



COVAR
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

NATIONAL TITLE COMPANY FIELD GUIDE

SOLAR FINANCING LIENS • TITLE RISK • CLOSING PROTECTION

Solar financing liens and UCC filings vary by state, but title risk is real everywhere.

Use this guide to identify issues early, follow best practices,
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 UCC-1 financing statements (state registry and real property records).
- ☐ Verify lender name, loan number, and property address on all documents.
- ☐ 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 in your state).
- ☐ 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, release, or subordination provided.
- 🚩 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 filed with the correct state filing office 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 receipt is acknowledged in writing.



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 or subordination immediately.
- ✓ Retain payoff confirmation and termination in closing file.
- ✓ Monitor for any re-filed or reinstated liens.
- ✓ Respond promptly to borrower or lender disputes.
- ✓ Escalate unresolved issues 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.



**NATIONAL QUICK
REFERENCE**



UCC FILING SEARCH

Search state UCC registry in all possible debtor name variations.



FIXTURE FILINGS

Check real property records where fixture filings are recorded.



PAYOFF IN WRITING

Always obtain a written, itemized payoff with expiration date.



CLEAR TITLE GOAL

No outstanding liens of any kind. Document everything.

HOW COVAR LAW CAN HELP YOUR CLIENTS



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.



SOLAR FINANCE PROBLEMS. LEGAL SOLUTIONS. RESULTS THAT MATTER.

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

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