



Your Journey to Homeownership Starts Here

The Only Home Buyers Guide you Need.

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Qualify to save on property taxes for the **Next 5 years.**

Welcome to Clova! We're excited to help you save big on property taxes while purchasing your dream home. This guide is designed to provide you with actionable steps, expert tips, and everything you need to know about qualifying for our program.

#01

How Clova Works



Step 1: Sign up for the Clova program on our website and complete the application form.

Step 2: Get connected with your assigned affiliate realtor. These professionals are vetted and ready to guide you through the process.

Step 3: Close on your home with an affiliated realtor and start receiving payments towards your property taxes.

Pro Tip: Keep track of key deadlines and required documents for a seamless experience.

#02


The Perfect Realtor.



Clova's affiliate realtors bring deep knowledge of the local market, ensuring you find the best neighborhoods and properties for your needs. They possess expert negotiation skills to secure the most favorable deals for you. Additionally, they provide exclusive access to Clova's property tax savings program, helping you maximize your savings while achieving your homeownership goals.

Apply Now: Get connected to an affiliated real estate agent to find you the perfect home.



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#03


Get Pre- Approved



Mortgage Pre-Approval Matters. Securing a mortgage pre-approval is the first step to a successful home-buying process. It helps you understand your budget, narrows down your home search, and shows sellers that you're a serious buyer. Work with your lender to get pre-approved and make sure you have your financial documents ready.

Talk to one of our partnered mortgage specialists today and get started in securing your financing.



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#04

Understand Your Must- Haves



Before you start house hunting, create a list of must-have features and deal-breakers. Consider factors such as location, size, style, and proximity to work or schools. This clarity will save you time and help you focus on properties that meet your needs.

Pro Tip: Keep your must-haves realistic and flexible. The right balance between needs and wants can help you find the perfect home faster.

#05

Stay Flexible



The perfect home may not check every box, but it could still be the right choice for you. Stay open-minded during your search and prioritize the features that matter most. Flexibility can lead to finding a home that exceeds your expectations in unexpected ways.

Pro Tip: Focus on features that are difficult or expensive to change, like location and layout, over cosmetic details.

#06

Ask Questions



Leverage Your Realtor's Expertise. Don't hesitate to ask questions throughout the buying process. Whether you're unsure about a property's condition or need clarification on closing details, your Clova-affiliated realtor is there to help. Their knowledge and experience are invaluable resources.

Pro Tip: Create a list of questions before property tours to ensure all your concerns are addressed during visits.

#07

Budget for Closing Costs



Plan for the Final Steps. Closing costs can include property taxes, legal fees, home inspections, and more. Typically, these expenses range from 2-5% of the home's purchase price. Budgeting for these costs in advance ensures a smooth closing process.

Pro Tip: Request a detailed breakdown of estimated closing costs from your realtor, lawyer or lender to avoid surprises.

#08

Ready to Take the Next Step?




Start Saving Today. Visit Clova.ca to learn more about how you can save on property taxes. Complete your application to unlock savings and take advantage of Clova's exclusive program. Once your application is submitted, connect with a Clova-affiliated realtor who will guide you through the home-buying process and help you find the perfect property.

Take action today! Starting now means getting closer to your dream home and savings sooner.



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THANK YOU!

Thank you for trusting **Clova** as your partner in homeownership. We're here to make your journey as rewarding as possible. Let's get started on saving big!

Share your experience with Clova to inspire other homebuyers to achieve their dreams.



@clova.ca