

# C A M P A I G N F O R ACCOUNTABILITY

January 18, 2017

Pam Bondi  
Attorney General  
State of Florida  
The Capitol PL-01  
Tallahassee, FL 32399-1050

Re: Violations of Florida's Deceptive and Unfair Trade Practices Act

Dear Ms. Bondi:

Campaign for Accountability ("CfA") requests that you open an investigation into companies that provide solar panels to individual homes in Florida. A review of the extensive consumer complaints filed with the Office of the Attorney General ("OAG") reveals many of these companies have engaged in false and misleading acts in the marketing and sale or lease of solar panels, in apparent violation of Florida's Deceptive and Unfair Trade Practices Act ("FDUTPA"), F.S. § 501.201 *et seq.*

## Background

In response to an open records request submitted by CfA, the OAG released hundreds of consumer complaints it had received from 2011 through the present pertaining to the sale or leasing of solar panels and their installation on the roofs of customers' homes. Complainants identified dozens of companies that had provided poor or inadequate service, falsely represented the savings customers would realize from solar power, lured them in with low price quotes that later proved to be false, and performed shoddy installation.

It appears from many of the complaints that solar companies routinely promised significant savings in customers' monthly utility bills with the installation of rooftop solar panels and solar hot water heaters, but those savings never materialized and the financing charges for the installation was well beyond what they had been led to expect. Even worse, in a significant number of instances, it appears these companies specifically targeted the elderly.

One customer of SDI was shocked to discover that rather than a promised monthly bill of \$67 for a solar hot water heater, she was actually charged more than double that amount, \$153.90, and wrote: "I feel they took advantage of me since I do not speak or write English proficiently and am an elderly person."<sup>1</sup> Similarly, the son of parents in their 80s complained that SDI had promised that if they purchased an energy system, they would realize an energy savings of a minimum of 41% and a 30% tax credit and an interest rate of 1% for purchasing the panels. In fact, however, the energy savings was between 10 and 15%, the family was not

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<sup>1</sup> Complaint against SDI Company, January 15, 2011 and July 8, 2012 (attached as Exhibit 1)

entitled to the tax credit and the interest rate for the panels was, in fact, 11.99%, leaving them with bills they could not afford.<sup>2</sup>

After contracting with Tropical Solar Energy to install a hot water heater, a Riverview resident stated, “we are not saving on our energy bill at all,” but are paying more than before, and that it “appears that these companies are taking advantage of senior citizens in Florida.”<sup>3</sup> This theme continued when the son of frail, elderly parents with serious medical issues and a limited income wrote that IQ Power had coerced his parents into financing a \$9,000 solar water heater with a 15-year loan they could ill afford and did not need.<sup>4</sup> A senior citizen who purchased a solar water heater from Florida Home Improvement Associates complained that despite promised cost savings, their “electric bill has actually gone up” and that the company failed to respond to their phone calls.<sup>5</sup>

An Orlando citizen filed a complaint on behalf of elderly relatives, alleging that the Green Energy Group had appeared at their door offering an energy savings package that would dramatically reduce their energy bills at no cost to them. On the day the panels were to be installed, the seniors were presented with a contract including a lien on their property and security interest in the equipment. The homeowners initially declined to sign the agreement, but eventually relented under pressure by the company representative who told them they already had agreed to do so and had no choice.<sup>6</sup> Another consumer who agreed to purchase a very expensive solar package from Green Energy Group complained the company’s work was shoddy and done without proper permits. After their calls to the company went unanswered, they were forced to find another contractor to cure the deficiencies, and, in addition, had not realized any energy savings.<sup>7</sup>

All American Solar, which seemed to prey on the elderly in particular, was the subject of numerous complaints. One gentleman said he was misled into believing the IRS would provide a 30% refund for installing a system. Another claimed the company made threatening phone calls and forged documents.<sup>8</sup>

RenuEn Corp. also appears to have taken advantage of veterans. The company told an unsuspecting consumer that he could purchase a \$17,000 solar air conditioning system with no out-of-pocket expense under an Obama administration “green government program.” Then, the Jupiter Army veteran was confronted with monthly payments the company claimed needed to be

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<sup>2</sup> Complaint against SDI Company, July 8, 2012 (attached as Exhibit 2).

<sup>3</sup> Complaint against Tropical Solar Energy, September 19, 2016 (attached as Exhibit 3).

<sup>4</sup> Complaint against IQ Power, December 17, 2013 (attached as Exhibit 4).

<sup>5</sup> Complaint against Florida Home Improvement Associates, September 25, 2012 (attached as Exhibit 5).

<sup>6</sup> Complaint against Green Energy Group, August 23, 2016 (attached as Exhibit 6).

<sup>7</sup> Complaint against Green Energy Group, August 30, 2015 (attached as Exhibit 7).

<sup>8</sup> See *e.g.* Complaints against All American Solar, March 23, 206 and April 27, 2016 (attached as Exhibit 8).

made just until they finalized their government contract. The bills proceeded to increase and eventually the consumer learned that the solar panels had simply been bolted to his roof, but not connected to his home.<sup>9</sup> Another customer, a 21-year military veteran called RenuEn “the worst company I have ever dealt with,” alleging it had forged his signature for permits, damaged his roof when installing the panels and had misled him by claiming his electric bill would decrease by “at least 40%.”

An 85-year-old man wrote that he signed a contract with American Solar Energy after the company representative told him there was a program aimed at helping retired seniors in which a solar system would be installed at no expense to him and reduce his monthly energy bill from \$220 per month to \$86 per month. Luckily for him, while the workers were installing the system, a friend came over and reviewed the contract, revealing that the elderly man would actually be liable for \$11,987 for the project.<sup>10</sup>

There also are allegations that companies applied for loans on behalf of unsuspecting consumers. Several Florida residents complained that Vivint made unsolicited house calls claiming to qualify their home for solar panels, without either asking or suggesting the company would run their credit. Later, however, these residents they received emails stating they had been approved for loans they had not applied for, negatively affecting their credit.<sup>11</sup>

### Violations

FDUTPA, modeled after the Federal Trade Commission Act, is intended to “protect the consuming public and legitimate business enterprises from those who engage in unfair methods of competition, or unconscionable, deceptive, or unfair acts or practices in the conduct of any trade or commerce.” § 501.202(2). A deceptive practice is one “likely to mislead” consumers. *Davis v. Powertel, Inc.*, 776 So.2d 971, 974 (Fla. 1st DCA 2000). An unfair practice is “one that ‘offends established public policy’ and one that is ‘immoral, unethical, oppressive, unscrupulous or substantially injurious to consumers.’” *Samuels v. King Motor Co. of Boa Raton*, 782 So.2d 489, 499 (Fla. 4th 2001).

FDUPTA authorizes an investigation, including through subpoenas and the collection of evidence, if through either its own inquiry, “or as a result of complaints,” the “enforcing authority” has reason to believe someone has engaged in or may be engaging in violations of the statute. § 501.206 (1). “Enforcing authority” means the Department of Legal Affairs (a/k/a Office of the Attorney General) “if the violation occurs in or affects more than one judicial circuit.” § 501.203(2). The statute provides for injunctive relief, restitution, and civil penalties.

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<sup>9</sup> Complaints against RenuEn Corporation, February 17, 2016 and March 26, 2015 (attached as Exhibit 9).

<sup>10</sup> Complaint against American Solar Energy, LLC, December 16, 2013 (attached as Exhibit 10).

<sup>11</sup> See e.g. Complaints against Vivint, October 7, 2016 and August 18, 2016 (attached as Exhibit 11).

Honorable Pam Bondi  
January 18, 2017  
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§ 501.207(1). Penalties are enhanced if a person willfully directs deceptive or unfair trade practices at senior citizens, anyone with an educational deficiency that substantially affects their ability to read and comprehend the terms of a contract entered into, military service members, veterans, or anyone with a disability. §501.2077.

The complaints CfA reviewed reflect the harsh reality that solar companies operating in Florida often appear to take advantage of particularly vulnerable populations. As a result, the impacts of these apparently fraudulent practices are all the more devastating, leaving elderly people frequently living on fixed incomes with higher monthly utility costs than before installation and loans that often exceed what they can afford to pay, and plunging them into a cycle of debt.

Solar companies are employing a variety of strategies and practices that may enhance their bottom line, but are leaving Florida customers frustrated, unhappy, and facing unaffordable bills. Further, the bad actors engaging in these unethical and likely illegal practices reflect poorly on the entire industry. This may lead consumers to reject clean energy solutions entirely, unfairly impacting honest providers and harming the environment.

The FDUPTA is designed to protect Florida citizens against the kinds of fraudulent practices that seem prevalent in the solar energy industry, but the law's utility depends on aggressive enforcement. CfA therefore requests that your office launch a statewide investigation into the consumer practices of solar energy companies, drawing on the many examples filed with your office. If companies have violated or are violating Florida law, they must be held accountable.

Sincerely,



Daniel E. Stevens  
Acting Executive Director

Encls.

# **EXHIBIT 1**

Iris Dechiari  
20220 NE 14 Avenue  
North Miami Beach, FL 33179

cc non  
AS

January 15, 2011

Ms Pam Bondi  
Office of Attorney General  
State of Florida  
The Capital  
PL-01  
Tallahassee, FL 32399-1050

Re: SDI

Dear Ms. Bondi:

I was approached by SDI Company located at 850 13<sup>th</sup> Street, Lake Park, FL 33403. When they originally approached me they advised me that there was a government program that could help me pay my electric bill with FPL using solar technology. Since I was having some financial difficulty I let them come and speak to me. A salesman Samuel Minokolo from the company came to see me at home. He explained that they could decrease my electrical bill substantially and provided the following information. He advised that the total system would cost \$7695.00 but that I would get \$2308.50 federal tax credit that they would pass to GE Financial. He advised me that the system would only cost me \$5386.50 and that I would have a monthly payment in the amount of \$67.00 with GE financial.

Now I received payment coupons from EnerBank USA and the monthly payment amount shows to be \$153.90 which is too much for me to be able to pay. I have documentation showing where Samuel Minokolo wrote everything down for me showing the above explained amount.

I have tried to get in touch with SDI several times to discuss this situation. I finally spoke to a manager by the name of Quiago and he now advised me that my loan would not go to GE Finance since he states that my credit score is not acceptable to them. I know that my credit score is above 700 which is an excellent score. As such, how could he advise me that my credit score is not sufficient?

I feel that this company has been deceptive and not honest with me from the beginning. They have taken advantage of me and put me in a very bad financial situation. I do not feel that is practicing in a professional or ethical manner. I feel that they took advantage of me since I do not speak or write English proficiently and am an elderly person. I feel that they need to take actions to correct this situation immediately.

I am attaching my contract with them and the paper where Mr. Samuel Minokolo advised me of the cost. If you need any additional information please do not hesitate to contact me at (305)652-8063 or at (954)401-6397.

Sincerely,

  
Iris Dechiari

pc: Better Business Bureau  
4411 Beacon Circle  
West Palm Beach, FL 33407

SDI  
850 13<sup>th</sup> street  
Lake Park, FL 33403



**SDI**  
SINCE 1974

1-407-575-1498  
9100-925

SAMUEL  
(281) 213-7384



850 13th St. • Lake Park, FL 33403 • Customer Service 1-800-805-0787  
Equipment Service Only 561-842-8935 • Fax 561-420-0380

Name IRIS TRISTAN DE CHIARI	Home Phone (305) 652-8063	Source W.O.M
Address 20220 NE 14 AVE	Work Phone (305) 401-6377	System Designed By
City N. MIAMI BEACH FL 33179	Zip	Average Occupancy H

Do you pay Federal Income Taxes?  Yes (Initials Here)  No (Initials Here)

**SOLAR HOT WATER HEATING**

- 1 Model SD3 Solar panel (4x10 sq. ft. total panel area)
- 1 Model 80 Gallon solar storage tank with high recovery backup heating element
- 1 Model PV Flow management system

**SOLAR POOL HEATING**

N/A

**OTHER EQUIPMENT/WORK**

R-30 INSULATION

Special Instructions No permitting, engineering and installation fees

The buyer has the right to cancel the transaction at any time prior to midnight of the third business day after the date of the of the transaction

Accepted with payment \$ 0.00 deposit. Balance due of \$ 0.00 is payable on day of installation.

Buyer [Signature] Date 7/19/2010

Buyer [Signature] Date 7/19/2010  
SDI Representative

BASE SYSTEM	\$7,695
ADDITIONAL EQUIPMENT/WORK	0.00
TOTAL INVESTMENT	\$7,695
DEPOSIT	0.00
OTHER	0.00
SUB-TOTAL	\$7,695
BALANCE DUE ON COMPLETION	0.00
TAX	0.00
NET INVESTMENT	\$7,695
DESIRED INSTALLATION DATE: <u>7/20/2010</u>	

**Applicable Law and Modifications:** This Agreement shall be governed and constructed in accordance with the laws of the State of Florida and prevailing Federal laws. No changes, additions or modifications to this agreement shall be binding upon either party unless agreed in writing. Unless specially added in writing to this agreement all warranties are as available from the manufacturer of equipment. No other claims or warranties expressed or implied are given. SDI, Inc is not liable for any damage resulting while trying to perform work in areas of weakend physical condition such as but not limited to water soaked wall board, rotten or weak rafters, etc. All materials supplied remain the property of SDI, Inc. until paid in full. Should it be necessary to file any action to collect any amounts due under this contract, SDI, Inc. will be entitled to interest, attorney's fees, costs incurred and is authorized to remove supplied equipment from premises. This agreement hereby grants Power of Attorney to SDI, Inc. to sign a notice of commencement, permit documents, homeowners association documents, and/or any other documentation necessary to complete the installation of any and all equipment purchased from SDI, Inc.

Initials [Signature]

Account # 1007193478 / LYONS FINANCIAL

# JENSEN INSULATION INC.

1122B South Congress Ave.  
West Palm Beach, FL 33406  
Ph: 561-642-8830  
Fax: 561-642-8135  
JensenInsulation.com  
www.whitefiber@aol.com

# JENSEN INSULATION

Specialists in Spray Foam,  
Fiberglass & Blown Insulation  
Sound Proofing, Acoustical Ceilings, Cavity Fill

Robert Giddings  
(561) 642-8830

1122B South Congress Ave.  
West Palm Beach, FL 33406  
Lic. # CAC057441  
jenseninsulation.com

Cell: (561) 305-5554  
Fax: (561) 642-8135  
U 18061, 93-6944  
whitefiber@aol.com

## SALES CONTRACT AND WORK ORDER

OPTION

\_\_\_\_\_  
SURVEY DATE

NAME Tom Chiari HOME PHONE (305) 652-8063 BUS PHONE 401-6397  
ADDRESS 20220 N.E. 14th Ave CITY/STATE Atlanta ZIP 30379  
DIRECTIONS (Under A/C only - Home Access)

**NOTE:** Customer responsible for removing all items from attic prior to installation. Any access in closets must be free and clear of clothing. Proposal amount good for 60 days.

**DESCRIPTION:** Blow in R-30 of attic insulation over main portion of home including areas circled below.

**NOTE:** FPL area is based on Air Conditioned spaces only and does not include garage.

AREAS TO BE DONE		JOB COST:	
FLA ROOM	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	Total:	\$ <u>0</u>
FLAT ROOF	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		\$ <u>0</u>
GARAGE	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		\$ <u>0</u>
REMOVAL OF OLD INSULATION	<input type="checkbox"/>	C.O.D.:	\$ <u>0</u>
ATTIC SPRAY SANITIZE	<input type="checkbox"/>		

**SPECIAL INSTRUCTIONS**  
Blown Insulation  
R-30 under A/C  
only

**MATERIAL SPECIFICATIONS**

Sq. Ft.	Main	Fla. Room	Garage
Type <u>Blown</u>			
Sq. Ft.			
Add R- <u>30</u>			
Has R- <input checked="" type="checkbox"/>			

SCOPE OF JOB TO BE DONE: Blown Insulation

### MATERIAL HAS A LIFETIME WARRANTY

The undersigned customer hereby hires JENSEN INSULATION INC. to perform the insulation described herein and agrees to pay the amounts indicated. I have read both sides of this contract and I agree to be bound to all terms contained on both sides.

Accepted by Customer: [Signature] Date \_\_\_\_\_

\* No. \_\_\_\_\_ Credit Card # \_\_\_\_\_ Balance \_\_\_\_\_

(TO BE PAID TO APPLICATOR ON COMP) APPROX. REBATE IF APPLICABLE \$ \_\_\_\_\_



# GREEN PACKAGE

- o SOLAR SYSTEM
- o R-30 INSULATION

1-800-805-0789

\$ 7,695  
\$ 2,308.<sup>50</sup> (FED TAX CREDIT)

\$ 5,386.<sup>50</sup> → GE FINANCE

MINIMUM PAYMENT

~~\$ 67.<sup>00</sup> M.~~

2.99%

561-262  
8373  
M. Chicago

153- a/mes.

## SAVINGS.

INSULATION → \$20.<sup>00</sup>

SOLAR WATER SYSTEM → \$60.<sup>00</sup>

\$80.<sup>00</sup>



# WITH YOUR DECISION COMES MANY THANKS:

FOR YOUR COMMITMENT TO RENEWABLE RESOURCES, OUR PLANET THANKS YOU!!

FOR YOUR COMMITMENT TO OUR PLANET'S ENVIRONMENT. FUTURE GENERATIONS THANK YOU!!

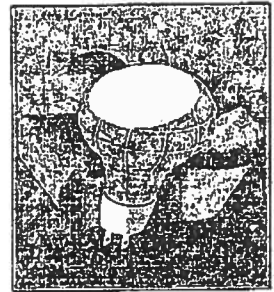
FOR JOINING IN THE MOVEMENT TO HELP REDUCE OUR GREAT NATION'S DEPENDENCY ON FOREIGN OIL. OUR NATIONAL SECURITY IS STRENGTHENED, AND FOR THAT OUR COUNTRY THANKS YOU!!

*Next year her account is  
joint in by transfer to J.E.  
she have to let your people  
now on May next year.*

LAST OF ALL, WE AT SDI THANK YOU FOR SHARING OUR VISION OF A HEALTHIER PLANET AND FOR THE OPPORTUNITY TO EARN YOU AS A CUSTOMER.

WITH YOUR HELP WE ARE CHANGING OUR WORLD FOR THE BETTER, ONE FAMILY AT A TIME!

THERE IS NO DOUBT THAT WHEN YOU ARE IN A PARTNERSHIP WITH THE SUN, EVERYONE'S FUTURE IS BRIGHTER!



# **EXHIBIT 2**

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 07/08/2012

James S. III Read  
960 Powder Springs Street  
Marietta, GA, 30064

Phone: (678) 758-3811  
Email: jamesread53@gmail.com

Name/Firm/Company: SDI Solar/EcoShield/Direct Installation Services  
Subject/Category: Fraud  
Street Address: 1708 N. Ronald Reagan Blvd.  
City: Longwood , FL 32750  
Phone: 1-407-574-6979  
Website: ?  
Date of Transaction: 06/04/2011  
Amount Paid: 10000.00

Questions/Comments:

Hello, my name is James Stanton Read III. I am writing this complaint because my elderly parents (who are 88 and 86) were sold an energy system that was supposed to give them 41% savings in there gas and electric bills. They could not finance it on their own so I signed with them. It totaled up to \$10,000.00. We were sold an energy system from Eco Shield or SDI Solar or Direct Installation Services. I am not sure what name they would go by because when they were selling us this system they were using SDI Solar and when I signed off the completed work they were direct installation services. So I don't know. Apparently they contracted the work out to Direct Installation Services. I was sold a complete energy system including insulation, reflective heat shield, compact fluorescent light bulbs, thermo cool (stuff put into the AC unit), and solar powered Attic fans. The salesman, Daniel Egan, was very pushy. He walked through my parents house and inspected the windows, insulation, ventilation, etc. He then sat down with us and stated that he can guarantee 41% energy saving on our electric and gas bills. He actually said that 41% would be a minimum savings and that most of the houses he see's actually saved up to 50 percent of their energy use. He showed me all this paperwork about how each part of the package saved a certain percentage and it all added up to 41% savings. He talked about SDI solar being a very respected and tenured company. He showed many papers of the company's better business bureau rating and awards that it had won as a great business. Everything looked legitimate and professional. Some of the main selling points he stated were that we would save 41% in our energy bills, we would get a 30% tax credit on the total amount, we would get a special government sponsored 1% interest rate for financing it, and if we weren't getting the 41% saving they would come out and do what ever was needed to get us up there. It sounded great but has been a nightmare since day one. It has been one year now and we are saving about 15% on our utility bills, a long way from 41%. My parents filed their taxes and they can't get the 30% tax money back because they didn't pay anything in. There live off their social security so because they don't pay taxes they cant get the 30% back. I asked the salesman if they would get the tax money back even though they are only on social security and he said "they will get a check back from the government for 30% of the total price." That was a lie and now we are out even more money than we thought. After looking at the first bill, I noticed the interest rate was not at 1% like the salesman said. It was at 11.99%. This is outrageous, there is no way I would have signed anything with that high an interest rate. The interest on the bill far exceeds the saving we are getting and at this rate this will never get paid off. The 15% saving we are seeing is actually inflated because we had one of the warmest winters in many years and the spring this year was very cool. I know on a normal year we might see 10% savings or so. I have contacted the company numerous times and gotten nowhere. I have left many, many messages and have never received a call back. This has been a nightmare! I have this all financed through GE Capitol and I have filed a complaint with them to no avail. I have an energy system in my parents' house that is barely getting them 15% savings and a 10,000 dollar loan from GE Capitol that they can't afford because they are paying outrageous interest and receiving no saving in utility bills to pay for it. We were lied to about getting back money from the government and we don't know what to do. We were scammed and don't

know what to do. Please help us. If they want their fans and insulation back that is fine. We just want our money back and this headache to go away. Please Help!!

# **EXHIBIT 3**

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 09/19/2016

Victor Alcantara  
8404 White Poplar Drive  
Riverview, FL, 33578

Hillsborough  
Phone: (504) 717-9412  
Email: ghitano1@gmail.com

Name/Firm/Company: Tropical Solar Energy  
Subject/Category: purchased Solar Panel and 80 gal solar domestic hot water in our house  
Street Address: 2672 Bayshore Blvd  
City: Dunedin, FL 34698 Pinellas  
Phone: (727) 223-4922  
Website: www.tropicalsolarenergy.com  
Date of Transaction: 01/16/2016  
Amount Paid: \$ 24,500.00

Questions/Comments:

When the salesman came to our house he asked us how much our electric bill was, and at that time it was \$ 140.00/month; so the deal was that will pay the same amount of money for the installation of the solar panels and the 80 gallon solar domestic hot water. Right from the beginning we experience numerous deficiencies from this company not providing the proper paperwork to the county to their employees telling us that personnel at the county were not were not very efficient with these type of transactions. To make it short, I have to contact Ross Spano, State Representative to help us out with this issue who helped us out almost immediately. The following day, one of the inspectors from the county came to our door to do the electrical inspection. Keep in mind that I had to do all of the callings with the county and TECO as well; something that they should had dome all along. Ultimately and after 3 months we had all of the inspections we thought everything was supposed to be working but they forgot to turn the Photovoltaic solar breaker on. So far, we are paying \$140.38 to the Finance Service Company, and \$140.00 to TECO. In other words, we are not saving on our electrical bill at all, but we are paying \$ 140.00 more before the acquisition of this solar equipment as we were promised. We would really appreciate your help in anyway you can since appears that these companies are taking advantage of senior citizens in Florida. We thought we were going to save went we purchased all of these equipment. Thank you very much, Victor C. Alcantara  
Diane L. Moore (wife)

# **EXHIBIT 4**



INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 12/17/2013

Karen Stanaland  
6041 Morningdale Avenue  
Lakeland, FL, 33813

Polk  
Phone: (863) 899-0999  
Email: kstanaland@tampabay.rr.com

Name/Firm/Company: IQ Power  
Subject/Category: Elderly man coerced into purchasing \$9,000 solar water heater system  
Street Address: 3983 Saint Johns Pkwy  
City: Sanford, FL 32771 Seminole  
Phone: (407) 585-1016  
Website: <http://www.iqpower.net/>  
Date of Transaction: 12/14/2013  
Amount Paid: 9495.00

Questions/Comments:

My elderly father (he'll be 80 in February,) was coerced into buying a solar water heater for his home at over \$9,000.00 this past Saturday, December 14, by this company - IQ Powers. He and my mother have a very limited income and both have significant medical problems that require expensive treatments/care. My mother is totally disabled and bed-ridden, needing constant care. My father has his own medical issues and is in a depressed emotional state and doesn't have the mental strength to resist such high pressured sales tactics. He was coerced into financing this system with a 15 year loan under the guise that this purchase would save him a significant amount of money on his electric bill. Then to sweeten the deal even more and push him over the edge, they offered him a \$500 marketing kick-back to put a sign for the company in his yard. He can barely pay his monthly expenses (mortgage, utilities, and care for my mother) as it is, so this was very enticing to him –to have some cash in hand immediately. This company convinced him to sign the agreement on Saturday, and then they quickly came in and installed the system on Monday, December 16, removing his existing water heater, which was less than 2 years old. (What installation company can work that fast unless they have a reason for doing so?) Unfortunately, I only learned these details earlier today and have been desperately trying to get information on how to help him. I understand that there is a "Buyer's Remorse" law in the state of Florida that covers these types of deals, but that it is only good for 3 business days following the signed agreement. This makes it critical for us to do what is necessary to get this all reversed. Clearly this company rushed to install the system before anyone else knew about it. In addition to this, my father lives in a senior community that requires approval before any such installations can be made to the exterior of a house - including solar panels. But this was pushed through so fast that there was no time for my father to get such approval, and the company clearly did not seek approval on their part. Please, what can be done to help reverse this situation, cancel the sale agreement and loan, and re-install his perfectly good, almost new water heater?

# **EXHIBIT 5**

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 09/25/2012

Cassandra Williams  
7131 SW 12th Street  
Pembroke Pines, FL, 33023

Broward  
Phone: (954) 981-5094  
Email: willcasa@yahoo.com

Name/Firm/Company: Florida Home-Improvement Associates  
Subject/Category: Solar Panel Water Heater Installation  
Street Address: 4070 SW 30th Avenue  
City: Hollywood, FL 33312 Broward  
Phone: (954) 792-4415  
Website: fhaproducts.com  
Date of Transaction: 06/19/2012  
Amount Paid: \$4,924.23 due

Questions/Comments:

My husband Thomas is 64 yrs. old. The salesperson, Gregg Sobel came to our home and did a presentation on how having a solar panel water heater will save us money on our electric bill. It has been 3 months later, and we have not seen any savings. Our electric bill has actually gone up. I call the company and they never returned my call. Cassandra Williams

# **EXHIBIT 6**

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 08/23/2016

Shana Bell  
610 Litchfield Way  
Orlando, FL, 32803

Orange  
Phone: (407) 719-7157  
Email: shanaLbell@gmail.com

Name/Firm/Company: Green Energy Group; Service Finance Company, LLC  
Subject/Category: Solar equipment sales practices targeting senior citizens  
Street Address: 2731 Silver Star Road  
City: Orlando, FL 32808 Orange  
Phone: 941-706-5633 (sales person), 866-254-0497(finance company)  
Website: None known  
Date of Transaction: 08/04/2016  
Amount Paid: \$12699.46

Questions/Comments:

I am filing this complaint on behalf of relatives who are senior citizens living part of the year in south Florida. They contacted me this morning (8/23/16) seeking help with the following situation. They received a representative from Green Energy Group at their door selling an energy saving package that was available in their neighborhood. The representative explained that the package would reduce their monthly energy costs by approximately \$100/month. He explained that the company would install equipment, at no cost to the homeowner, and as a result of the installation the homeowner would save money monthly and become eligible for a tax credit of around \$3000.00. The representative explained that they would not pay anything for the company to install the equipment, nor for the first year, after the first year they would pay approximately \$55/month. On the day of the scheduled installation, a representative from a finance company arrived at their house along with the installers and presented an installment contract for them to sign, which included a lien on the property and security interest in the equipment. The homeowners explained to the finance rep that no one had previously mentioned the existence of any financing and declined to sign. The representative pressured the homeowners indicating that they had already signed an agreement binding them to the installation and therefore they were obligated to sign the contract being presented. It is my understanding that some but not all of the documents were then signed. I was contacted my relatives after the company continued to pressure them for the fully executed installment contract. I searched the company on the BBB and noted several similar complaints, also filed by senior citizens. I am selecting the radio button below as I am making this complaint on behalf of seniors.

# **EXHIBIT 7**

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 08/30/2015

David Kilpatrick  
2 Westrobin Lane  
Palm Coast, FL, 32164

Flagler  
Phone: (386) 986-4337  
Email: dkilpat@bellsouth.net

Name/Firm/Company: Green Energy Group Inc.  
Subject/Category: installation of solar package and insulation  
Street Address: 2731 Silver Star Rd.  
City: Orlando, FL 32808 Orange  
Phone: (888) 631-1333  
Website: [www.getenergy411.com](http://www.getenergy411.com)  
Date of Transaction: 04/13/2015  
Amount Paid: \$20,000.00

Questions/Comments:

On April 13, 2015 we paid Green Energy Inc. to install their Gold Energy Saving Package, that consisted of, Elite insulation, Elite domestic solar hot water system, 2 solar attic fans, copper radiant barrier, solar pool heating system and a 15x30 foot insulating pool cover. Since being installed we have encountered several problems, radiant barrier poorly installed not covering large areas not properly stapled down staples through wires causing loss of A/C ducting pulled loose at seams, solar fans ineffective improperly installed appear not to be operating, solar water heater runs out of hot water or when operational has scalded us because it overheats water, solar pool water heating system has no controls or circulating pump the only time it operates is when pool circulating pump operates this causes the pool pump to loose it's prime and operate dry for long periods of time. we haven't realized energy savings since installation we have been cited by Palm Coast Code Enforcement work being done without having a building permit. Calls to Green Energy trying to get them to correct the problems have been ineffective or have gone unanswered for more than 4 months Since, we have had 2 estimates to get the deficiencies corrected both came to over \$11,000.00

# **EXHIBIT 8**





# The Sumter County Office

## Seniors vs Crime

A Special Project of the Florida Attorney General

### Request for Assistance Form

Date:	4/27/16	Office Case #:	6288
Complainant's Name:	BRUCE M. CHENEY		
Address:	17591 SE 106 TERRACE, SUMMERFIELD, FL. 34491		
City:	County: MARION	State: FL	ZIP: 34491
Preferred phone:	352-307-7253	Other Phone: (C) 770-713-8564	Male <input checked="" type="checkbox"/> Female <input type="checkbox"/>
Email Address:	BRUCECHENEY75@GMAIL.COM		Year Of Birth: 1948
Military Status:	<input type="checkbox"/> Active	<input checked="" type="checkbox"/> Veteran	<input type="checkbox"/> N/A
		Over 60 years old?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Complaint Against Business Name: ALL AMERICAN SALAR

Name Of Owner/Operator:

Street Address: 1060 E. INDUSTRIAL DR., STE. A., ORANGE CITY, FL 32763

City, State, ZIP Code: ORANGE CITY, FL. 32763

Telephone: 407-754-6182

Reason for complaint: MISLED ME TO BELIEVE THAT ADDING TO EXISTING (4.5KW) SYSTEM ANOTHER 3.5KW WAS A GRANT FROM MARION COUNTY. ALSO, BRANDON BING ASSURED ME I WOULD GET A 30% REFUND FROM THE IRS, WHICH WAS NOT THE CASE

Desired Resolution?

Signature of Complainant: *B. Cheney* Date of Signature: 4/27/16

FOR OFFICE USE ONLY	
Vendor Background Research	OAG Seniors Vs. Crime
Office History File:	<input type="checkbox"/> Scanned For OAG/CP <input type="checkbox"/> Emailed To OAG/CP <input type="checkbox"/> OAG/CP Referral Recommended
Multiple Business Names:	
Productivity or SmartQ System Vendors:	
After Business Bureau:	
FL Division of Consumer Services:	
Copy Of Contract Attached: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Copy Of Payment Attached: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Report Taken By: JERRY	

Seniors Vs Crime Project does not offer or provide legal services or legal representatives. Any response is not legal advice, is not a definite statement of the law, and is not a complete analysis of this area of inquiry. The Seniors Vs Crime Project is required to adhere to the same public records laws as state agencies. Under Florida law, e-mail addresses provided to state agencies are public records. If you do not want your email address released in response to a public records request, please do not submit your email address here.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 03/23/2016

William May  
8721 Casper Ave.  
Hudson, FL, 34667

Pasco  
Phone: (727) 819-2862  
Email: williammay@mayelectric.net

Name/Firm/Company: All American Solar LLC  
Subject/Category: unlawful contracting  
Street Address: 1060 E. Industrial Dr. Unit A  
City: Orange City, FL 32763 Volusia  
Phone: (386) 218-6930  
Date of Transaction: 03/09/2016  
Amount Paid: 0

Questions/Comments:

Trying to force, by threats a non binding contract.NO consideration of money was made.Contractors making threatening phone calls and preying upon elderly and language challenged persons.Also creating forged documents(NOC) and job accounts. There have been other cases of this type of activity brought to our attention as well from other potential customers.

# **EXHIBIT 9**

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 02/17/2016

Juan FLORES  
8010 NW 103 AV.  
Tamarac, FL, 33321

Broward  
Phone: (954) 803-1056  
Email: juma1959@gmail.com

Name/Firm/Company: RenuEn Corporation  
Subject/Category: FRAUD  
Street Address: 1044 N US Highway one, Suite 201 Jupiter, Fl. 33477  
City: Jupiter, FL 33477 Palm Beach  
Phone: 888-311-9961 ext. 701  
Website: www.RenuEn.com  
Date of Transaction: 06/25/2014  
Amount Paid: 17,000.00

Questions/Comments:

On 6/25/14, I Juan Flores purchased a solar a/c unit from RenuEn Corp. for \$17,000.00 from a sales rep. named Andrew Mackey who said he was a project manager for THE FLORIDA'S P.A.C.E. ORGANIZATION. He said it was a new obama GREEN govt. program with no out of pocket expense that it was a property assessment that will get paid thru my annual taxes. MR. Mackey gave us a check for \$2,039. To make monthly payments of \$169.99 to RenuEn Finance Solutions(a Div.of AQUA FINANCE inc.) on the unit while RenuEn Corp. finalizes their govt. contract w/ PACE. IT NEVER DID, tried calling Andrew but no response, stuck w/payments an increase of \$250.00, no copies of permits as promised, no warranty received, no town inspectors arrived, inoperable unit w/ solar panels just bolted to my roof w/ no connections to the a/c or electrical outlets or anything, I didn't know this until 2/15/16 when the guys replacing my roof showed me and made a video for me. This is w/ out a doubt a professional team of rip off artist. From the nice educated well spoken Andrew Mackey to the van that delivered and installed the equipment to the office that generates all the paper work and it's finance dept. it's amazing. Please don't allow these greedy animals to continue to get away w/ this. I'm 4yrs. ARMY, 22yrs NYC Dept. Correction Officer and currently MIAMI's team of Air Transport Officers that transports illegal criminals back to their country and a very proud REPUBLICAN. Please help, thank you.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 03/26/2015

Michael and Sheryl Boldin  
12806 24th Street Circle East  
Parrish, FL, 34219

Manatee  
Phone: (941) 531-7038  
Email: mboldin67@yahoo.com

Name/Firm/Company: Energy Solutions By RENUEN  
Subject/Category: Misrepresentation and Forgery  
Street Address: 1044 US Highway One Suite 201  
City: Jupiter, FL 33477 Palm Beach  
Phone: (888) 311-9961  
Website: www.renuen.com  
Date of Transaction: 08/28/2014  
Amount Paid: 28000.00

Questions/Comments:

I am stuck with a loan for what was supposed to be a "solar A/C" system, 5-ton and 2-ton units, which is how Renuen portrayed their product. They guaranteed that my electric bill would decrease by at least 40% and anywhere close to that is yet to be seen. This has been a fiasco from the beginning with the installers to now with the company firing all of their employees and essentially the company going under. Additionally, my signature was forged for the permits that were applied for 3-months after the installation. Additionally, the installers damaged my roof when installing the panels. I recently called for service and found out that the companies had let go all of their employees on 13 Mar 15. The system as I was told was supposed to be maintenance free and we have had nothing but issues since it was installed. The company gets customers into these over inflated loans with several promises and then you never hear from them again. I am a 21-year military veteran and this is by far the worst company that I have dealt with. I am requesting assistance to help resolve this matter with this company. Thanks.

# **EXHIBIT 10**

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 12/16/2013

Herman Rohsler  
1546 75th Circle NE  
St. Petersburg, FL, 33702

Pinellas  
Phone: (201) 410-4153  
Email: dangelo1945@gmail.com

Name/Firm/Company: American Solar Energy  
Subject/Category: \$11,987.00  
Street Address: 5109 Meadows End  
City: Lakeland, FL 33810 Polk  
Phone: (863) 859-7800  
Website: American Soar Energy, LLC  
Amount Paid: \$11,987.00

Questions/Comments:

I am 85 years old and not as shape as I once was. I received a phone call about solar power for your private home. "A government program is anxious to reduce the electric energy by installing solar systems in the private sectors and become more dependent on the Sun for energy instead of purchasing electric from the power companies. There is no money out of pocket, we will come out and discuss the government plan. You have no obligation or expense for this program..."

I agreed to have him come to my house to show and tell me about this program that was government is promoting. I made a date for Friday morning December 6th and the salesman Tony Pritchard, arrived and looked the house over as to where things would go and repeated his pitch that there is no money out of pocket and that all I would pay is the water that I get from the town and the solar takes care of the electric end of heating the water and the government program takes care of the installation and material at no money out of pocket and its gear toward seniors who are retired and can use the help. Mr. Pritchard ask for and whom I gave my last electric bill which was about \$220.00 per month from Duke Electric and he estimat4ed I would be paying about \$86.00 per month for my electric after the Solar System was up and running. This seemed very positive since he repeated there is no money out of pocket once the system is in we would be money ahead and the government will install all new equipment and provide the labor and there would be no money out of pocket. To me it seems like a win win program and he said once it's in your senior neighbors will all be getting the system. He was here about one or two hours and we socialized about our families, he said he came down here from Pittsburg and his wife was already here working for news channel covering medical subjects, "You would know her, she has green eyes" I told him she had a good job and he told me that is why he is here in St. Petersburg. We agreed that the men will be here to install the system the next day being Saturday December 7, at 9:30 and they will take care of everything and there is no money down being that there is no money out of pocket. The next day the workers were here and installed the system it looks and works very well. It took them about five hours to complete the job. I was very pleased with everything and told some friends about it. John D'Angelo, my insurance representative and friend was curious and came over to see what was done. He wanted to see the paper work and John said he was not happy with what he was reading and that I was liable for \$11,987.00 project and I better move on getting in touch with the finance end of the business and let them know within three working days which we had to cancel. We did exercise our right to resend the contract as per retail law. I faxed the message to ASE American Solar Energy 863-816-5426 and received a call from a women who wanted to be sure what I was doing (813-403-5050. I explained to her our concern and she agreed that the fax was acceptable. Since then I called Tony Pritchard who was the salesman and told him we need to get together and go over a lot of uncertain problems which I wasn't clear on understanding and needed more information on the government program that has no money out of pocket and the government program itself explain its interest in this project. I then realized that the system was not an electric solar system but a water solar system and had nothing to do with my electric power. It was I like laying your garden hose on your roof and collecting the hot water into a tank. Tony Pritchard then

suggested that if we were not happy he would come over and pull the system out. I couldn't believe what he said. How about the holes in the roof and my original water heater that I no longer have. I have since called the police and had them come to the house and explained that this fellow might be coming over to pull the system and I didn't want him on the property. So the police are on alert and will tend to any calls about trespassing. The police could not believe what this company is promoting. I would very much like the help from your agency in helping me solve this problem as it seems to me that this company or salesperson are using deceptive sales practices in taking advantage of seniors. Thank you. Herman Rohsler



# **EXHIBIT 11**

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 10/07/2016

Stefanie Rasmussen  
513 44th Avenue North  
St. Petersburg, FL, 33703

Pinellas  
Phone: 813-32-2393  
Email: stef4fitness@msn.com

Name/Firm/Company: Vivint  
Subject/Category: Credit Fraud  
Street Address: 12682 Telecom Drive  
City: Tampa, FL 33637 Hillsborough  
Phone: (954) 802-6031  
Website: vivint.com  
Date of Transaction: 10/04/2016  
Amount Paid: 0

Questions/Comments:

Jordan Beck of Vivint was going door to door telling us that he was qualifying our "home" for solar panels. He took information from me, however never asked for my social security number and never asked me if he could run my credit. I received an e-mail from Mosaic saying that I had been approved for \$50,000 loan for solar panels. I would like to make sure this does not happen to anyone else. It affected my credit. My credit company notified me of a fraud alert, but not until the damage was already done. Obviously it's not a lot of damage to my credit, however who knows what else he can do with this approved loan he fraudulently obtained.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 08/18/2016

Charles Dugan  
4392 Walnut St NE  
St. Petersburg, FL, 33703

Pinellas  
Phone: (954) 294-6424  
Email: cdugan74RN@yahoo.com

Name/Firm/Company: Vivint Solar  
Subject/Category: Identity theft/credit fraud  
Phone: (877) 404-4129  
Website: [www.vivintsolar.com](http://www.vivintsolar.com)  
Date of Transaction: 08/18/2016  
Amount Paid: 0.00

Questions/Comments:

Today their rep, Joe Wilkins (phone # 417-234-2181) made an unsolicited house call to discuss solar panels. He inquired about our Duke Energy consumption and set up an appointment for someone to come look at the roof. Shortly after he left I received an email that I was approved for a \$45000 loan, WHICH I DID NOT APPLY FOR. Further, he did not speak with me, only my husband. We did not sign any forms, provide any identifying information, or express desire to apply for a loan. I spoke with Vivint Solar customer service (Laura) who confirmed that Mr. Wilkins did in fact submit my information for a credit check and loan approval. She has routed this to her supervisor (Gina) and manager (Kera Lee). I do not have a resolution yet. This is FRAUD and IDENTITY THEFT.