



Jan 20, 2025

HDM Update and Procedures

There's some good news about HDM – they appear to be getting faster. Their business exploded in 2024 and they have more than doubled their staff. Steps that used to take weeks are now taking just days. Hopefully this will continue throughout 2025 and beyond.

There are a number of things consultants can do to keep the process moving quickly and smoothly, which means you get paid faster. The following pages give a detailed description of what you need to do when you are in the home with the customer. It is a good idea to print the pages that follow and have them with you for reference when you are entering the PPA information into the HDM portal and having your customer go through the signing and verification process.

Currently we cannot combine HDM with EnFin or Mosaic loans. Do not be surprised to see this restriction come from additional lenders.

As always, make sure the customer is very aware that they are not able to apply for or take the 30% federal Income Tax Credit (ITC) when they take the 23% HDM discount—they are essentially selling their 30% tax credit to HDM in return for a 23% discount on their solar system price.

And I can't emphasize this enough, the HDM process should be started and finished in one sitting and it should not be started until the customer has signed their HIC and loan docs. Please never ever set a sale to CW if the HDM process isn't completed all the way through the welcome call completion.

COMPANY MEMO

Before you start – the HDM portal is weird and can glitch if you don't follow along exactly as described below. Please be careful and go slowly, this is not the time to rush. Be sure you have the customer HIC handy so you can gather information from it. You will also need the annual consumption from OpenSolar.

1 – Be sure the sale is complete before starting the HDM process. The customer should have signed their HIC, been approved for their loan, signed loan docs, and if needed gone through any welcome call requirements the lender has thrown. Then and only then should you start working in the HDM portal. **The HDM process should always be started and finished in one sitting, and it should never be started before credit is approved and HIC is signed.**

2 – Log into the HDM portal. Click the *Request New PPA* button in the upper right corner. (If the button isn't there, choose *Deals*→*Quotes* in the upper left corner.)

3A – Enter the customer's zip code and click or tap on any white area of the screen. Do not click any buttons or hit the enter key. HDM will verify the Zip Code and bring up the *Street/City/State* fields.

3B – Enter the customer's *Street* address. Absolutely no typos. *City* and *State* are prefilled based on Zip Code. Click anywhere in the white area and the system will start the address verification process.

3C – The system will then say the address is verified. **NOTE – The system will verify incorrect addresses.** If your customer lives at 7532 Wolf Creek Dr., and you enter 5732 Wolf as the address, HDM will tell you this non-existent address is a valid address. Later your PPA will be rejected, and you will have to start over.

3D – Once you've double checked everything, check the *Confirm Address* box. The *Customer Details* section will appear.

4A – Enter the customer’s first name, last name, email, and phone number. Spelling continues to be important, and the name should match the name on the El Paso tax rolls. Many Hispanic people have multiple last names and informally use one while formally using the other (or both). Be sure to use the first and last names the tax office uses. You can verify the homeowner’s name at epcad.org/search.

4B – Choose El Paso Electric for the *Utility*.

4C – Enter the *Annual Usage* (consumption). This can be found on the *Energy* tab in OpenSolar.

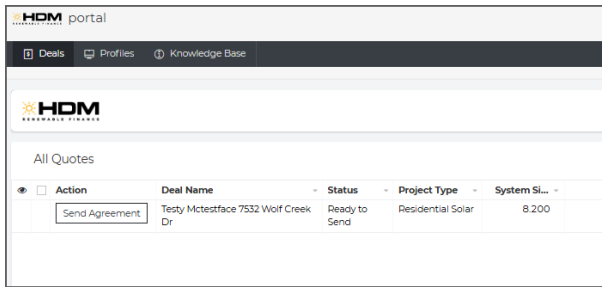
4D – Double check everything (it’s a good idea here to let the customer see and verify everything you entered) and if everything is correct, check the *Confirm Customer Details* box and the *Project Type* section will appear.

5 – Choose Solar Only, Solar + Battery, or Battery Only from the drop-down menu, check the *Confirm Project Type* box, and the *Solar System Info* section will appear.

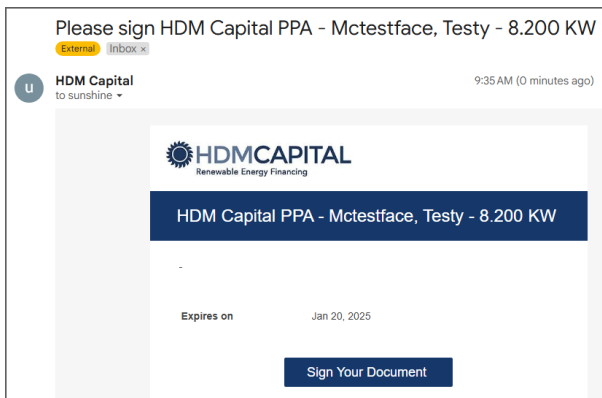
6 – In the *Solar System Info* section there are 8 areas where you can enter data. You will only put information in 5 of the 8 boxes. You will not fill in *Solar PPW*, *Year 1 Production*, or *Solar System Price*:

- A. *System Size*: Enter the system size in kW.
- B. *Solar Price Per W*: Leave this blank, the system will fill it out.
- C. *Year 1 Production*: The system has already filled it out, do not change it.
- D. *Solar Prepay Amount*: Enter the amount shown on the *Total* line from the HIC, and click/tap any white area. Important – the HDM portal will often change this amount (something to do with rounding). If the portal changes the amount, enter it again and click/tap a white area. If needed, repeat until HDM doesn’t change the amount you entered.
- E. *Solar System Price*: The system filled this out for you. At this point it’s a good idea to take the system price and multiply it by .77. This result should be equal to (or within a penny of) the *Solar Prepay Amount*. If not, change the *Solar Prepay Amount* to a random number, then re-enter the prepay number again as detailed in the previous step. The *Solar Prepay Amount* should be the amount of the loan.
- F. *System Location*: select Roof, Carport, or Ground Mount.
- G. *Inverter Manufacture*: Enter the inverter brand listed on the HIC.
- H. *Module Manufacture*: Enter the panel brand listed on the HIC.

7 – You cannot edit the *Deal Summary* area, so if everything is correct take a deep breath and click the *Complete Quote* button. The system will spend 10-15 seconds thinking, then pop you back to the *Deals→Quotes* page, and the deal you just entered shows up with the option to *Send Agreement*.



8 – Click the *Send Agreement* button. In about 20-30 seconds you will have an email asking you to sign the PPA you just created. (The consultant will sign first, then it will go to the customer.)



9A – Click the *Sign Your Document* link in the email. On the landing page click *Proceed to document* and the PPA will open.

9B – IMPORTANT – look at the *\$ Cost per kWh* figure and make sure it isn't zero. In rare instances (twice last year for Solar Smart) the HDM software screws up royally and creates a PPA with \$0.00 as the *\$ Cost per kWh*. If this happens you will have to go back and go through the entire process again, starting with the *Request New PPA* button. HDM says this is fixed, but we have seen it happen once since they say it was fixed.

The screenshot shows a 'Power Purchase Agreement' summary table with the following data:

Power Purchase Agreement			
Testy Mctestface 7532 Wolf Creek Dr, El Paso, TX 79911			
\$0	\$22839.74	152824kWh	\$0.150
Electricity Deposit (Due Today)	Pre-Payment Amount (Contract Price due on or prior to the System Start Date)	Prepaid Output purchased (Estimated 20 years' of solar electricity for your Property)	\$ Cost per kWh (PPA Purchase Price)

9B – Once you determine there is a dollar amount in the *\$ Cost per kWh* field, continue through the process of signing the document. (You will only initial one item in the document.) Once you have initialed, the PPA will go to the customer's email for review and signing.

10 – Once the customer has signed the PPA, HDM will email you a link for the customer to take the confirmation survey. You should already have the Callpilot app on your phone. Click the link in the email and once the Callpilot app opens, hand your phone to your customer and have them answer the questions the avatar will ask.

10A – You should review HDM’s knowledge base article and video about Callpilot before sitting with any customers. You can access it here: <https://hdmcapitalllc.zohodesk.com/portal/en/kb/articles/sales-process-confirmation-call>

11 – Once the customer has finished the survey, HDM will send you an email saying the confirmation call was completed and video uploaded. Please forward this email to me at jim@solarsmartliving.com. I will need to upload this email to HDM when I submit for NTP.

12 – Solar Smart Living has also requires the customer to sign an acknowledgment via Docusign stating they understand they are accepting a 23% discount in lieu of being able to take any tax credits since they are allowing HDM to take the credit instead. Consultants can send this document by going to <https://us.services.docusign.net/webforms-ux/v1.0/forms/34b3c5492639bdb0f16c902caecea2f5>

13 – That’s it, you are done. It seems like an inordinate amount of work, but it really isn’t that difficult:

A – Carefully enter some data into the HDM portal, verify the accuracy of the data you entered (this is important!), and submit the form.

B - Open your email and initial the PPA, which then goes to the customer for their signature, then your customer signs.

C - Complete an automated welcome call using the Callpilot app on your phone.

D - Forward the HDM welcome call notification email to Jim.

F – Have the customer sign the SSL HDM disclosure via Docusign.

This should not take more than 15-20 minutes and could probably be completed in 10 minutes by someone who does it often.

Thank you in advance for making the HDM process smoother and faster by utilizing the steps above.



Jim Schwarzbach, Director of Consumer Financing