

# Prep your home for sale for \$0 out of pocket

Complete high-value listing prep projects without coming out of pocket. Repay automatically when your home sells.

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

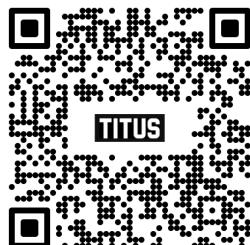


## How it works

-  **Unlock funds**  
Sign up for Titus in less than two minutes.
-  **Pay business**  
Pay any home prep bills inside Titus.
-  **Repay at escrow or in 6 months**  
At closing, an invoice will be sent to the closing agent automatically so you can repay from sale proceeds.

## Learn more

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



# Frequently Asked Questions

## What are the qualification criteria for Titus?

To qualify, home sellers must meet the following criteria:

- Credit score of 640+\*
- Verified property ownership
- Better than 80% loan to value ratio
- Signed listing agreement

To date, 85% of home sellers that have applied for Titus have been approved.

## What fees are there to home sellers?\*

Titus charges a risk-based flat fee to home sellers that ranges from 0% to 8%. This fee is based on the home seller'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 home sellers will qualify for \$25,000 or \$50,000 depending on their home equity and they can use that money to pay for all home prep as long as their 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 home seller'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 a home seller chooses to "Pay at Close" with Titus, they are starting a 6-month personal loan that will be repaid at the earliest of the following:

- The home sells
- Six months pass
- 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. Home sellers 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.