PEOPLE'S TITLE

Strategic Title Partnership Proposal

Built for High-Producing Brokerages

Introduction

We are reaching out to brokerages that are already producing at a high level and are positioned to capture more value from the business they generate.

If your organization is consistently closing **30 or more transactions per month**, there is a clear opportunity to convert that production into a meaningful, recurring revenue stream.

The Reality

Your brokerage is doing the work.
Your agents are generating transactions.

Yet on every deal:

- Title and escrow are required
- The revenue leaves your ecosystem
- Another company benefits from your volume

You have already built the relationships and the production. The missing piece is ownership of the title function.

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The Opportunity

This is not about switching vendors.
This is about creating a structure that allows your brokerage to **participate in the revenue of every closing**.

At an average sales price of approximately $350,000:

- Title premium is approximately **$2,015 per file**
- Net premium after underwriter is approximately **$1,713 per file**

This creates a consistent, predictable revenue base tied directly to your existing production.

Your Revenue Participation

Through this partnership, your brokerage receives:

33% of the net premium per closing
Approximately **$565 per transaction**

At your current production levels:

- 20 closings per month → approximately **$11,300/month**
- 30 closings per month → approximately **$16,950/month**
- 50 closings per month → approximately **$28,250/month**

Annually, this equates to:

- ~30 closings/month → **~$200,000 per year**
- ~50 closings/month → **~$330,000 per year**

This is revenue generated from transactions you are already closing today.

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How the Partnership Works

People's Title provides the full operational platform required to execute title and escrow services.

We handle:

- Escrow operations and staffing
- Transaction coordination and file management
- Compliance with Texas Department of Insurance
- Underwriter relationships and obligations
- Technology systems and integrations (Qualia)
- Escrow accounting and reconciliation
- Funding, disbursement, and wire security
- Regulatory audits and reporting
- Errors and omissions exposure
- Office infrastructure and operational overhead

Your brokerage continues to do what it already does well:

- Generate transactions
- Support agents
- Grow market share

What You Do Not Take On

As a partner, you do not assume operational burden or liability.

You are not responsible for:

- Hiring or managing escrow staff
- Compliance or regulatory oversight
- Escrow accounting or reconciliation
- Disbursement or funding risk
- Technology systems or integrations
- Operational overhead

You participate in the revenue without taking on the operational complexity.

Partnership Structure

Standard Partnership

- 33% of net premium
- No settlement fee participation
- **No buy-in required**

This provides immediate participation in title revenue with no upfront investment.

Full Participation Partnership

- 33% of net premium
- Participation in settlement (escrow) revenue
- **$25,000 minimum buy-in**

Important Note on Structure

The Standard Partnership and Full Participation Partnership are **separate structures**.

A Standard Partnership does **not automatically convert or transfer** into a Full Participation Partnership at a later date.
Participation in the Full Partnership structure must be established independently at the time of agreement.

Use of Buy-In (Full Participation Only)

The buy-in is not a fee. It is reinvested directly into the operational infrastructure that supports your transactions.

It is deployed into:

- Expansion of escrow staffing and file capacity
- Strengthening internal workflows and communication systems
- Technology platforms and automation
- Compliance, audit, and risk management systems
- Secure funding and disbursement controls
- Infrastructure to support increased transaction volume

This ensures your growth is supported without disruption.

Return on Investment

At approximately 30 closings per month:

- Revenue to your brokerage: **~$16,950/month**
- Buy-in recovery: approximately **1.5 to 2 months**

After that, the revenue becomes a consistent, recurring monthly income stream.

Why This Matters

This partnership allows your brokerage to:

- Capture revenue from every transaction
- Increase agent retention through added value
- Strengthen control over the client experience
- Build long-term enterprise value
- Generate income without adding overhead

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Ideal Partner Profile

We are seeking brokerages that:

- Average **30+ closings per month**
- Have strong leadership and internal structure
- Are focused on growth and scalability
- Value long-term business development

Next Step

We will model this opportunity based on your actual production numbers and provide a clear, customized view of potential revenue.

From there, you can determine if the structure aligns with your goals.

Closing

Your brokerage is already generating the business.

This partnership ensures you are fully participating in the value of that business.

We would welcome the opportunity to discuss how this can be implemented within your organization.

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