



The Comfort Collective

Work with locally owned and operated companies and licensed Professionals.



Make monthly payments through leasing or financing.



Get worry-free coverage with zero out-of-pocket expenses for repairs.



Design a healthy, efficient, and comfy home that is best suited for you and your family!

Your Comfort Is Our Priority



Connecting local communities, to inspire healthier, comfier homes... affordably.



info@comfortowl.ca



@comfortowl



Comfort Owl

powered by

abode

Comfort Owl

Your Local Leasing & Financing Solution for Home Improvements



Comfort Owl

A Division of IMCO Corporation

abode



JOHNSTON MECHANICAL HVAC
CUSTOMIZED HVAC SOLUTIONS



Leasing

What makes me eligible for a lease?

If you own your own home and land that it sits on, a quick credit and title check will be performed to determine eligibility.

Who will be installing my equipment?

Your local authorized Comfort Owl Professional.

Who do I call in case of breakdown?

The Professional who installed your equipment, or Comfort Owl directly for service dispatch.

What is covered if my equipment breaks down?

All parts and labour. Work to be completed by your local Comfort Owl Professional.

How long is the term, what happens at the end?

The term is 10 years with the option to buyout at any time. At the end of the term, there is a \$1 buyout cost or you can continue leasing month-to-month if you wish.

What if I sell my house?

The lease can be transferred to the new homeowner or the remainder can be bought out.



Financing

What is the difference between leasing and financing?

Financing is a personal loan with customizable terms and payment options. A lease includes serialized equipment (ex. water heater, furnace, A/C) whereas a loan can include broader options such as items for a home renovation.

What makes me eligible for financing?

A credit and title check will be performed to determine eligibility. One credit check qualifies you for both leasing and financing, so you can choose to proceed with either option.

Is there breakdown protection included with financing?

Breakdown protection is not included, however, you can add a maintenance plan. Contact your local installing Comfort Owl Professional for pricing and options.

Am I locked in to the finance term?

Financing is open-loan, you have the option to contribute to your loan with no penalties at any time.

What if I sell my house?

You are responsible for the amount owing if you sell your home. The loan is not transferrable, however you can choose to continue making payments as scheduled or pay off the amount owing at your convenience.



Additional FAQ

Do I have to maintain my equipment?

It is your responsibility to maintain the equipment installed in order to qualify for the included breakdown protection (applicable to leasing).

What does maintenance involve?

For example, flushing your water heater annually or completing a spring and fall tune-up for your HVAC system.

What payment methods are accepted?

Comfort Owl uses pre-authorized payment to debit your bank account.

Can I put a down payment on lease/finance?

Absolutely! This can be arranged with your Comfort Owl Professional when discussing your monthly leasing/finance rate.

Do I return the equipment at the end of the lease/loan term?

Comfort Owl provides the opportunity for you to own the equipment installed; so you can continue enjoying the comfort you want. We do not accept returns on equipment.

Get Comfort Now, Pay Later
