Pay for staging at close

"Our house needed a lot of updates prior to listing. Titus allowed us to make those updates, plus do the staging. Our house sold for way more than we planned, and we were able to pay through closing. The whole process was so easy!"



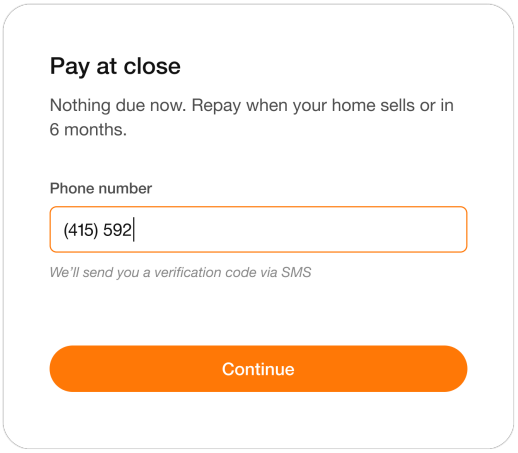
Michele G.
ASHLAND, OR

HOW IT WORKS

1. Order like normal
2. Select Pay at Close when paying
3. Create your account and agree to terms
4. Repay at close through escrow or by debit card

There is no impact to your credit, and rates start at 0% APR

We're excited to offer homeowners the ability to defer the cost of staging until your listing sells. Simply select "Pay at Close" when paying.



- **Help your home sell faster, for top dollar**
- **Apply in minutes with no impact on credit**
- **Repay when the listing sells or after six months**
- **See if you qualify before checking out**
  https://www.gotitus.com/estimate/the-shift-house

Pay at close FAQ

Getting started

How do I apply for pay at close?

You can choose pay at close when paying.

- Enter a phone # to sign up
- Complete a short application
- Once approved, complete your purchase

Will applying affect my credit score?

No. Titus only performs a soft credit check during the application process, so **there's no impact on credit score** when applying or using funds. Your credit will only be impacted if you fail to repay Titus when funds are due.

What are the criteria for homeowners to get approved?

- Verified property ownership with better than 90% loan to value ratio
- Active, signed listing agreement
- Property cannot be land, commercial, or manufactured home
- If owned by an LLC, list price must be below $1M
- Credit score above limit for your state. Check www.gotitus.com/estimate/the-shift-house.

How much can I defer to close?

Approved home sellers will qualify for up to $20,000 depending on their home equity and credit score.

What are the fees?

Fees start at 0%. See your rate at www.gotitus.com/estimate/the-shift-house.

Example: You qualify for a pay at close rate of 4%. You spend $1000. The repayment amount will be $1000 + 4% ($40) = $1040.

Can I use my pay at close funds for other listing expenses?

Yes! You can log into your Titus account at www.gotitus.com with the phone # you originally signed up with. Once in your Titus dashboard, you can pay any business on Titus for other listing prep such as staging, painting, repairs, and marketing.

Repayment

When are funds due?

When you choose to pay at close with Titus, you are starting a **6-month loan** that will be due at the earliest of the following:

- The home sells
- The listing is canceled or withdrawn
- Six months have passed since the first payment

How do I repay through closing?

Once the home goes into contract, you'll **add the contact information for the company handling the closing**. To add closing details:

- Go to your Titus account at www.gotitus.com
- Log in with the phone # you originally used to sign up
- Click the button that says "Add closing info"
- Add details for the title, escrow, or attorney handling your closing

Once this is received, a payoff invoice will automatically be emailed to the closing team.

If your balance is less than $2,500, you can also use Autopay to automatically charge a debit card three days after the home sale.

Can I repay outside of closing?

Yes, **you can repay at any time** through your Titus account.

- Log in to your account at www.gotitus.com
- Click on Repay Now
- Follow the prompts to repay by ACH or debit card

What if the home doesn't sell?

If the home hasn't sold by the time funds are due, you can either repay at one time or start an installment plan. Installment plans can carry additional fees if they go beyond the original due date.

What happens if I fail to repay the loan?

If you default on the loan or fail to repay, Titus may report the delinquency to credit bureaus, which could negatively affect your credit.