

# Who is Clover?

Full-service acquisition, development, construction, and property management firm with 38 years of experience.

Owns and manages 47 market-rate, Senior (55+ years old) Independent Living apartment communities, totaling over 6,000 units in (5) states. We also have another (7) Senior Independent Living properties under construction currently.

Additionally, Clover manages many condo associations and commercial space. Our portfolio consists of more than 150 properties.

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# Clover Focus

Over the past 15 years the company's strategy has been to focus on Market-Rate, Senior Independent Living Apartment Communities.

Clover develops, owns, and operates the communities for the long term.

Clover has never converted a senior community to low income. Clover has never converted a senior community from age-restricted to an all-age community.

Clover has no HUD funded properties in its portfolio

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## What is Clover Independent Living?

A market-rate alternative for senior (55+) residents who no longer desire to own and do not want to move into an expensive full-service retirement community.

Our senior residents typically come from a three to five-mile radius around the Community so they can remain close to family & friends.

Our developments allow for these senior citizens to remain in the community that they grew up and raised their families in, to continue attending their place of worship, to enjoy their local restaurants and entertainment facilities, and to continue seeing their own doctors which in turn contributes to the economic welfare of the community. Our facilities also create home ownership opportunities by freeing up single family housing stock, while enhancing generational diversity.

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## Good neighbors

We don't impact peak traffic. Our residents control their schedules and can choose when they want to be on the road. Typically, our peak hour is between 2 pm and 3 pm with a traffic count of 32 cars per hour during that timeframe.

We have no impact at all on the school districts.

We don't have dining or healthcare so we do not have employee traffic throughout the entire day and night.

We restrict trash pickup to normal workday hours.

We comply with the Fair Housing Rules and Regulations. Those regulations provide an exception for being able to age-restrict a property to 55+. Our criteria to lease is set that no one may live in the complex if they are not over 55 years old.

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# Unit Amenities

Full/Modern kitchen with breakfast bar and pantry

Stainless Steel Appliances including refrigerator, microwave, range and dishwasher, in-unit washer/dryer

Walk in showers

Master bedroom

Slider patio doors

Private patio or balcony

Indoor Mailboxes

Individually controlled heat and A/C

Emergency Pull Cords in each Unit

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## Typical floorplan



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# Community Amenities

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Community Room as well as reading room / library on 1st floor

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Special event dinners including Birthday Parties, Holiday Parties & More

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Card games/Board games / Bingo / Wii Bowling

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Ice Cream Socials / Pizza Parties / Movie Night / Bible Study

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Outdoor Patio Space for outdoor recreation and events

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Fitness Center & Fitness Classes

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On-site Beauty Salon and coffee bar

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Family Room

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Day Trips (shows, etc.)

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Safety Features including Safety Seminars, TV Monitored and controlled building entry system

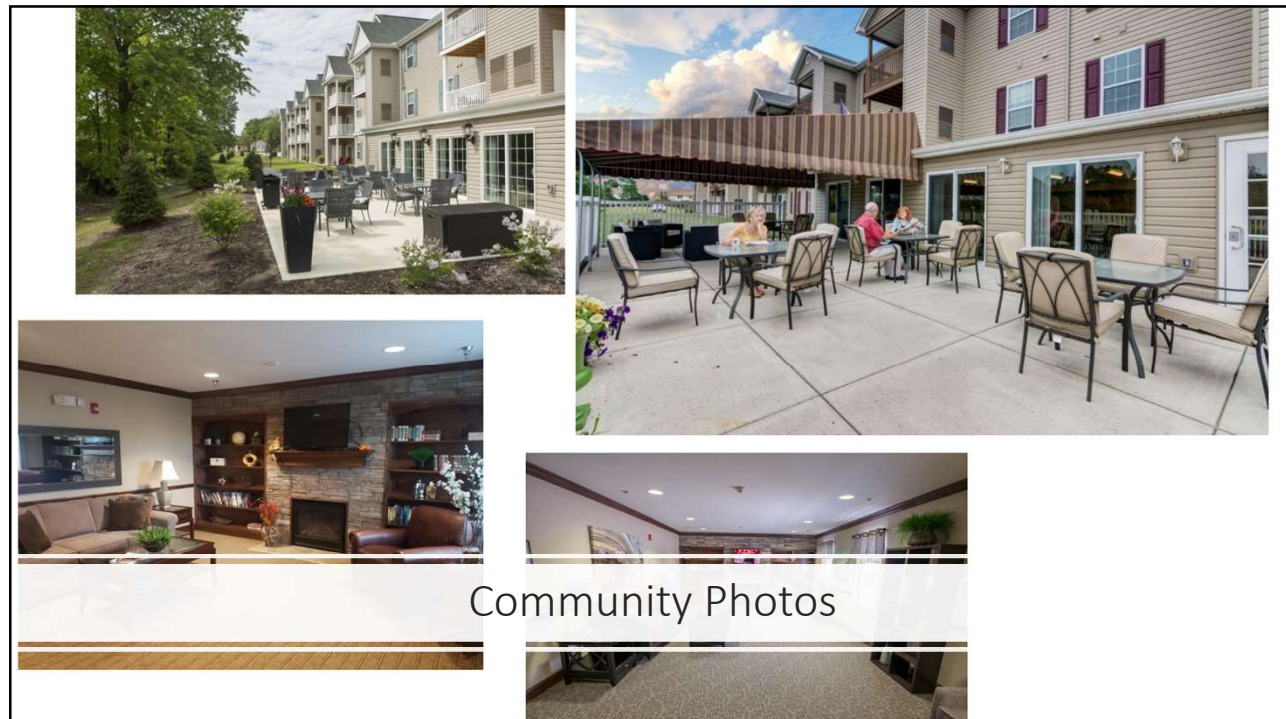
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Other Conveniences including Elevator Service, Convenient Indoor Trash Facilities, Central Indoor Mail System

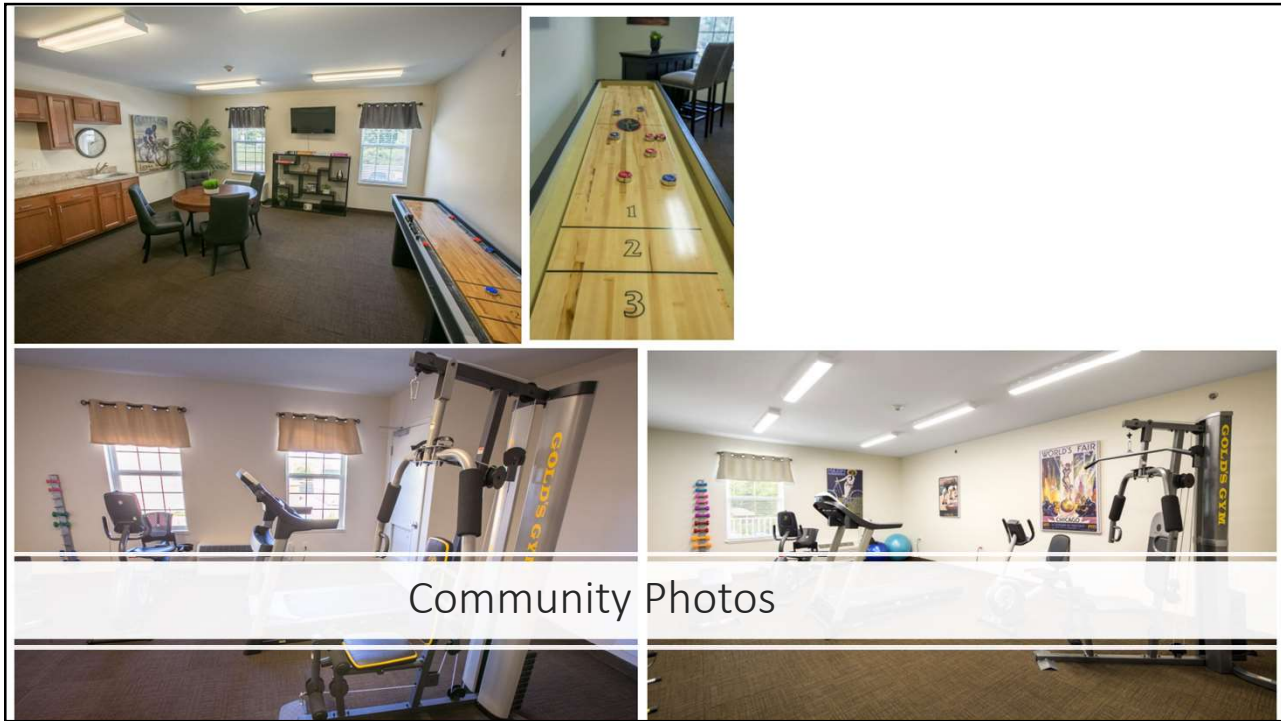
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On-site parking – including leasable accessory garage

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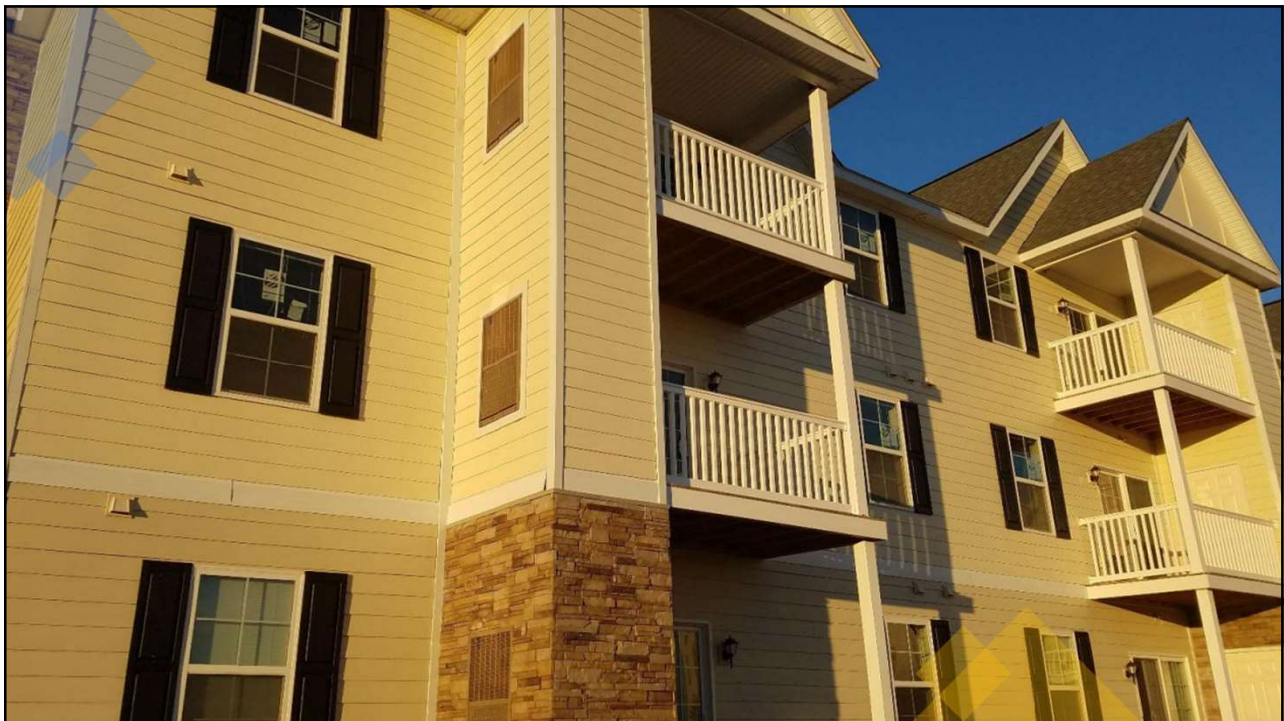


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