-door and at-home sales often include a very short cancellation window. To use it:

1. **Find the clause:** Locate "Right to Cancel," "Notice of Cancellation," or rescission language in your agreement.
2. **Track the clock:** Count business days exactly as defined in your contract. Holidays and delivery method can change deadlines.
3. **Send formal notice:** Use the provider's form if included. If not, send a written notice that states you are canceling, includes your name, address, system address, agreement number, and date of signature.
4. **Send the way the contract requires:** Certified mail or overnight with tracking, to the exact address listed. Email or portal messages are a backup, not a substitute.
5. **Keep proof:** Save scans, tracking receipts, and screenshots.

If the deadline is close or the contract language is unclear, call the **Solar Cancellation Resource Center** at **(833) 223-3567** before you send anything.

4. IF YOU ARE WITHIN A COOLING-OFF PERIOD

Door-to-door and at-home sales often include a very short cancellation window. To use it:

1. **Find the clause:** Locate "Right to Cancel," "Notice of Cancellation," or rescission language in your agreement.
2. **Track the clock:** Count business days exactly as defined in your contract. Holidays and delivery method can change deadlines.
3. **Send formal notice:** Use the provider's form if included. If not, send a written notice that states you are canceling, includes your name, address, system address, agreement number, and date of signature.
4. **Send the way the contract requires:** Certified mail or overnight with tracking, to the exact address listed. Email or portal messages are a backup, not a substitute.
5. **Keep proof:** Save scans, tracking receipts, and screenshots.

If the deadline is close or the contract language is unclear, call the **Solar Cancellation Resource Center** at **(833) 223-3567** before you send anything.

5. IF YOU ARE PAST THE COOLING-OFF WINDOW

Overwhelmed or up against a deadline? **Call the Solar Cancellation Resource Center at (833) 223-3567.** They will triage your situation and point you to the shortest path.

Transfer: If you are listing or in escrow, start the assumption package now. Ask your provider for buyer qualification requirements, fees, and average processing time. Confirm who coordinates removal and reinstall if the buyer wants a roof replacement.

Buyout: Request a written buyout quote. For leases or PPAs, some contracts list scheduled buyout amounts at certain years. For loans, ask for a payoff letter that includes any dealer fee financing. Confirm that a UCC-3 termination will be filed and provide title with proof. Performance or service disputes: If production is below guarantee or service delays are documented, escalate formally.

Avoid these traps:

- Assuming a loan payoff automatically clears UCC. It often does not. File or demand the UCC-3.
- Starting transfer paperwork late. Underwriters hate surprises. Begin as soon as the home is listed.
- Only calling the installer when a separate finance company controls the contract. Work both sides.

6. WHEN YOU ARE SELLING OR REFINANCING

Planning to list or apply for a refi? Call the **Solar Cancellation Resource Center** at **(833) 223-3567** first to preflight transfer or payoff steps and UCC release timelines.

If selling:

- **Disclose early:** List the solar arrangement on the MLS and seller disclosures. Upload the contract, last 12 months of bills, and the assumption packet.
- **Pick a path with the buyer:** Transfer, buyout before closing, or buyout at closing and convey owned equipment. Align with the lender's requirements.
- **Title checklist:** Ask title to search for any UCC-1 related to the system or the lender. If you are paying off a loan or executing a buyout, request proof of UCC-3 filing and keep it in your closing package.
- **Timeline:** Many providers quote 2 to 6 weeks for assumption. Build that into escrow. If you are tight on time, ask your agent to add a solar-specific addendum and milestones.

If refinancing:

- **Underwriter focus:** They look for liens and payment obligations. Provide the contract, current payment status, and a letter explaining whether the payment stays with you or will be removed.
- **If paying off:** Get the payoff, wire early, then chase the lien release. Share UCC-3 proof with your lender.

7. TRANSFER VS BUYOUT VS REMOVAL:

Choosing the Least Painful Path

Transfer: Best if the buyer is open to it and time allows. Usually the cheapest cash outlay, but requires buyer credit approval and provider coordination.

Buyout: Higher cost today, but can simplify closing and remove future headaches. Numbers to compare: buyout price, expected sale price lift, and avoided delays.

Removal: Use when the buyer refuses to assume or the contract ends soon. Budget for removal and roof work. Confirm who owns the equipment after removal and whether penetrations are warranted.

Decision grid:

- Buyer eager to assume, 30 to 45 days available: transfer
- Buyer hesitant, appraisal friction, tight escrow: buyout
- System near end of term or roof replacement required: removal with written scope and warranty

8. DISPUTES: MISREPRESENTATION, PERFORMANCE, SERVICE DELAYS

If you believe promises were false or the system underperforms, escalate with receipts:

- **Build your file:** Photos, screenshots of monitoring downtime, bills showing payment plus new utility charges, service tickets, and any sales claims about savings or tax credits.
- **Escalation ladder:** Customer service, then executive support, then a written notice of dispute under your contract. Keep the tone factual and solution-oriented.
- **Potential outcomes:** Fee waivers, transfer assistance, performance adjustments, or negotiated buyout credits.
- **External pressure points:** Utility interconnection records, city permits, and inspection notes can support your case. If you file a complaint with a consumer protection office, stick to verifiable facts.

9. INHERITED OR ASSUMED SYSTEMS: CLEANING UP THE MESS

Bought a house with solar and problems surfaced later? Steps that help:

1. Pull the original agreement and any assignment paperwork from your closing package.
2. Contact the provider to verify account status and obtain a current statement. If prior owner debt blocks activation, request the formal process to separate prior balances from your new account when permitted.
3. Ask for a commissioning check, monitoring access, and any applicable warranty transfer forms.
4. If you never qualified for the assumption but the deal closed anyway, coordinate with your agent and provider to fix the paperwork. Keep your lender informed.

10. ROOF WORK, HOA, AND INSURANCE CONFLICTS

Roof replacement: Get removal and reinstall quotes from the provider in writing. Clarify who pays and what timeline to expect. If a storm claim funds the roof, ask the adjuster to include R&R.

HOA disputes: Provide the original approval and site plan. If placement deviates, request a remedy from the installer.

Insurance: Confirm that the system is scheduled on your policy if you own it. If it is a lease or PPA, confirm who carries property and liability coverage.

11. DOCUMENTS YOU MUST GATHER BEFORE YOU CALL ANYONE

- Contract, finance agreement, and any addenda
- Provider contact sheet, assumption guidelines, and buyout schedule
- Last 12 months of utility bills and the post-solar rate plan
- Monitoring screenshots and service tickets
- Title report and any UCC search results
- Listing agreement or refi application, if applicable
- Create a single PDF folder so lenders, title, and buyers can process fast

12. STATE WATCHOUTS: PATTERNS WE SEE REPEATEDLY

- **California:** Expect time-of-use rates and reduced export credits to impact savings. Large volume of loans means UCC findings are common. Prep title early.
- **Texas and Florida:** Door-to-door intensity is high. After hail or hurricanes, plan for removal and reinstall during roof claims. Clarify PACE or other financing.
- **Northeast legacy TPO states like NJ, MA, NY, CT, MD:** Many older leases reaching transfer or buyout points. Start assumption early in resale.
- **AZ, NV, CO, UT:** Transfer rules can be strict. Summer load versus production expectations create friction if buyers expect bill neutrality.
- **IL, PA, VA, GA, SC:** Rapid growth means more UCC surprises at refi. Educate lenders early.

Use these as preparation cues, not legal conclusions.

13. FAQs

Can I cancel because my bills higher than before? Not automatically. It may help in a negotiated resolution if projections were wildly off or if a performance guarantee was not met. Build your file and escalate.

Who pays to remove panels for a roof replacement? Check your agreement. Many leases require you to use the provider for removal and reinstall, often at your cost. If insurance is paying for the roof, ask your adjuster to include R&R.

The buyer refuses to assume my lease. Now what? Price a buyout and compare to the cost of losing this buyer or relisting. If you buy out, make sure title gets UCC-3 proof.

I paid off my loan but the lien still shows up. Ask the lender to file a UCC-3 termination and send you the filed notice or acknowledgment. Share it with title and the county if needed.

The system underproduced and support is slow. Document the shortfall with monitoring data. Use the performance dispute script and request the credit or fix outlined in your guarantee.

14. FINAL WORDS AND NEXT STEPS

You are not stuck. The leverage points are paperwork, timelines, and proof. Choose the path that protects your sale or refinance first, then negotiate money. Use the scripts, keep everything in writing, and push each party for dates and documents. When you control the timeline, you control the outcome.

Or skip the learning curve and call the **Solar Cancellation Resource Center** at **(833) 223-3567** to work your case now.