

QUOTE GUARDIAN / SAMPLE DECISION BRIEF

Before signing this solar proposal, clarify the economics and the missing terms.

This sample shows the form of EnergyAI's \$49 founding-customer review. The proposal data is fictional and deliberately incomplete so the brief demonstrates how uncertainty is handled.

QUOTED PRICE \$31,800 Before incentives	SYSTEM SIZE 8.0 kW Solar only	UNIT PRICE \$3.98/W Arithmetic, not a benchmark
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CURRENT DECISION

Clarify before signing

The price can be normalized, but the proposal does not yet support a confident proceed decision. Cash-equivalent pricing, modeled production, exact equipment, roof assumptions, and warranty terms are not documented in the illustrative input.

Evidence status

AREA	STATUS	WHY IT MATTERS	NEXT QUESTION
Price	KNOWN	\$31,800 divided by 8,000 W equals \$3.98/W.	Is \$31,800 the cash price or financed amount?
Production	MISSING	Savings depend on annual output and degradation assumptions.	Provide the annual kWh model and all shading inputs.
Equipment	MISSING	Substitution rights can change output, reliability, and service options.	List exact panel, inverter, racking, and monitoring models.
Warranty	PARTIAL	Manufacturer coverage is not the same as installer workmanship coverage.	State labor, roof-penetration, and workmanship terms.

Sample inputs: fictional residential solar proposal; location withheld; no utility bill, roof plan, financing contract, equipment schedule, or installer credentials supplied.

PRICE AND FINANCING

The visible price is only the start of the comparison.

A unit-price calculation is useful, but it does not establish whether the proposal is competitive or affordable. The missing contract inputs can change the conclusion materially.

BASE CALCULATION \$3.98/W \$31,800 / 8,000 W	CASH PRICE Unknown Must be requested	LOAN COST Unknown APR, term, fees missing
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Illustrative financing sensitivity

This table does not assert that a dealer fee exists. It shows why the cash price and financed amount must be separated before comparing proposals.

ILLUSTRATIVE EMBEDDED FEE	IMPLIED CASH-EQUIVALENT	DIFFERENCE	QUESTION TO ASK
0%	\$31,800	\$0	Confirm this is also the cash price.
10%	\$28,909	\$2,891	Request a cash alternative and itemized fees.
15%	\$27,652	\$4,148	Ask whether prepaid finance cost is embedded.
20%	\$26,500	\$5,300	Compare total payments, not APR alone.

WHAT WE CAN SAY

The proposal price is \$31,800 and the nameplate-size unit price is \$3.98/W. Those are arithmetic facts from the illustrative input.

WHAT WE CANNOT SAY YET

We cannot label the quote good or bad, forecast savings, or compare financing without location, utility data, production modeling, equipment, cash pricing, and contract terms.

Ask the installer

1. What is the cash price for the identical scope, and which financing fees are included in \$31,800?
2. What are the APR, term, total of payments, monthly payment, and prepayment terms?
3. Does the financing create a lien, UCC filing, or transfer requirement when the home is sold?
4. Which incentives are assumed, who is eligible, and does the contract avoid guaranteeing tax outcomes?
5. Which utility-rate escalation and annual degradation assumptions drive the savings illustration?

SCOPE, EQUIPMENT, AND WARRANTY

A complete equipment list is part of the price.

The illustrative proposal names an 8.0 kW system but leaves the components, layout, production basis, roof work, service process, and remedies unresolved.

AREA	STATUS	WHY IT MATTERS	NEXT QUESTION
Panels	MISSING	Model, efficiency, dimensions, degradation, and substitutions affect fit and output.	Provide manufacturer, model, quantity, and substitution approval terms.
Inverter	MISSING	Architecture affects shade response, monitoring, clipping, and service exposure.	Provide model, design ratio, monitoring access, and replacement process.
Roof	MISSING	Remaining roof life and penetrations can create removal and leak costs.	Document roof condition, attachment plan, flashing, and reroof responsibility.
Production	MISSING	A production number without inputs is not independently reviewable.	Provide kWh estimate, weather source, shading, tilt, azimuth, losses, and degradation.
Labor	PARTIAL	Product warranties may exclude removal, shipping, diagnostics, and reinstall labor.	Identify who pays labor and truck rolls for each warranty category.
Remedies	MISSING	A guarantee has little value without measurement, claim steps, and remedy timing.	Define the performance shortfall test, exclusions, remedy, and response time.

Warranty map to request

COVERAGE	TERM	PARTY RESPONSIBLE	LABOR INCLUDED?	CLAIM PATH
Panel product	Unknown	Manufacturer	Unknown	Not supplied
Panel performance	Unknown	Manufacturer	Usually limited - verify	Not supplied
Inverter	Unknown	Manufacturer	Unknown	Not supplied
Workmanship	Unknown	Installer	Should be explicit	Not supplied
Roof penetrations	Unknown	Installer / roofer	Unknown	Not supplied

Negotiation position: Ask for one revised proposal attachment that freezes the exact equipment, roof scope, production inputs, cash price, financing economics, and warranty matrix. Verbal answers should be reflected in the signed documents.

HOMEOWNER ACTION SHEET

Ten questions before the decision deadline.

Send these questions in writing. Ask the installer to answer by pointing to the exact proposal or contract section that will control after signature.

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| <ol style="list-style-type: none"> 1. What is the cash price for this identical system and scope? 2. What total amount will I pay under the financing contract? 3. What exact panel, inverter, racking, and monitoring models are included? 4. Can equipment be substituted without my written approval? 5. What annual production is modeled and what inputs create that estimate? | <ol style="list-style-type: none"> 6. What roof work is included, excluded, or required before installation? 7. Who pays diagnostics, shipping, labor, removal, and reinstallation under warranty? 8. What happens if production is below the proposal estimate? 9. Which permits, interconnection costs, electrical upgrades, and change orders are excluded? 10. What cancellation, transfer, lien, and dispute terms survive after signature? |
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Decision path

PROCEED

Core price, scope, equipment, production, financing, warranty, and contractor checks are documented and acceptable.

RENEGOTIATE

The project may fit, but price, scope, terms, or risk allocation should change before signature.

SEEK ANOTHER QUOTE

Material gaps remain, comparison is weak, or the installer will not document commitments.

ESCALATE

Structural, electrical, legal, tax, financing, or safety questions require a qualified professional.

SAMPLE OUTCOME

Clarify before signing

For this fictional proposal, the next step is a written clarification request - not a verdict that the project or installer is good or bad. Re-run the decision after the missing evidence is attached.

REDACT BEFORE SHARING

Names, street address, account numbers, proposal IDs, signatures, and unrelated financial information.

REVIEW SCOPE

One redacted quote, one property, one proposed solar, battery, or heat-pump project.

FOUNDING PRICE

\$49 once after scope confirmation. No subscription. Target: one business day after a usable quote is received.

This sample is not engineering, installation, legal, tax, or financial advice. It is not a customer testimonial or a market-price benchmark. Verify contractor credentials, site conditions, utility rules, equipment, incentives, financing, and contract terms independently.