

Concierge Capital for Sellers

HOW CAN CONCIERGE CAPITAL HELP YOU?

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Concierge Capital, made available by Notable, an independent lender, offers clients a 0% APR loan with no up-front costs or hidden fees to help you prepare your home for market. Concierge Capital helps you enhance the marketability of your home and simplify the process of preparing it for sale.

COMMON USE CASES

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- New Appliances
 - Light Fixtures
 - Paint
 - Roofing
 - Landscaping
 - Moving & Storage
 - DIY Projects
 - Post-Inspection Repairs
- And many many more!

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HOW CONCIERGE CAPITAL WORKS

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Step 1: Apply For A Loan

Once you've signed an Exclusive Listing Agreement (ELA) with your agent, you can apply for Concierge Capital. From there, you can work with your Compass agent to come up with a refresh plan and budget.

Complete the loan application through Notable's website at concierge.notablefi.com/apply/start to determine loan eligibility. This quick online application will ask for customary loan underwriting information, as well as for the name of your Compass Agent. If you are applying using power of attorney on behalf of someone else or the property is part of a trust or estate, Notable will require additional documentation.

**Social Security numbers are collected for a soft credit check which should not impact your credit score or future loan / mortgage eligibility.*

Once submitted, the Notable underwriting team will review your application. you should expect to hear back from Notable within 3 business days. Please note, some applications may require additional documentation, which Notable will request within that three-business-day window. At this time, homes held through LLCs and new development homes are ineligible for the Concierge Capital program.

Step 2: Agent Confirmation & Release of Funds

Once Notable has conditionally approved your application, your Compass Agent will receive an automatic request via email and text message to confirm that you have signed an Exclusive Listing Agreement.

Step 2 (continued)

Upon confirmation by your Compass Agent, funds will be disbursed to you via a Concierge Capital Debit Card. A virtual card will be made available the same day as approval and your physical debit card will arrive within 5 to 7 days.

Step 3: Complete Your Concierge Project

Working with your Compass Agent, you'll select and engage vendors to complete work on your home. Please note, you may also use your Concierge Capital Debit Card in stores and online to purchase home improvement materials, staging props as well as moving and storage goods. Should you need to pay a vendor via cash or check, you may submit a cashout request or request a check be sent directly to your vendor via your Notablefi.com portal. With a cashout, Notable will deposit funds directly into the bank account that you have registered with Notable, allowing you to pay cash directly to your vendor or via a payment app such as PayPal or Venmo.

Step 4: Notify Notable of Closing & Repayment

Concierge Capital funds are due back to Notable at the close of sale or the first applicable milestone in your lending agreement (e.g., de-listing your home, terminating your ELA with your Compass Agent, 12 months elapsing after Notable's approval of your Concierge Capital loan, etc).

When your home enters into contract and a sale becomes pending, you or your agent must notify Notable of the upcoming closing. A final invoice will be issued 7 days before the closing date to allow you to use any remaining funds prior to close. To notify a Notable of an upcoming closing, please email support@notablefi.com or call 833.615.0252.

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YOUR QUESTIONS, ANSWERED

Q: Does applying for Compass Capital affect my overall credit score and future loan eligibility or hit my credit report?

A: In almost all cases, no. Consumers in California borrowing less than \$10,000 may have those borrowings reported to a credit agency.

Q: How long does the Concierge Capital application take?

A: Most are very quick! For some borrowers, additional documents (mortgage statements, trust agreements, etc.) may be requested. Make sure you respond to Notable in a timely manner to ensure things are not delayed.

Q: Are there any upfront fees or interest?

A: No! This is a no upfront fee, 0% APR loan.

Q: What if my vendors don't take debit card?

A: Notable allows sellers to receive funds directly in their bank account or request a check be sent directly to the vendor. All requests after the first \$5K will require proof of invoice or submission of a scope of work document. Please allow up to 3 business days for cash transfers to your account and up to 14 days for check payments to reach vendors via the post.

Want to learn more about Compass Concierge?

Visit www.compass.com/concierge

For any loan related questions, please contact Notable directly at support@notablefi.com or call **833-615-0252**.