

Get the most from your home sale

Complete high-ROI home improvements without coming out of pocket. Repay automatically when your home sells.

- ✓ Flat fee rates starting at 0%
- ✓ Applying doesn't impact credit
- ✓ Access up to \$25k for home prep

Excellent



How it works

1 Apply online

Click [here](#) to complete an application and see your custom rate.

2 Access funds

You'll now have access to \$25k to spend on pre-sale prep. You can pay vendors securely inside Titus.

3 Repay at escrow

At close of escrow, a payoff request will be sent to the closing attorney or title officer. Titus will be paid from sale proceeds plus a low flat fee.



Frequently Asked Questions

What are the qualification criteria for Titus?

To qualify, homeowners must meet the following criteria:

- Credit score of 740+
- Verified property ownership
- At least \$50,000 in available home equity
- Signed listing agreement

To date, 94% of homeowners that have applied for Titus have been approved.

What fees are there to home sellers?

Titus charges a risk-based flat fee to homeowners, based on their credit score, which is paid at closing:

- 800+ Credit Score: 0% fee
- 740–799: 4% fee
- Below 740: not approved

How does Titus make money?

Titus makes money by charging a small percentage-based fee to businesses as well as a risk-based flat fee for borrowers starting at 0%.

Can Titus be used for investment properties?

Yes but additional documentation is required for approval including proof of beneficial ownership and mortgage documentation.

What is the impact on my credit?

Titus performs a soft credit pull, so there is no impact on credit scores initially. However, if a homeowner defaults or fails to repay the loan, Titus may report the delinquency to credit bureaus.

What happens if the home doesn't sell?

When homeowners choose 'Pay at Close,' they open a 6-month loan with an option to extend for another 6 months at an 18% annual interest rate. If the home doesn't sell, the loan must be repaid within the loan term.

How does loan payback work?

When the home is marked as contingent or pending, both the agent and client receive a notification to provide the closing attorney's information. Titus then sends the loan payoff directly to the closing attorney, and the charge will appear on the closing statement.

Can agents use Titus to cover staging and pay it back at close of escrow?

As of January 2025 all Titus loans are made directly to homeowners. We expect to release an agent option in February.

Can Titus be used for renewal payments?

Yes. Homeowners on Titus are approved to spend up to \$25,000 and they can use that money to pay for home prep as long as their home is under an active listing agreement.