

# Stage every listing with \$0 due until close

Prep your listings now and pay later with Titus, the fastest way to fund home prep through escrow. Win more listings, sell faster, and help your clients unlock maximum value - without upfront costs.

- 🕒 Unlock funds in less than two minutes
- 💰 Fees as low as 0%
- 🏠 Applying and accessing funds won't impact credit

## Three easy ways to pay



### You pay

Tap into your future commission - use up to half now, repay at close.



### Your client pays

Your clients can access up to \$20K from home equity today, repay at close.



### Split the bill

Share with your client - Titus tracks it all and automates closing payment.

## Learn more

<https://www.gotitus.com/estimate/the-shift-house>



# Frequently Asked Questions

## What are the qualification criteria for Titus?

To qualify, agents must meet the following criteria:

- Credit score of 640+\*
- Signed listing agreement

To date, 80% of agents that have applied for Titus have been approved.

## What fees are there to agents?\*

Titus charges a risk-based flat fee to agents that ranges from 0% to 8%. This fee is based on the agent's credit score.

## Can Titus be used for investment properties?

Yes, Titus can be used for investment properties held in an LLC or Trust. Additional documentation will be required, including proof of beneficial ownership and mortgage details.

Note that Titus loans are always personal loans made to an individual, even if the property is owned through an entity.

## Can Titus be used for all listing prep?

Yes. Approved agents will qualify up to \$20,000 (1.5% of listing price) depending on their credit score and they can use that money to pay for all home prep as long as the home is under an active listing agreement.

## Will applying impact credit scores?

No, Titus only performs a soft credit pull for pre-qualification purposes during the application process, so there's no impact on the agent's credit score when applying or getting approved.

However, if a borrower defaults on the loan or fails to repay, Titus may report the delinquency to credit bureaus, which could negatively affect credit.

## What happens if the home doesn't sell?

When an agent chooses to "Pay at Close" with Titus, they are starting a personal loan that will be repaid at the earliest of the following:

- The home sells
- Six months after the first disbursement date
- The listing is canceled or withdrawn

If the home hasn't sold by the time the loan is due, borrowers will have the option to repay over six additional months at an 16% APR.

## How does loan payback work?

Titus monitors the status of home listings. When a listing changes to contingent or pending, the seller will receive a notification to enter the closing agent's information.

Once submitted, Titus will automatically send a payoff invoice to the closing agent. The Titus charge will then appear on the closing statement and be paid from the sale proceeds.

If the home sells off-market or the Titus charge is missing from the closing statement, please contact us immediately at [support@gotitus.com](mailto:support@gotitus.com).

## Is it possible to pay businesses that are not on Titus?

Yes. Agents can either transfer Titus funds to their personal bank account for cash transactions or pay businesses that aren't part of the Titus network. Just note that any payments to out-of-network businesses or personal accounts will include an additional 4% fee.