

There are 2 ways to buy this house:

1. The seller buys the house for \$285,000 and assumes the solar panel loan that is \$191.07 per month. The seller will buy the rates down by ~\$200 per month so that paying for the panels does not impact the Debt to Income Ratio of the buyer. The buyer would get to benefit from the panels without having to pay for them.

2. The seller buys the house for \$323,000 with the panels paid off at closing, but the seller pays the rates down by an amount that makes the house identical or lower in monthly payments than a \$285,000 house.

Examples of this would be:

(a) Sales price: \$285,000; Seller contribution: None; Interest rate: 6%;  
Principal and interest: \$1623.28

(b) Sales price: \$323,000; Seller contribution: \$12,274; Interest rate: 5%;  
Principal and Interest: \$1647.24