

US Power Adds EnFin Solar Loan, Giving Homeowners a No-Prepayment-Penalty Path to Own Solar

US Power adds EnFin Solar Loan financing, allowing homeowners to own their systems, retain eligible tax credits and incentives, and pay early without penalty.

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Erik Sords, Senior Energy Consultant at US Power

direct Qcells solar and roofing brokerage, today announced that it has added the [EnFin Solar Loan](#), an ownership-based financing product from EnFin, Qcells' in-house solar and storage financing provider, giving homeowners a new path to purchase and own a solar system outright.

Unlike a lease or power purchase agreement, the EnFin Solar Loan leaves the homeowner as the owner of record for the system, which means the homeowner, not the financing company, remains eligible to claim the federal Solar Investment Tax Credit and any applicable state solar incentives. EnFin evaluates applicants beyond a traditional

credit score, accepts up to two co-applicants provided at least one is on the property's title, and returns a credit decision instantly through its online application.

- No prepayment penalty — borrowers pay only interest that has already accrued, applied first, before any extra payment reduces principal
- No lien placed on the home; EnFin instead files a UCC-1 and county fixture filing to secure its interest in the solar equipment itself
- 0.25% APR reduction for homeowners enrolled in ACH autopay
- Loans serviced by EnFin Corp. or Hatch Bank, EnFin's chartered financial institution, and transferable to a new owner if the home is sold, subject to credit approval

Because the loan is a purchase rather than a lease, US Power says the distinction matters most for homeowners weighing state and local incentive programs that require [system ownership](#) as a condition of eligibility — a requirement in several of the states where US Power now operates.

“A loan only makes sense if a homeowner actually wants to own the asset and capture the tax credit themselves,” said Erik Sords, Senior Energy Consultant at US Power. “What we like about the EnFin loan is that it doesn't penalize someone for paying it off early, and it doesn't just look at a credit score and walk away; it gives more homeowners a real path to ownership.”

EnFin is backed by Qcells, the No. 1 solar panel manufacturer in the U.S. by market share, and works through a nationwide network of partner installers. US Power says the EnFin Solar Loan is now available alongside its existing [financing options](#) across all of its current markets. Homeowners interested in reviewing loan eligibility can visit uspowersolar.com to schedule a free consultation with a US Power energy consultant.

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