



The Comfort Owl Difference

We live by our core values and never compromise our morals. You're more than just a customer to us, and we stand by that in every part of our process. From beginning to end – vetting the professionals in our Comfort Collective, showing respect in your home, offering utmost transparency and value, allowing you to make an informed decision. Everything has been designed to give you peace of mind, making your dream home more affordable and comfortable than ever.



The Comfort Collective is the amazing team of contractors Comfort Owl works with to provide installations and maintenance for your mechanical room. We work with locally owned and operated companies and licensed professionals.



www.vivebrant.ca



info@vivebrant.ca



519-758-3500



Apply Through Vive Brant Today!

FEATURES	LEASE	FINANCE
No upfront costs	✓	✓
Affordable monthly payment	✓	✓
Breakdown protection (no out-of-pocket expenses)	✓	✓
24-Hour emergency service	✓	✓
Transferable agreement	✓	✓
Optional maintenance built into monthly rate	✓	✓
End of term ownership (buyout)	\$1	\$0

Comfort Owl



Your Local Leasing & Financing Solution for Home Upgrades



Upgrade Your Comfort Zone



Key Lease Frequently Asked Questions

What is Breakdown Protection?

Breakdown protection ensures the homeowner will not have to pay out of pocket for equipment failure due to defect or part malfunction.

It's important to note that breakdown protection is contingent on regular equipment maintenance; normal wear and tear is not covered.

What Does Maintenance Involve?

Maintenance involves preventative measures to keep the equipment in good working order, similar to regular oil changes for a vehicle. Examples of maintenance for our equipment include an annual water heater flush, seasonal HVAC tune-up, replacing filters, and regular inspections.

The homeowner is responsible for maintenance of the equipment. Maintenance plans can be added to your monthly payment, talk to your Comfort Collective Professional about options!

What if I Sell My House?

Our lease agreements can be transferred to the new homeowner for a \$499 title transfer fee, or the remaining months of the contract can be bought out.

What is Annual Rate Escalation?

Comfort Owl strives for transparency by making homeowners aware of this industry standard escalation. Monthly payments will increase by a maximum of 3% annually, to account for market inflation throughout the lease term.

What if I Want to Buy Out Early?

You are eligible to buyout the equipment at any point during the lease term. The early buyout is calculated by multiplying the current monthly rate by the remaining months of the lease term, plus a \$199 title transfer fee. Buying out early will effectively end breakdown protection coverage.

What Are My Options at the End of Term?

You have three options at the end of the term:

- Buy out your equipment for \$1
- Continue paying your monthly rate to maintain your breakdown protection
- Upgrade your equipment to new more efficient equipment



General Frequently Asked Questions

How Do I Qualify for Leasing or Financing?

The primary applicant must have satisfactory credit and be on title for the home and the land it resides on. A quick credit check and title check will be conducted to determine eligibility. Only one credit check is required to qualify for both leasing and financing.

How Do I Pay My Monthly Bill?

We collect your void cheque or pre-authorized debit form and payments are automatically debited from your bank account monthly.

Are There Additional Fees?

Provided that your account is in good financial standing, you will not incur any additional fees.



Key Financing Frequently Asked Questions

What Can I Finance?

You can finance select home improvement projects or home equipment upgrades through our Comfort Collective Professionals, starting at a minimum cost of \$1000.

What is the Interest Rate?

Our interest rate is dependent on the current market. Please refer to your Comfort Collective Professional for current rates.

Are There any Payment Fees?

A standard registration fee of \$99.95 will be charged to your account 10 days after the loan is registered. Additional payments can be made, or the loan can be paid in full at any time without penalty.

Are Repairs Included?

Repairs are not included. Please refer to our lease program if you are interested in breakdown protection.

What if I Sell My House?

You would be responsible to pay the principal owing prior to selling the home. Alternatively, our loans are transferable to the new homeowner should it be mutually agreed upon.

