

Concierge Capital for Sellers

COMPASS CONCIERGE

HOW CAN CONCIERGE HELP YOU?

Compass Concierge fronts the cost of home improvement services with no interest and no fees. Concierge is the hassle-free way to sell your home faster and for a higher price! To get funds directly in your hands, Compass has partnered with Notable, an independent lender to provide Concierge Capital, an interest-free loan.

COMMON USE CASES

- Staging & Decor
- Appliances
- Light fixtures
- DIY Projects or flexible use of vendor
- Landscaping elements
- Painting
- Open house materials
- Inspection Items
- Moving & Storage
- & many more!

HOW COMPASS CAPITAL WORKS

Step 1: Apply For A Loan

Work with your agent on a Compass Concierge refresh plan, budget and sign an Exclusive Listing Agreement (ELA).

Complete the 5-minute loan application through Notable's website at <https://concierge.notablefi.com/apply/start> to determine loan eligibility. Required fields in the application include: listing address, Compass agent, listing price, requested loan amount, seller contact name, email, phone number, birthday, social security number, annual income, and outstanding debt on the property. Please note Sellers must submit applications, having an agent do this on your behalf will delay application processing.

**This information is collected for a soft credit check which does not affect your credit score.*

After you fill in the application fields, you will be conditionally approved or denied. If approved, you will be prompted to choose how you would like to receive funds: Concierge Capital Debit Card or via Direct Deposit.

Step 2: Agent Confirmation & Funds Released

Once you are conditionally approved, your Compass agent will receive an automatic request via email and text message to confirm you have a signed Exclusive Listing Agreement.

Upon agent confirmation, funds will be disbursed to sellers via their preferred payment method (Debit Card or Direct Deposit)
Direct Deposit: Funds disbursed to account within 2-5 business days.
Concierge Capital Debit Card: Virtually card issued immediately and physical card will be delivered within 2-3 business days.

Step 3: Complete Your Project

You will select vendors to complete the work on your Concierge project. Using Concierge Capital, sellers are able to pay vendors as work is completed.

**If you choose to receive funds via the card and vendors require cash or check payment, you can reach out to Notable to request to transfer these funds to your account and pay vendors with cash or personal check.*

Step 4: Notify Notable of Closing & Repayment

Funds borrowed from Notable are due at close of sale, or the first applicable milestone in your lending agreement (for example, delisting the home, if 12 months pass from borrowing date etc.)

When a Concierge listing is about to go into contract, sellers must notify Notable 1-2 weeks prior to closing by emailing support@notablefi.com or by calling 833.615.0252.

YOUR QUESTIONS, ANSWERED

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

Answer: No!

Question: How long does the Concierge Capital application take?

Answer: Only a few minutes!

Question: Are there any upfront fees or interest?

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

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

Answer: You can choose direct deposit and pay vendors with any method needed or contact Notable to transfer funds from the card to your account to pay out vendors with cash. Please only submit one cash transfer request at once. Submitting multiple will result in transfer delays.

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.