



Which Solar Loan Companies Get the Most CFPB Complaints

Original analysis of 1,877 records from the CFPB, January 2019–September 2026. Published October 21, 2026.

<https://settlementinsight.com/research/solar-loan-companies-cfpb-complaints>

Solar Mosaic and Solar Servicing, which took over Mosaic's loan servicing in September 2025, were named in 1,219 of the 1,877 published CFPB complaints about eleven solar and home-energy lenders from January 2019 through September 2026, or 64.9%, more than any other lender in the group. Sunlight Financial followed with 321 and Sunnova Energy with 115. The CFPB has no solar category, so the lender list is ours, and the counts are not adjusted for how many loans each company made.

65%

Mosaic incl. servicer: share of eleven lenders' complaints

1,877

Complaints about eleven lenders, 2019–Sep 2026

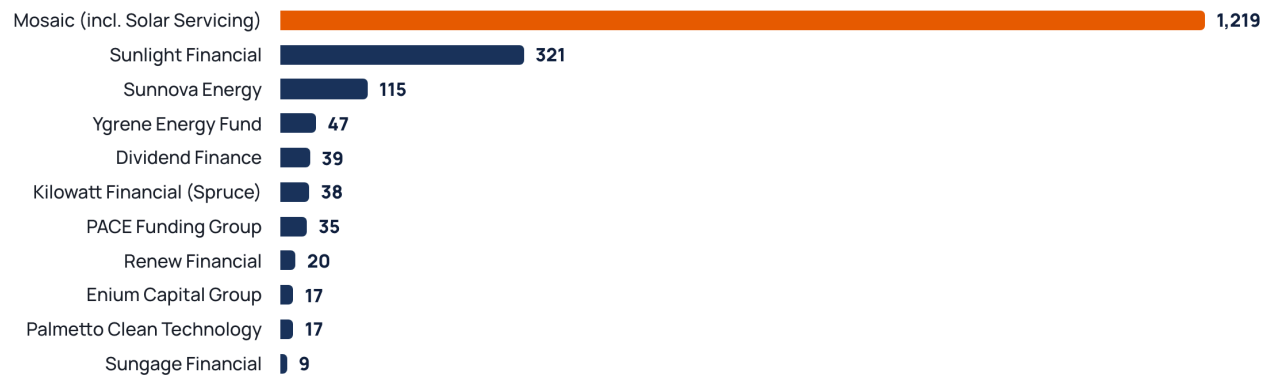
4.2×

Complaint growth for the eleven lenders, 2022 to 2025



CFPB complaints by solar and home-energy lender, January 2019–September 2026

Complaints



Source: Settlement Insight analysis of data from the CFPB

settlementinsight.com/research/solar-loan-companies-cfpb-complaints · free to use with a link (CC BY 4.0)

What the CFPB complaint records show

- 1. Mosaic leads the ranking.** Mosaic and its successor servicer account for 1,219 complaints (64.9%), ahead of Sunlight Financial (321), Sunnova Energy (115) and Ygrene Energy Fund (47).

2. **Complaints rose every year since 2019.** The eleven lenders drew 115 complaints in 2022, 286 in 2024 and 480 in 2025, 4.2× the 2022 count.
3. **January to September 2026 already exceeds all of 2025.** From January through September 2026 the CFPB received 663 complaints about the group, against 334 in the same months of 2025 and 480 in all of 2025.
4. **Unexpected fees and add-ons lead loan complaints.** Among complaints filed as personal or installment loans, "Charged fees or interest you didn't expect" was the issue in 24.4% and "Problem with additional add-on products or services" in 20.0%.
5. **Monetary relief is rare.** In 2025, companies closed 0.9% of the solar lenders' personal loan complaints with monetary relief, against 3.0% for all personal loan complaints.

How we measured

Data come from the CFPB Consumer Complaint Database as imported into our database on October 20, 2026. We count complaints the CFPB received from January 1, 2019, through September 30, 2026. The database contains complaints the CFPB sent to companies for a response; the CFPB publishes them after the company responds or after 15 days. Each row is one published complaint; the public file carries no consumer names.

Solar is not a product category in the CFPB database, so we built the lender list ourselves from the exact company names in the CFPB company field: Solar Mosaic LLC, SOLAR SERVICING HOLDINGS LLC, Sunlight Financial LLC, Sunnova Energy Corporation, KILOWATT FINANCIAL, LLC, A SPRUCE FINANCE COMPANY, Ygrene Energy Fund Inc., Dividend Finance Inc., PACE Funding Group, LLC, Renew Financial Holdings Inc, Enium Capital Group LLC, Palmetto Clean Technology, Inc. and Sungage Financial, LLC. We counted Solar Mosaic and Solar Servicing as one lender because Solar Servicing took over Mosaic's loan servicing operations in September 2025. Tesla, Inc., Concord Servicing Corporation and Service Finance Holdings were left out because most of their business is not solar lending. All complaints naming a listed company count, whatever product the consumer chose.

Each complaint is assigned to the calendar year in which the CFPB received it; 2026 covers January through September and is compared only with the same months of 2025. Shares divide a lender's complaints by all complaints about the eleven lenders in the same period. The personal loan comparison uses all companies' 2025 complaints in the sub-products installment loan, personal line of credit, pawn loan and tax refund anticipation loan under the product "Payday loan, title loan, personal loan, or advance loan".

To check the data, we compared two figures with the CFPB's Consumer Response Annual Report for 2025. The report says the CFPB sent approximately 9,700 personal loan complaints to companies in 2025; the public database holds 9,536 in the matching sub-products, 1.7% fewer. The report says companies closed 3% of personal loan complaints with monetary relief; in the public database the 2025 share is 3.0%.

Checked against published figures

- Personal loan complaints (installment loan, personal line of credit, pawn loan, tax refund anticipation loan) received in 2025 and sent to companies for response: published 9,700, our count 9,536 (1.69% apart). [Consumer Response Annual Report, January 1 – December 31, 2025](#)

- Share of 2025 personal loan complaints that companies closed with monetary relief: published 3%, our count 3.0% (0.04 percentage points apart). [Consumer Response Annual Report, January 1 – December 31, 2025](#)

Limitations

- The lender list is our own selection. Complaints about solar lending filed against banks, general home-improvement lenders, installers or companies that were left out are not counted, and a few complaints about listed companies may concern products other than solar or home-energy financing.
- Complaint counts are not a measure of how often a lender causes problems. The CFPB states that the database is not a statistical sample of consumers' experiences, and larger lenders with more borrowers can be expected to draw more complaints. The counts are not adjusted for loan volume.
- The most recent months may still grow. The CFPB publishes a complaint only after the company responds or after 15 days, so complaints received in September 2026 may be underrepresented; the comparison of January to September 2026 with the same months of 2025 is therefore conservative on the 2026 side.
- Rows that are identical in every published field are counted separately because the CFPB lists them as separate complaints: 54 rows fall into 26 such groups. The database does not show whether one consumer filed more than once.
- A complaint is the consumer's account. The CFPB does not verify the facts, and the company response category is chosen by the company.

Data files

- [CFPB complaints about solar and home-energy lenders by company, January 2019-September 2026](#) (CSV, 11 rows)
- [CFPB complaints about solar and home-energy lenders by product group, January 2019-September 2026](#) (CSV, 60 rows)
- [CFPB complaints about solar and home-energy lenders by state, January 2019-September 2026](#) (CSV, 51 rows)
- [CFPB complaints about solar and home-energy lenders by year, 2019-2026](#) (CSV, 8 rows)
- [Solar and home-energy lender loan complaints by issue, January 2019-September 2026](#) (CSV, 19 rows)

How to cite

Goldberg, L. (2026). CFPB Complaints About Solar Loan Companies — Complaints by Lender, Year, Issue and State (January 2019–September 2026) [Data set]. Settlement Insight.
<https://settlementinsight.com/research/solar-loan-companies-cfpb-complaints>

Free to reuse with attribution under CC BY 4.0. Please link to <https://settlementinsight.com/research/solar-loan-companies-cfpb-complaints> as the source.