

Before your next solar application.

Take this to any provider. Get clear answers before authorizing another credit inquiry. Check off what you have asked. Keep the answers and proposal in your own records.

Know the credit process

- ☐ Is this a quote, prequalification or a formal financing application?
- ☐ Will this step use a soft or hard credit inquiry? Will a later step use another?
- ☐ Which company receives my application and makes the decision? Will my information go to more than one provider?
- ☐ Can I read the credit authorization and keep a copy before submitting?

Before applying again

- ☐ If I was declined, what reasons did the lender give? What needs clarifying before another application?
- ☐ Is the offer available for my address, utility and property? What still needs review?

Keep the full offer in view

- ☐ What would I owe upfront and over the full term, including fees, payment changes and remaining utility charges?
- ☐ Who owns the panels and handles repairs? What happens if I sell my home or reach the end of the agreement?

Questions I still need answered

An Iterum website inquiry does not pull your credit or submit a financing application. Actual offers have their own requirements. A previous denial does not settle every option.

[Read the credit-check guide](#)

[CFPB: credit inquiries](#)

[Compare solar offers](#)