

Anarchitecture ana004 Tim's Solar Scam
Case #1: Project Costs with Federal and State Incentives and Loan

| Year | Initial Cost | Remove for roof replacement | Replace inverter | Rebate | Incentives (Loan) | Loan | Principal | Interest | Electricity Savings | SREC Income | Home Value | Rental Income | |
|-------|--------------|-----------------------------|------------------|---------|-------------------|----------|------------|------------|---------------------|-------------|------------|---------------|--|
| | | | | | | 144 | | 2.99% | 3.50% | 11076 | 0 | 50 | |
| 0 | (\$26,000) | | | \$2,000 | \$10,500 | \$13,500 | | | | | \$14,000 | | |
| 1 | | | | | | | (\$950) | (\$391) | \$909 | \$1,108 | \$0 | \$600 | |
| 2 | | | | | | | (\$978) | (\$362) | \$941 | \$1,108 | \$0 | \$600 | |
| 3 | | | | | | | (\$1,008) | (\$332) | \$974 | \$1,108 | \$0 | \$600 | |
| 4 | | | | | | | (\$1,039) | (\$302) | \$1,008 | \$1,108 | \$0 | \$600 | |
| 5 | | | | | | | (\$1,070) | (\$270) | \$1,043 | \$1,108 | \$0 | \$600 | |
| 6 | | | | | | | (\$1,102) | (\$238) | \$1,080 | \$1,108 | \$0 | \$600 | |
| 7 | | | | | | | (\$1,136) | (\$204) | \$1,117 | \$1,108 | \$0 | \$600 | |
| 8 | | | | | | | (\$1,170) | (\$170) | \$1,157 | \$1,108 | \$0 | \$600 | |
| 9 | | | | | | | (\$1,206) | (\$134) | \$1,197 | \$1,108 | \$0 | \$600 | |
| 10 | | | | | | | (\$1,242) | (\$98) | \$1,239 | \$1,108 | \$0 | \$600 | |
| 11 | | | | | | | (\$1,280) | (\$60) | \$1,282 | | \$0 | \$600 | |
| 12 | | | | | | | (\$1,319) | (\$21) | \$1,327 | | \$0 | \$600 | |
| 13 | | | | | | | | | \$1,374 | | \$0 | \$600 | |
| 14 | | | (\$2,000) | | | | | | \$1,422 | | \$0 | \$600 | |
| 15 | | | | | | | | | \$1,471 | | \$0 | \$600 | |
| 16 | | | | | | | | | \$1,523 | | \$0 | \$600 | |
| 17 | | | | | | | | | \$1,576 | | \$0 | \$600 | |
| 18 | | | | | | | | | \$1,631 | | \$0 | \$600 | |
| 19 | | | | | | | | | \$1,688 | | \$0 | \$600 | |
| 20 | | (\$2,000) | | | | | | | \$1,748 | | \$0 | \$600 | |
| 21 | | | | | | | | | \$1,809 | | \$0 | \$600 | |
| 22 | | | | | | | | | \$1,872 | | \$0 | \$600 | |
| 23 | | | | | | | | | \$1,938 | | \$0 | \$600 | |
| 24 | | | | | | | | | \$2,005 | | \$0 | \$600 | |
| 25 | | | | | | | | | \$2,076 | | \$0 | \$600 | |
| Total | (\$26,000) | (\$2,000) | (\$2,000) | | \$10,500 | \$13,500 | (\$13,500) | (\$2,583) | \$35,405 | \$11,076 | \$14,000 | \$15,000 | |
| | | | | | | | Loan P+I | (\$16,083) | | | | | |
| | | | | | | | Monthly | (\$111.69) | | | | | |

Anarchitecture ana004 Tim's Solar Scam
Case #1: Project Costs with Federal and State Incentives and Loan

| Year | Totals | Cumulative | Totals + Home Value | Cumulative + Home Value | | Totals 5 yr elec | Cumulative 5 yr elec | Totals 5 yr elec + Home Value | Cumulative 5 yr elec + Home Value | | Totals 5 yr elec + rent | Cumulative 5 yr elec + rent | Totals 5 yr elec + rent + Home Value | Cumulative 5 yr elec +rent + Home Value |
|-------|---------|------------|---------------------------|-------------------------------|--|---------------------|-------------------------|--|--|--|-------------------------------|-----------------------------------|--|--|
| 0 | \$0 | \$0 | \$14,000 | \$14,000 | | \$0 | \$0 | \$14,000 | \$14,000 | | \$0 | \$0 | \$14,000 | \$14,000 |
| 1 | \$676 | \$676 | \$676 | \$14,676 | | \$676 | \$676 | \$676 | \$14,676 | | \$676 | \$676 | \$676 | \$14,676 |
| 2 | \$708 | \$1,385 | \$708 | \$15,385 | | \$708 | \$1,385 | \$708 | \$15,385 | | \$708 | \$1,385 | \$708 | \$15,385 |
| 3 | \$741 | \$2,126 | \$741 | \$16,126 | | \$741 | \$2,126 | \$741 | \$16,126 | | \$741 | \$2,126 | \$741 | \$16,126 |
| 4 | \$775 | \$2,901 | \$775 | \$16,901 | | \$775 | \$2,901 | \$775 | \$16,901 | | \$775 | \$2,901 | \$775 | \$16,901 |
| 5 | \$810 | \$3,711 | \$810 | \$17,711 | | \$810 | \$3,711 | \$810 | \$17,711 | | \$810 | \$3,711 | \$810 | \$17,711 |
| 6 | \$847 | \$4,558 | \$847 | \$18,558 | | (\$233) | \$3,479 | (\$233) | \$17,479 | | \$367 | \$4,079 | \$367 | \$18,079 |
| 7 | \$885 | \$5,443 | \$885 | \$19,443 | | (\$233) | \$3,246 | (\$233) | \$17,246 | | \$367 | \$4,446 | \$367 | \$18,446 |
| 8 | \$924 | \$6,367 | \$924 | \$20,367 | | (\$233) | \$3,013 | (\$233) | \$17,013 | | \$367 | \$4,813 | \$367 | \$18,813 |
| 9 | \$964 | \$7,331 | \$964 | \$21,331 | | (\$233) | \$2,781 | (\$233) | \$16,781 | | \$367 | \$5,181 | \$367 | \$19,181 |
| 10 | \$1,006 | \$8,337 | \$1,006 | \$22,337 | | (\$233) | \$2,548 | (\$233) | \$16,548 | | \$367 | \$5,548 | \$367 | \$19,548 |
| 11 | (\$58) | \$8,279 | (\$58) | \$22,279 | | (\$1,340) | \$1,208 | (\$1,340) | \$15,208 | | (\$740) | \$4,808 | (\$740) | \$18,808 |
| 12 | (\$13) | \$8,266 | (\$13) | \$22,266 | | (\$1,340) | (\$133) | (\$1,340) | \$13,867 | | (\$740) | \$4,067 | (\$740) | \$18,067 |
| 13 | \$1,374 | \$9,640 | \$1,374 | \$23,640 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$4,667 | \$600 | \$18,667 |
| 14 | (\$578) | \$9,061 | (\$578) | \$23,061 | | \$0 | (\$133) | \$0 | \$13,867 | | (\$1,400) | \$3,267 | (\$1,400) | \$17,267 |
| 15 | \$1,471 | \$10,533 | \$1,471 | \$24,533 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$3,867 | \$600 | \$17,867 |
| 16 | \$1,523 | \$12,056 | \$1,523 | \$26,056 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$4,467 | \$600 | \$18,467 |
| 17 | \$1,576 | \$13,632 | \$1,576 | \$27,632 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$5,067 | \$600 | \$19,067 |
| 18 | \$1,631 | \$15,263 | \$1,631 | \$29,263 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$5,667 | \$600 | \$19,667 |
| 19 | \$1,688 | \$16,952 | \$1,688 | \$30,952 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$6,267 | \$600 | \$20,267 |
| 20 | (\$252) | \$16,699 | (\$252) | \$30,699 | | \$0 | (\$133) | \$0 | \$13,867 | | (\$1,400) | \$4,867 | (\$1,400) | \$18,867 |
| 21 | \$1,809 | \$18,508 | \$1,809 | \$32,508 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$5,467 | \$600 | \$19,467 |
| 22 | \$1,872 | \$20,380 | \$1,872 | \$34,380 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$6,067 | \$600 | \$20,067 |
| 23 | \$1,938 | \$22,317 | \$1,938 | \$36,317 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$6,667 | \$600 | \$20,667 |
| 24 | \$2,005 | \$24,323 | \$2,005 | \$38,323 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$7,267 | \$600 | \$21,267 |
| 25 | \$2,076 | \$26,398 | \$2,076 | \$40,398 | | \$0 | (\$133) | \$0 | \$13,867 | | \$600 | \$7,867 | \$600 | \$21,867 |
| Total | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |

Anarchitecture ana004 Tim's Solar Scam
Case #2: Project Costs with Loan, No Incentives

| Year | Initial Cost | Remove for roof replacement | Replace inverter | Rebate | Incentives (Loan) | Loan | Principal | Interest | Electricity Savings | SREC Income | Home Value | Rental Income | |
|-------|--------------|-----------------------------|------------------|---------|-------------------|----------|------------|------------|---------------------|-------------|------------|---------------|--|
| | | | | | 0 | 144 | | 2.99% | 3.50% | 0 | 0 | 50 | |
| 0 | (\$26,000) | | | \$2,000 | | \$13,500 | | | | | \$14,000 | | |
| 1 | | | | | | | (\$950) | (\$391) | \$909 | \$0 | \$0 | \$600 | |
| 2 | | | | | | | (\$978) | (\$362) | \$941 | \$0 | \$0 | \$600 | |
| 3 | | | | | | | (\$1,008) | (\$332) | \$974 | \$0 | \$0 | \$600 | |
| 4 | | | | | | | (\$1,039) | (\$302) | \$1,008 | \$0 | \$0 | \$600 | |
| 5 | | | | | | | (\$1,070) | (\$270) | \$1,043 | \$0 | \$0 | \$600 | |
| 6 | | | | | | | (\$1,102) | (\$238) | \$1,080 | \$0 | \$0 | \$600 | |
| 7 | | | | | | | (\$1,136) | (\$204) | \$1,117 | \$0 | \$0 | \$600 | |
| 8 | | | | | | | (\$1,170) | (\$170) | \$1,157 | \$0 | \$0 | \$600 | |
| 9 | | | | | | | (\$1,206) | (\$134) | \$1,197 | \$0 | \$0 | \$600 | |
| 10 | | | | | | | (\$1,242) | (\$98) | \$1,239 | \$0 | \$0 | \$600 | |
| 11 | | | | | | | (\$1,280) | (\$60) | \$1,282 | | \$0 | \$600 | |
| 12 | | | | | | | (\$1,319) | (\$21) | \$1,327 | | \$0 | \$600 | |
| 13 | | | | | | | | | \$1,374 | | \$0 | \$600 | |
| 14 | | | (\$2,000) | | | | | | \$1,422 | | \$0 | \$600 | |
| 15 | | | | | | | | | \$1,471 | | \$0 | \$600 | |
| 16 | | | | | | | | | \$1,523 | | \$0 | \$600 | |
| 17 | | | | | | | | | \$1,576 | | \$0 | \$600 | |
| 18 | | | | | | | | | \$1,631 | | \$0 | \$600 | |
| 19 | | | | | | | | | \$1,688 | | \$0 | \$600 | |
| 20 | | (\$2,000) | | | | | | | \$1,748 | | \$0 | \$600 | |
| 21 | | | | | | | | | \$1,809 | | \$0 | \$600 | |
| 22 | | | | | | | | | \$1,872 | | \$0 | \$600 | |
| 23 | | | | | | | | | \$1,938 | | \$0 | \$600 | |
| 24 | | | | | | | | | \$2,005 | | \$0 | \$600 | |
| 25 | | | | | | | | | \$2,076 | | \$0 | \$600 | |
| Total | (\$26,000) | (\$2,000) | (\$2,000) | | \$0 | \$13,500 | (\$13,500) | (\$2,583) | \$35,405 | \$0 | \$14,000 | \$15,000 | |
| | | | | | | | Loan P+I | (\$16,083) | | | | | |
| | | | | | | | Monthly | (\$111.69) | | | | | |

Anarchitecture ana004 Tim's Solar Scam
Case #2: Project Costs with Loan, No Incentives

| Year | Totals | Cumulative | Totals + Home Value | Cumulative + Home Value | Totals 5 yr elec | Cumulative 5 yr elec | Totals 5 yr elec + Home Value | Cumulative 5 yr elec + Home Value | Totals 5 yr elec + rent | Cumulative 5 yr elec + rent | Totals 5 yr elec + rent + Home Value | Cumulative 5 yr elec + rent + Home Value |
|-------|------------|------------|---------------------|-------------------------|------------------|----------------------|-------------------------------|-----------------------------------|-------------------------|-----------------------------|--------------------------------------|--|
| 0 | (\$10,500) | (\$10,500) | \$3,500 | \$3,500 | (\$10,500) | (\$10,500) | \$3,500 | \$3,500 | (\$10,500) | (\$10,500) | \$3,500 | \$3,500 |
| 1 | (\$431) | (\$10,931) | (\$431) | \$3,069 | (\$431) | (\$10,931) | (\$431) | \$3,069 | (\$431) | (\$10,931) | (\$431) | \$3,069 |
| 2 | (\$399) | (\$11,331) | (\$399) | \$2,669 | (\$399) | (\$11,331) | (\$399) | \$2,669 | (\$399) | (\$11,331) | (\$399) | \$2,669 |
| 3 | (\$367) | (\$11,697) | (\$367) | \$2,303 | (\$367) | (\$11,697) | (\$367) | \$2,303 | (\$367) | (\$11,697) | (\$367) | \$2,303 |
| 4 | (\$332) | (\$12,030) | (\$332) | \$1,970 | (\$332) | (\$12,030) | (\$332) | \$1,970 | (\$332) | (\$12,030) | (\$332) | \$1,970 |
| 5 | (\$297) | (\$12,327) | (\$297) | \$1,673 | (\$297) | (\$12,327) | (\$297) | \$1,673 | (\$297) | (\$12,327) | (\$297) | \$1,673 |
| 6 | (\$261) | (\$12,587) | (\$261) | \$1,413 | (\$1,340) | (\$13,667) | (\$1,340) | \$333 | (\$740) | (\$13,067) | (\$740) | \$933 |
| 7 | (\$223) | (\$12,810) | (\$223) | \$1,190 | (\$1,340) | (\$15,007) | (\$1,340) | (\$1,007) | (\$740) | (\$13,807) | (\$740) | \$193 |
| 8 | (\$184) | (\$12,994) | (\$184) | \$1,006 | (\$1,340) | (\$16,348) | (\$1,340) | (\$2,348) | (\$740) | (\$14,548) | (\$740) | (\$548) |
| 9 | (\$143) | (\$13,137) | (\$143) | \$863 | (\$1,340) | (\$17,688) | (\$1,340) | (\$3,688) | (\$740) | (\$15,288) | (\$740) | (\$1,288) |
| 10 | (\$101) | (\$13,239) | (\$101) | \$761 | (\$1,340) | (\$19,028) | (\$1,340) | (\$5,028) | (\$740) | (\$16,028) | (\$740) | (\$2,028) |
| 11 | (\$58) | (\$13,297) | (\$58) | \$703 | (\$1,340) | (\$20,368) | (\$1,340) | (\$6,368) | (\$740) | (\$16,768) | (\$740) | (\$2,768) |
| 12 | (\$13) | (\$13,310) | (\$13) | \$690 | (\$1,340) | (\$21,709) | (\$1,340) | (\$7,709) | (\$740) | (\$17,509) | (\$740) | (\$3,509) |
| 13 | \$1,374 | (\$11,936) | \$1,374 | \$2,064 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$16,909) | \$600 | (\$2,909) |
| 14 | (\$578) | (\$12,515) | (\$578) | \$1,485 | \$0 | (\$21,709) | \$0 | (\$7,709) | (\$1,400) | (\$18,309) | (\$1,400) | (\$4,309) |
| 15 | \$1,471 | (\$11,043) | \$1,471 | \$2,957 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$17,709) | \$600 | (\$3,709) |
| 16 | \$1,523 | (\$9,520) | \$1,523 | \$4,480 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$17,109) | \$600 | (\$3,109) |
| 17 | \$1,576 | (\$7,944) | \$1,576 | \$6,056 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$16,509) | \$600 | (\$2,509) |
| 18 | \$1,631 | (\$6,313) | \$1,631 | \$7,687 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$15,909) | \$600 | (\$1,909) |
| 19 | \$1,688 | (\$4,624) | \$1,688 | \$9,376 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$15,309) | \$600 | (\$1,309) |
| 20 | (\$252) | (\$4,877) | (\$252) | \$9,123 | \$0 | (\$21,709) | \$0 | (\$7,709) | (\$1,400) | (\$16,709) | (\$1,400) | (\$2,709) |
| 21 | \$1,809 | (\$3,068) | \$1,809 | \$10,932 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$16,109) | \$600 | (\$2,109) |
| 22 | \$1,872 | (\$1,196) | \$1,872 | \$12,804 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$15,509) | \$600 | (\$1,509) |
| 23 | \$1,938 | \$741 | \$1,938 | \$14,741 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$14,909) | \$600 | (\$909) |
| 24 | \$2,005 | \$2,747 | \$2,005 | \$16,747 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$14,309) | \$600 | (\$309) |
| 25 | \$2,076 | \$4,822 | \$2,076 | \$18,822 | \$0 | (\$21,709) | \$0 | (\$7,709) | \$600 | (\$13,709) | \$600 | \$291 |
| Total | | | | | | | | | | | | |
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Anarchitecture ana004 Tim's Solar Scam
Case #3: Project Costs with No Loan, No Incentives

| Year | Initial Cost | Remove for roof replaceme nt | Replace inverter | Rebate | Incentives (Loan) | Loan | Principal | Interest | Electricity Savings | SREC Income | Home Value | Rental Income | |
|-------|--------------|---------------------------------------|---------------------|---------|----------------------|------|-----------|----------|------------------------|----------------|---------------|------------------|--|
| | | | | | 0 | 144 | | 2.99% | 3.50% | 0 | 0 | 50 | |
| 0 | (\$26,000) | | | \$2,000 | | \$1 | | | | | \$14,000 | | |
| 1 | | | | | | | (\$0) | (\$0) | \$909 | \$0 | \$0 | \$600 | |
| 2 | | | | | | | (\$0) | (\$0) | \$941 | \$0 | \$0 | \$600 | |
| 3 | | | | | | | (\$0) | (\$0) | \$974 | \$0 | \$0 | \$600 | |
| 4 | | | | | | | (\$0) | (\$0) | \$1,008 | \$0 | \$0 | \$600 | |
| 5 | | | | | | | (\$0) | (\$0) | \$1,043 | \$0 | \$0 | \$600 | |
| 6 | | | | | | | (\$0) | (\$0) | \$1,080 | \$0 | \$0 | \$600 | |
| 7 | | | | | | | (\$0) | (\$0) | \$1,117 | \$0 | \$0 | \$600 | |
| 8 | | | | | | | (\$0) | (\$0) | \$1,157 | \$0 | \$0 | \$600 | |
| 9 | | | | | | | (\$0) | (\$0) | \$1,197 | \$0 | \$0 | \$600 | |
| 10 | | | | | | | (\$0) | (\$0) | \$1,239 | \$0 | \$0 | \$600 | |
| 11 | | | | | | | (\$0) | (\$0) | \$1,282 | | \$0 | \$600 | |
| 12 | | | | | | | (\$0) | (\$0) | \$1,327 | | \$0 | \$600 | |
| 13 | | | | | | | | | \$1,374 | | \$0 | \$600 | |
| 14 | | | (\$2,000) | | | | | | \$1,422 | | \$0 | \$600 | |
| 15 | | | | | | | | | \$1,471 | | \$0 | \$600 | |
| 16 | | | | | | | | | \$1,523 | | \$0 | \$600 | |
| 17 | | | | | | | | | \$1,576 | | \$0 | \$600 | |
| 18 | | | | | | | | | \$1,631 | | \$0 | \$600 | |
| 19 | | | | | | | | | \$1,688 | | \$0 | \$600 | |
| 20 | | (\$2,000) | | | | | | | \$1,748 | | \$0 | \$600 | |
| 21 | | | | | | | | | \$1,809 | | \$0 | \$600 | |
| 22 | | | | | | | | | \$1,872 | | \$0 | \$600 | |
| 23 | | | | | | | | | \$1,938 | | \$0 | \$600 | |
| 24 | | | | | | | | | \$2,005 | | \$0 | \$600 | |
| 25 | | | | | | | | | \$2,076 | | \$0 | \$600 | |
| Total | (\$26,000) | (\$2,000) | (\$2,000) | | \$0 | \$1 | (\$1) | (\$0) | \$35,405 | \$0 | \$14,000 | \$15,000 | |
| | | | | | | | Loan P+I | (\$1) | | | | | |
| | | | | | | | Monthly | (\$0.01) | | | | | |

Anarchitecture ana004 Tim's Solar Scam
Case #3: Project Costs with No Loan, No Incentives

| Year | Totals | Cumulative | Totals + Home Value | Cumulative + Home Value | | Totals 5 yr elec | Cumulative 5 yr elec | Totals 5 yr elec + Home Value | Cumulative 5 yr elec + Home Value | | Totals 5 yr elec + rent | Cumulative 5 yr elec + rent | Totals 5 yr elec + rent + Home Value | Cumulative 5 yr elec +rent + Home Value |
|-------|------------|------------|---------------------|-------------------------|--|------------------|----------------------|-------------------------------|-----------------------------------|--|-------------------------|-----------------------------|--------------------------------------|---|
| 0 | (\$23,999) | (\$23,999) | (\$9,999) | (\$9,999) | | (\$23,999) | (\$23,999) | (\$9,999) | (\$9,999) | | (\$23,999) | (\$23,999) | (\$9,999) | (\$9,999) |
| 1 | \$909 | (\$23,090) | \$909 | (\$9,090) | | \$909 | (\$23,090) | \$909 | (\$9,090) | | \$909 | (\$23,090) | \$909 | (\$9,090) |
| 2 | \$941 | (\$22,149) | \$941 | (\$8,149) | | \$941 | (\$22,149) | \$941 | (\$8,149) | | \$941 | (\$22,149) | \$941 | (\$8,149) |
| 3 | \$974 | (\$21,176) | \$974 | (\$7,176) | | \$974 | (\$21,176) | \$974 | (\$7,176) | | \$974 | (\$21,176) | \$974 | (\$7,176) |
| 4 | \$1,008 | (\$20,168) | \$1,008 | (\$6,168) | | \$1,008 | (\$20,168) | \$1,008 | (\$6,168) | | \$1,008 | (\$20,168) | \$1,008 | (\$6,168) |
| 5 | \$1,043 | (\$19,125) | \$1,043 | (\$5,125) | | \$1,043 | (\$19,125) | \$1,043 | (\$5,125) | | \$1,043 | (\$19,125) | \$1,043 | (\$5,125) |
| 6 | \$1,080 | (\$18,046) | \$1,080 | (\$4,046) | | (\$0) | (\$19,125) | (\$0) | (\$5,125) | | \$600 | (\$18,525) | \$600 | (\$4,525) |
| 7 | \$1,117 | (\$16,928) | \$1,117 | (\$2,928) | | (\$0) | (\$19,125) | (\$0) | (\$5,125) | | \$600 | (\$17,925) | \$600 | (\$3,925) |
| 8 | \$1,156 | (\$15,772) | \$1,156 | (\$1,772) | | (\$0) | (\$19,125) | (\$0) | (\$5,125) | | \$600 | (\$17,325) | \$600 | (\$3,325) |
| 9 | \$1,197 | (\$14,575) | \$1,197 | (\$575) | | (\$0) | (\$19,125) | (\$0) | (\$5,125) | | \$600 | (\$16,725) | \$600 | (\$2,725) |
| 10 | \$1,239 | (\$13,336) | \$1,239 | \$664 | | (\$0) | (\$19,126) | (\$0) | (\$5,126) | | \$600 | (\$16,126) | \$600 | (\$2,126) |
| 11 | \$1,282 | (\$12,054) | \$1,282 | \$1,946 | | (\$0) | (\$19,126) | (\$0) | (\$5,126) | | \$600 | (\$15,526) | \$600 | (\$1,526) |
| 12 | \$1,327 | (\$10,727) | \$1,327 | \$3,273 | | (\$0) | (\$19,126) | (\$0) | (\$5,126) | | \$600 | (\$14,926) | \$600 | (\$926) |
| 13 | \$1,374 | (\$9,353) | \$1,374 | \$4,647 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$14,326) | \$600 | (\$326) |
| 14 | (\$578) | (\$9,932) | (\$578) | \$4,068 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | (\$1,400) | (\$15,726) | (\$1,400) | (\$1,726) |
| 15 | \$1,471 | (\$8,460) | \$1,471 | \$5,540 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$15,126) | \$600 | (\$1,126) |
| 16 | \$1,523 | (\$6,938) | \$1,523 | \$7,062 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$14,526) | \$600 | (\$526) |
| 17 | \$1,576 | (\$5,361) | \$1,576 | \$8,639 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$13,926) | \$600 | \$74 |
| 18 | \$1,631 | (\$3,730) | \$1,631 | \$10,270 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$13,326) | \$600 | \$674 |
| 19 | \$1,688 | (\$2,042) | \$1,688 | \$11,958 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$12,726) | \$600 | \$1,274 |
| 20 | (\$252) | (\$2,294) | (\$252) | \$11,706 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | (\$1,400) | (\$14,126) | (\$1,400) | (\$126) |
| 21 | \$1,809 | (\$485) | \$1,809 | \$13,515 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$13,526) | \$600 | \$474 |
| 22 | \$1,872 | \$1,387 | \$1,872 | \$15,387 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$12,926) | \$600 | \$1,074 |
| 23 | \$1,938 | \$3,324 | \$1,938 | \$17,324 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$12,326) | \$600 | \$1,674 |
| 24 | \$2,005 | \$5,330 | \$2,005 | \$19,330 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$11,726) | \$600 | \$2,274 |
| 25 | \$2,076 | \$7,405 | \$2,076 | \$21,405 | | \$0 | (\$19,126) | \$0 | (\$5,126) | | \$600 | (\$11,126) | \$600 | \$2,874 |
| Total | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
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Anarchitecture ana004 Tim's Solar Scam
Case #4: Project Costs with No Loan, Only Federal Incentives

| Year | Initial Cost | Remove for roof replacement | Replace inverter | Rebate | Incentives (Loan) | Loan | Principal | Interest | Electricity Savings | SREC Income | Home Value | Rental Income | |
|-------|--------------|-----------------------------------|---------------------|---------|----------------------|------|-----------|----------|------------------------|----------------|------------|------------------|--|
| | | | | | | 144 | | 2.99% | 3.50% | | 0 | 50 | |
| 0 | (\$26,000) | | | \$2,000 | \$7,500 | \$1 | | | | | \$14,000 | | |
| 1 | | | | | | | (\$0) | (\$0) | \$909 | \$0 | \$0 | \$600 | |
| 2 | | | | | | | (\$0) | (\$0) | \$941 | \$0 | \$0 | \$600 | |
| 3 | | | | | | | (\$0) | (\$0) | \$974 | \$0 | \$0 | \$600 | |
| 4 | | | | | | | (\$0) | (\$0) | \$1,008 | \$0 | \$0 | \$600 | |
| 5 | | | | | | | (\$0) | (\$0) | \$1,043 | \$0 | \$0 | \$600 | |
| 6 | | | | | | | (\$0) | (\$0) | \$1,080 | \$0 | \$0 | \$600 | |
| 7 | | | | | | | (\$0) | (\$0) | \$1,117 | \$0 | \$0 | \$600 | |
| 8 | | | | | | | (\$0) | (\$0) | \$1,157 | \$0 | \$0 | \$600 | |
| 9 | | | | | | | (\$0) | (\$0) | \$1,197 | \$0 | \$0 | \$600 | |
| 10 | | | | | | | (\$0) | (\$0) | \$1,239 | \$0 | \$0 | \$600 | |
| 11 | | | | | | | (\$0) | (\$0) | \$1,282 | | \$0 | \$600 | |
| 12 | | | | | | | (\$0) | (\$0) | \$1,327 | | \$0 | \$600 | |
| 13 | | | | | | | | | \$1,374 | | \$0 | \$600 | |
| 14 | | | (\$2,000) | | | | | | \$1,422 | | \$0 | \$600 | |
| 15 | | | | | | | | | \$1,471 | | \$0 | \$600 | |
| 16 | | | | | | | | | \$1,523 | | \$0 | \$600 | |
| 17 | | | | | | | | | \$1,576 | | \$0 | \$600 | |
| 18 | | | | | | | | | \$1,631 | | \$0 | \$600 | |
| 19 | | | | | | | | | \$1,688 | | \$0 | \$600 | |
| 20 | | (\$2,000) | | | | | | | \$1,748 | | \$0 | \$600 | |
| 21 | | | | | | | | | \$1,809 | | \$0 | \$600 | |
| 22 | | | | | | | | | \$1,872 | | \$0 | \$600 | |
| 23 | | | | | | | | | \$1,938 | | \$0 | \$600 | |
| 24 | | | | | | | | | \$2,005 | | \$0 | \$600 | |
| 25 | | | | | | | | | \$2,076 | | \$0 | \$600 | |
| Total | (\$26,000) | (\$2,000) | (\$2,000) | | \$7,500 | \$1 | (\$1) | (\$0) | \$35,405 | \$0 | \$14,000 | \$15,000 | |
| | | | | | | | Loan P+I | (\$1) | | | | | |
| | | | | | | | Monthly | (\$0.01) | | | | | |

Anarchitecture ana004 Tim's Solar Scam
Case #4: Project Costs with No Loan, Only Federal Incentives

| Year | Totals | Cumulative | Totals + Home Value | Cumulative + Home Value | | Totals 5 yr elec | Cumulative 5 yr elec | Totals 5 yr elec + Home Value | Cumulative 5 yr elec + Home Value | | Totals 5 yr elec + rent | Cumulative 5 yr elec + rent | Totals 5 yr elec + rent + Home Value | Cumulative 5 yr elec +rent + Home Value |
|-------|------------|------------|---------------------|-------------------------|--|------------------|----------------------|-------------------------------|-----------------------------------|--|-------------------------|-----------------------------|--------------------------------------|---|
| 0 | (\$16,499) | (\$16,499) | (\$2,499) | (\$2,499) | | (\$16,499) | (\$16,499) | (\$2,499) | (\$2,499) | | (\$16,499) | (\$16,499) | (\$2,499) | (\$2,499) |
| 1 | \$909 | (\$15,590) | \$909 | (\$1,590) | | \$909 | (\$15,590) | \$909 | (\$1,590) | | \$909 | (\$15,590) | \$909 | (\$1,590) |
| 2 | \$941 | (\$14,649) | \$941 | (\$649) | | \$941 | (\$14,649) | \$941 | (\$649) | | \$941 | (\$14,649) | \$941 | (\$649) |
| 3 | \$974 | (\$13,676) | \$974 | \$324 | | \$974 | (\$13,676) | \$974 | \$324 | | \$974 | (\$13,676) | \$974 | \$324 |
| 4 | \$1,008 | (\$12,668) | \$1,008 | \$1,332 | | \$1,008 | (\$12,668) | \$1,008 | \$1,332 | | \$1,008 | (\$12,668) | \$1,008 | \$1,332 |
| 5 | \$1,043 | (\$11,625) | \$1,043 | \$2,375 | | \$1,043 | (\$11,625) | \$1,043 | \$2,375 | | \$1,043 | (\$11,625) | \$1,043 | \$2,375 |
| 6 | \$1,080 | (\$10,546) | \$1,080 | \$3,454 | | (\$0) | (\$11,625) | (\$0) | \$2,375 | | \$600 | (\$11,025) | \$600 | \$2,975 |
| 7 | \$1,117 | (\$9,428) | \$1,117 | \$4,572 | | (\$0) | (\$11,625) | (\$0) | \$2,375 | | \$600 | (\$10,425) | \$600 | \$3,575 |
| 8 | \$1,156 | (\$8,272) | \$1,156 | \$5,728 | | (\$0) | (\$11,625) | (\$0) | \$2,375 | | \$600 | (\$9,825) | \$600 | \$4,175 |
| 9 | \$1,197 | (\$7,075) | \$1,197 | \$6,925 | | (\$0) | (\$11,625) | (\$0) | \$2,375 | | \$600 | (\$9,225) | \$600 | \$4,775 |
| 10 | \$1,239 | (\$5,836) | \$1,239 | \$8,164 | | (\$0) | (\$11,626) | (\$0) | \$2,374 | | \$600 | (\$8,626) | \$600 | \$5,374 |
| 11 | \$1,282 | (\$4,554) | \$1,282 | \$9,446 | | (\$0) | (\$11,626) | (\$0) | \$2,374 | | \$600 | (\$8,026) | \$600 | \$5,974 |
| 12 | \$1,327 | (\$3,227) | \$1,327 | \$10,773 | | (\$0) | (\$11,626) | (\$0) | \$2,374 | | \$600 | (\$7,426) | \$600 | \$6,574 |
| 13 | \$1,374 | (\$1,853) | \$1,374 | \$12,147 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$6,826) | \$600 | \$7,174 |
| 14 | (\$578) | (\$2,432) | (\$578) | \$11,568 | | \$0 | (\$11,626) | \$0 | \$2,374 | | (\$1,400) | (\$8,226) | (\$1,400) | \$5,774 |
| 15 | \$1,471 | (\$960) | \$1,471 | \$13,040 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$7,626) | \$600 | \$6,374 |
| 16 | \$1,523 | \$562 | \$1,523 | \$14,562 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$7,026) | \$600 | \$6,974 |
| 17 | \$1,576 | \$2,139 | \$1,576 | \$16,139 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$6,426) | \$600 | \$7,574 |
| 18 | \$1,631 | \$3,770 | \$1,631 | \$17,770 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$5,826) | \$600 | \$8,174 |
| 19 | \$1,688 | \$5,458 | \$1,688 | \$19,458 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$5,226) | \$600 | \$8,774 |
| 20 | (\$252) | \$5,206 | (\$252) | \$19,206 | | \$0 | (\$11,626) | \$0 | \$2,374 | | (\$1,400) | (\$6,626) | (\$1,400) | \$7,374 |
| 21 | \$1,809 | \$7,015 | \$1,809 | \$21,015 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$6,026) | \$600 | \$7,974 |
| 22 | \$1,872 | \$8,887 | \$1,872 | \$22,887 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$5,426) | \$600 | \$8,574 |
| 23 | \$1,938 | \$10,824 | \$1,938 | \$24,824 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$4,826) | \$600 | \$9,174 |
| 24 | \$2,005 | \$12,830 | \$2,005 | \$26,830 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$4,226) | \$600 | \$9,774 |
| 25 | \$2,076 | \$14,905 | \$2,076 | \$28,905 | | \$0 | (\$11,626) | \$0 | \$2,374 | | \$600 | (\$3,626) | \$600 | \$10,374 |
| Total | | | | | | | | | | | | | | |
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