Pay for staging at close

"Pay at close helps me invest more in my listing without worrying about cash flow. I can choose the best package for the listing, not the cheapest one, which is critical when I have multiple listings at the same time."

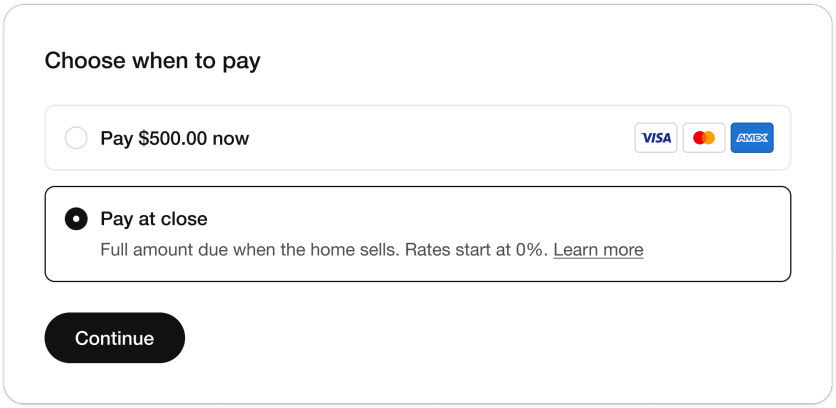
Mark M.
REAL BROKER

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 agents the ability to defer the cost of staging until your listing sells. Simply select "Pay at Close" when paying.



- **Differentiate your listings without paying upfront**
- **Align your cash flow by paying when you get paid**
- **Repay when the listing sells or after six months**
- **See if you qualify before checking out** https://www.gotitus.com/estimate/dcore-home-staging

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. We only perform 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 when funds are due.

What are the criteria for agents to get approved?

- Active real estate license in the state
- Active, signed listing agreement for the subject property
- Property cannot be land, commercial, or manufactured home
- Credit score above limit for your state. Check www.gotitus.com/estimate/dcore-home-staging.

How much will I qualify for?

1.5% of list price, up to $20,000. Once approved, you can use as little or as much as you'd like. You will only pay back the amount you use plus your pay at close fee.

What are the fees to agents?

Fees start at 0%. See your rate at www.gotitus.com/estimate/dcore-home-staging.

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

Who is Titus?

We partner with Titus to manage repayment and servicing for pay at close. They will reach out to you once the home goes under contract to facilitate repayment at close. You can access Titus using the same phone number you used to apply for pay at close.

Repayment

When are funds due?

When you choose to pay at close, 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.