

Short Sale Assistance Program

Specialized Real Estate Agent Assistance



**TITANIUM
SOLUTIONS**

A national program designed specifically for Agents. This program streamlines the processing of short sales maximizing efficiency for all parties involved.

Benefit to Real Estate Agents

- At Titanium, we have special relationships with servicers that allows us to cut through red tape, quickly.
- We understand the details of the Home Affordable Foreclosure Alternatives guidelines. A clear and detailed understanding of the requirements of HAFA enable us to quickly determine eligibility for the program.
- The Real Estate Agent eliminates “time wasters” such as trying to decipher each servicer’s process; trying to find the right person to contact and present the offer. And when you finally do, weeks later, you find out your file has been closed due to lack of “required” documentation.
- Using Titanium to process and negotiate their Short Sale will free up their time to get more listings and generate more income.
- We actively negotiate all liens; including 1st and 2nd liens, jr. liens, judgements and HOAs.
- We have preferred relationships with some servicers.

Our Fee

- Our Fee is 25% of the Gross listing commission.

Examples:

- The final sales price is \$250,000 with a 6% real estate commission split equally between both brokers. The listing brokers gross commission is \$7,500 (3%). Titanium Solutions fee will be \$1,875 (25% of the 3% gross listing commission).
- The listing broker has agreed upon a 2% commission with the seller per the listing agreement. The final sales price is \$250,000 with a 2% real estate commission going to the listing broker. The gross listing commission is \$5,000 (2%). Titanium Solutions fee will be \$1,250 (25% gross listing commission).
- The real estate commission is reduced to 5% by the investor. The final sales price is \$250,000 with 5% real estate commission split equally between both brokers. The brokers gross commission is \$6,250 (2.5%). Titanium Solutions fee is \$1,562.50 (25% of the 2.5% gross listing commission).
- The Processing fee can be split between the listing and selling brokers if agreed upon by both brokers.
Example:
 - The final sales price is \$250,000 with a 6% real estate commission split equally between both brokers. Each broker will pay Titanium Solutions 12.5% of their 3% commission. Each brokers commission is \$7,500 (3% each). Each broker will pay Titanium Solutions \$937.50 (12.5%). Titanium Solutions total fee will be \$1,875, which is still 25% of the listing side of the commission, its just split between both brokers.
- We only get paid if the short sale closes.

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Why Titanium Solutions

- For more than 10 years, we have been working with lenders contacting hundreds of thousands of borrowers to help servicers complete loan modifications and workouts. We are not just a 3rd party company trying to package a Short Sale and follow up for you. We have unique relationships with most major servicers.
- We can help you get more sales approved faster with fewer problems. We can make Short Sales easy and profitable for you. We can help you be recognized as a Short Sale specialist.
- We have worked with the top mortgage companies to design and implement programs to reduce foreclosures. Servicers have hired us to review and approve Short Sales they are processing.
- We know the business and have the relationships. We are licensed in all 50 states and are FDCPA compliant. We can help you package a Short Sale that will be approved, and we can present it to the people who can approve it.
- Short Sales have traditionally not been a prevalent part of an Agents portfolio. Even Real Estate brokers and Agents who are very experienced with Short Sales choose to work with Titanium Solutions because Titanium Solutions can help them get more sales closed faster with fewer problems.

Recent Results



“... closed my first short sale transaction in just 17 days”



“...my Short Sale was complicated. We had both a tax lien and an HOA lien that we were about to give up on, then Titanium helped me get the sale closed...”



“...I spent thousands going to Short Sales classes. I learned everything there is to know about a Short Sale, but I still had trouble finding the right person to talk to. Knowing how to do something and being able to get it done are two different things. Titanium Solutions actually gets them done...”



“...In the past I would work on a Short Sale for months, only to have time run out, and the lender foreclose. Titanium got the foreclosure sale postponed on all of my last three Short Sales, they know who to talk to, and what to say...”

Titanium Solutions

Titanium Solutions is a full service loss mitigation, home retention, and short sale services provider offering a portfolio of outsourced capabilities including central contact center, onsite and in-home services to the financial services industry.

Visit us at <http://www.titaniuminc.com>.

