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LAW GROUP**

CONSUMER DEFENSE LAW

SPECIALIZING IN:

**SOLAR CONTRACT FRAUD
SOLAR FINANCING FRAUD**

Protect your transactions.

Protect your clients.

Refer solar finance problems
to the legal team that
gets results.



OUR PROMISE

We protect homeowners,
help you close with
confidence, and stand
behind every solution.

REALTORS & MORTGAGE PROFESSIONALS

FLORIDA TITLE COMPANY FIELD GUIDE

SOLAR FINANCING LIENS • TITLE RISK • CLOSING PROTECTION

Solar financing liens can create title defects, delay closings, and expose your company to post-close risk. Use this guide to identify issues early and protect your insured commitments.

When in doubt, call the legal team before closing.

1. PRE-CLOSING CHECKLIST

- ☐ Run a full vested owner search to current.
- ☐ Review for solar UCC-1 financing statements filed in Florida.
- ☐ Verify lender name, loan number, and property address on UCC-1.
- ☐ Obtain written payoff demand from the lender.
- ☐ Confirm payoff is conditional and valid through closing.
- ☐ Verify lender contact info and payment wiring instructions.
- ☐ Confirm UCC-1 termination or subordination will be provided at closing.
- ☐ Review for open permits or code violations related to solar installation.
- ☐ Confirm contractor and lender licensing status (if applicable).
- ☐ Document all communications in closing file.

2. RED FLAGS TO WATCH

- UCC-1 filed within the last 36 months.
- Lender is unknown, unresponsive, or out of business.
- Payoff quote is expired or not itemized.
- No termination or subordination available.
- Loan not current or borrower in dispute.
- Installer complaints or unresolved issues.
- Solar system not operational or not permitted.
- Transfer restrictions or PPA/lease complications.
- Borrower states the loan was "paid off" but lien remains.

3. CLOSING REQUIREMENTS



UCC-1 TERMINATION

Must be executed by the secured party and properly filed prior to or at closing.



SUBORDINATION AGREEMENT

If termination is not available, obtain a recorded subordination to the new mortgage.



PAYOFF VERIFICATION

Confirm funds are wired per lender instructions and received by payoff department.



FINAL VERIFICATION

Verify title is clear of all solar financing liens before recording new loan documents.

4. POST-CLOSING PROTECTION TIPS

- Record UCC-1 termination immediately.
- Retain payoff confirmation and termination in file.
- Monitor for any re-filed or reinstated liens.
- Respond promptly to borrower or lender disputes.
- If issues arise, escalate to legal counsel immediately.

NEED HELP?

Our legal team resolves solar financing lien issues quickly so you can close with confidence.

CALL (800) 551-4181

or email referrals@covarlaw.com

Fast. Experienced. Results that protect.



FLORIDA QUICK REFERENCE

UCC-1 LIEN TERM

Typically effective for
5 years from date of filing.
May be refiled.

PAYOFF DEMAND

Always obtain in writing.
Confirm amounts and
expiration date.

CLEAR TITLE GOAL

No outstanding UCC-1
solar liens at closing.
Document everything.



INVESTIGATE

We investigate
solar loan and
solar company
practices.



RESOLVE

We negotiate
payoffs, releases,
subordinations
and transfers.



LITIGATE

We litigate and
pursue claims in
federal court
when needed.



PROTECT

We protect your
clients and keep
their transaction
on track.



FOCUSED

We focus on
solar finance fraud
and UCC lien
problems.



RESULTS

We deliver real
solutions and
real results.

HOW COVAR LAW CAN HELP YOUR CLIENTS

SOLAR FINANCE PROBLEMS. LEGAL SOLUTIONS. RESULTS THAT MATTER.

SOLAR CONTRACT FRAUD | SOLAR FINANCING FRAUD | UCC LIENS | PAYOFF DISPUTES | TRANSFER ISSUES



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