ILLUSTRATIVE FICTIONAL SAMPLE

Sample Solar Quote Report

SOME ITEMS TO REVIEW

PREPARED FOR	**Sample Homeowner**
INSTALLER ON QUOTE	**Illustrative Solar Co.**
REPORT DATE	**July 22, 2026**
PACKAGE	**Pro Report**

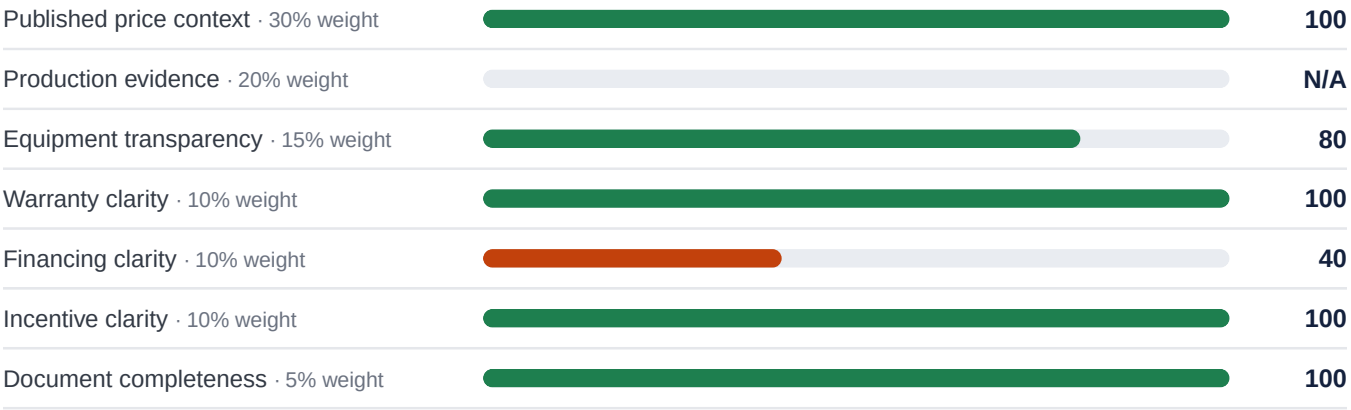
Illustrative fictional sample - not customer data or a guarantee of results

01 Executive Summary

This report reviews the 9 kW solar quote from Illustrative Solar Co. at $34,600. Based on our deterministic checks, the quote scores 79/100 (some items to review) with 80% evidence coverage. The effective price of $3.00/W is within the published national range ($3.00–$5.20/W), about -25% versus the published U.S. median of $4.00/W. We identified 3 items worth clarifying before signing, including 1 higher-priority item. None of these findings are accusations — they are questions and verification steps that protect you either way.

OVERALL SCORE	TOTAL QUOTED PRICE	PRICE PER WATT	RED FLAGS
79/100	**$34,600**	**$3.00/W**	**3 (1 high)**

02 Score Breakdown



Assessed categories are scored 0–100 and normalized across the weights shown; N/A means the report lacked evidence to assess that category. Evidence coverage is 80%. Coverage and high-priority findings can cap the overall band. This is a document-clarity screen, not approval of the installer or contract. The resulting score is 79/100 (Some Items to Review).

03 What Your Quote Says

The details below were read directly from your uploaded quote. Anything marked “Not shown on quote” was not printed on the document — which is useful information in itself.

Installer	**Illustrative Solar Co.**
Total project / contract price	**$34,600**
Same-scope cash price	**$27,000**
Net price after incentives	*Not shown on quote*
System size	**9 kW**

Price per watt (as printed)	**$3.00/W**
Panels	**Example Energy EX-450**
Panel count	**20**
Panel wattage	**450 W**
Inverter	**Example Inverter**
Battery included	**No**
Battery brand / model	*Not shown on quote*
Itemized battery price	*Not shown on quote*
Other material scope included	**No**
Other material scope	*Not shown on quote*
Itemized other-scope price	*Not shown on quote*
Installer's annual production estimate	**12,600 kWh**
Installer's annual savings estimate	*Not shown on quote*

Notes from document extraction:

- Illustrative fictional quote used to demonstrate the report format.
- The printed amount financed is $7,600 higher than the printed cash price, and the proposal does not itemize the difference.
- The inverter model is not stated and should be confirmed in writing.

04 Price Analysis vs. Benchmark

After isolating the documented solar cash-price basis, the 9 kW system works out to $3.00 per watt. Berkeley Lab's published national distribution for host-owned, stand-alone residential systems installed in 2024 ran from about $3.00–$5.20/W between its 20th and 80th percentiles, with a median of $4.00/W. This quote sits within the published national range at -25% versus that median. Benchmarks are ranges, not verdicts: equipment tier, roof complexity, and local permitting all move fair pricing up or down.

Low $3.00/W Median $4.00/W High $5.20/W

The dark marker shows this quote ($3.00/W). The shaded band is Berkeley Lab's published 20th-to-80th percentile range for 2024 U.S. host-owned, stand-alone residential installations. It is a historical national screen, not a local quote.

This quote's price per watt	**$3.00/W**
Published national range (2024 installs)	**$3.00 – $5.20 per watt (median $4.00)**

Position	**Within the published range**
Versus the published median	**-25% vs. the U.S. median**
Validated net price per watt (if assessable)	*Not shown on quote*

05 Production Source & Assumptions

Illustrative Solar Co. estimates 12,600 kWh of production per year. We could not independently model production for your location, so the installer's production figure could not be cross-checked here — ask for the tilt, azimuth, shading, and loss assumptions behind it, plus a shade report. That works out to roughly 1400 kWh per kW installed per year on the installer's numbers.

Installer's annual production claim	**12,600 kWh**
Installer's yield (kWh per kW per year)	**1,400**

No location-specific production model was available. A generic 1,400 kWh-per-kW placeholder may inform the later sensitivity scenario, but it is never compared with the installer's claim. Confirm production with the installer's own model and a shade report.

06 Retail-Rate Value Scenario

The screening scenario uses 0.1800 dollars per kWh (derived from the bill and usage figures you entered). If every scenario kWh up to annual usage were worth that full retail rate, its arithmetic value would be $2,160 for one year. Dividing the documented cost basis by that full-retail-value scenario gives 12.5 years. This is a sensitivity screen, not an estimated payback period. A real savings or payback estimate is not assessed without the home's actual tariff, interval usage, self-consumption/export split, fixed charges, and incentive eligibility.

Electricity rate used	**$0.18/kWh (derived from your bill)**
Estimated annual usage	**12,000 kWh**
Your reported monthly bill	**$180**
Full-retail-rate annual value scenario	**$2,160**
Installer's claimed annual savings	*Not shown on quote*
Full-retail-rate payback scenario	**12.5 years**
Expected savings / payback forecast	**Not assessed**
Scenario production / annual-usage ratio	**105%**

The scenario values every scenario kWh up to annual usage at one retail rate. It does not model self-consumption, export credits, time-of-use periods, fixed charges, degradation, financing, or future tariff changes and must not be read as expected savings.

07 Equipment Review

Panels: Example Energy EX-450 (20 × 450 W). Inverter: Example Inverter. No battery is included in this quote. Once you have exact model numbers, verify the manufacturer specifications, compatibility, and warranty-registration terms against the current product documents.

Panel brand	**Example Energy**
Panel model	**EX-450**
Panel count	**20**
Panel wattage	**450 W**
Inverter brand	**Example Inverter**
Inverter model	*Not shown on quote*
Battery included	**No**
Battery brand / model	*Not shown on quote*
Battery price itemized	*Not shown on quote*
Battery price	*Not shown on quote*

08 Warranty Review

Panel warranty: 25 years. Workmanship warranty: 10 years. Quote language: "Illustrative 25-year panel product warranty and 10-year installer workmanship warranty."

Panel warranty	**25 years**
Inverter warranty	*Not shown on quote*
Workmanship warranty	**10 years**
Warranty details	**Illustrative 25-year panel product warranty and 10-year installer workmanship warranty.**

09 Financing, Fees & Incentives

The quote includes financing: 4.99% APR, 25-year term, $202/month. The proposal is silent about dealer or financing markup. Ask for an itemization or a written statement that no such fee applies. Printed same-scope cash price: $27,000. Printed amount financed: $34,600. Printed finance charge: $26,021. Printed total of payments: $60,621. The amount financed is $7,600 (28.1%) above the printed cash price before interest over time. Upfront payment requested: $0. Payment schedule per the quote: $0 down; 300 illustrative monthly payments of $202.07 under the printed lender terms.

Financing included	**Yes**
Financing APR	**4.99%**
Financing term	**25 years**
Monthly payment	**$202**
Same-scope cash price	**$27,000**
Amount financed	**$34,600**
Finance charge	**$26,021**
Total of payments	**$60,621**
Dealer / financing fee disclosed	*Not shown on quote*
Dealer / financing fee amount	*Not shown on quote*
Dealer / financing fee percentage	*Not shown on quote*
Amount financed minus cash price	**$7,600 (28.1%)**
Upfront payment	**$0**
Payment schedule	**$0 down; 300 illustrative monthly payments of $202.07 under the printed lender terms**
Incentives itemized	*Not shown on quote*
Federal tax credit claimed	*Not shown on quote*
Federal tax credit amount	*Not shown on quote*

10 What the Quote Doesn't Show

The following items are not clearly documented on the quote: inverter model; installer's annual savings estimate; inverter warranty term; financing-cost itemization or explicit no-fee statement. None of these gaps mean the offer is bad. Ask for the missing details in writing and treat the written answers as part of the contract.

- Inverter model
- Installer's annual savings estimate
- Inverter warranty term

11 Red Flags & Questions to Ask

We found 3 items worth raising with your installer (1 high priority). These are transparency and verification points — not accusations. Ask these questions before signing.

HIGH **Financed amount is higher than the cash price**

The printed amount financed is $7,600 (28.1%) above the printed cash price. This difference is not automatically improper, but every component should be reconciled with the lender disclosure. Because the difference is at least 20% of the cash price, the report treats the itemization as a high-priority question before signing.

ASK THE INSTALLER

Please reconcile the cash price to the amount financed line by line, including every fee, prepaid charge, and add-on.

MEDIUM **Inverter model is not specified**

The quote does not name the exact inverter model. Without the model, the homeowner cannot verify compatibility, features, warranty terms, or replacement conditions.

ASK THE INSTALLER

Which exact inverter make and model is included, and what is its warranty term?

MEDIUM **Financing-cost itemization is not stated**

The document does not say whether the financed price includes a dealer, origination, or similar financing markup. Silence is different from an explicit statement that no fee applies.

ASK THE INSTALLER

Does this financed price include any dealer, origination, or financing markup? Please itemize the dollar amount and percentage, or confirm in writing that none applies.

12 Your Negotiation Script

Copy, personalize, and send this message to your installer. It references the specific gaps found in this analysis.

Hi Illustrative Solar Co. team,

Thanks for the proposal for the 9 kW system. Before I can move forward I need a few things clarified in writing:

- Which exact inverter make and model is included, and what is its warranty term?
- Does this financed price include any dealer, origination, or financing markup? Please itemize the dollar amount and percentage, or confirm in writing that none applies.
- Please reconcile the cash price to the amount financed line by line, including every fee, prepaid charge, and add-on.

I'm comparing multiple bids and will sign with the installer who documents these details most clearly.

Once I have these answers in writing I can make a decision quickly. Thanks!

Quick-reference questions for your conversation:

1. Which exact inverter make and model is included, and what is its warranty term?
2. Does this financed price include any dealer, origination, or financing markup? Please itemize the dollar amount and percentage, or confirm in writing that none applies.
3. Please reconcile the cash price to the amount financed line by line, including every fee, prepaid charge, and add-on.

13 Next Steps Checklist

- [ ] Send the negotiation message above and get every answer in writing (email is fine).
- [ ] Collect multiple quotes for comparable system size and scope so the price-per-watt comparison is on the same basis.
- [ ] Verify the installer's license, insurance, and recent local reviews.
- [ ] Verify every incentive with its official source. IRS guidance says the federal Residential Clean Energy Credit is unavailable for property placed in service after December 31, 2025; confirm your own situation with a qualified tax professional.
- [ ] Before signing, confirm the payment schedule ties the bulk of payment to completed installation and inspection.

DISCLAIMER

This independent planning and quote-review tool is not financial, legal, engineering, tax, or installation advice. Results depend on the quote, roof, utility tariff, financing, equipment, and local rules. Any retail-rate value or payback scenario is sensitivity arithmetic, not a savings forecast. Verify contract details and claims with licensed professionals and official sources before signing.