



Success Starts With Building Trust

The 5 things lenders miss out on
to build trust with their clients

TIMLOS

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Building trust is a challenge, and opportunity, for lenders



INTRO

Don't miss opportunities to build trust with your clients

Imagine a world where trust is the foundation of lending. At Timios, we don't believe this is just a dream. We believe it's something that every lender, with the right title and escrow partner, can achieve. We like to think of it as Real Estate Reimagined.

But with [50% of consumers](#) saying they don't really trust the finance industry, lenders face an uphill battle when it comes to building greater trust with customers. It's critical not to miss or overlook any opportunities to create stronger bonds with your clients throughout the home-buying process.

By taking advantage of key moments to build greater trust, you can go far in creating the quality and lasting relationships you desire. With that in mind, here are 5 things lenders often miss out on to build trust with clients.

The 5 key things lenders miss out on to build trust with clients

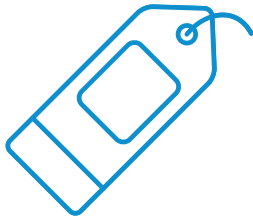


1. Fully transparent advice

Did you know that over half of all consumers choose a financial company based on their reputation?

Customers rely on you for one of the most important decisions of their life: buying a home. They expect you to answer their most pressing questions, such as: How much can I afford? What type of mortgage is best for my budget and situation? What kind of credit do I need?

By providing honest answers to their questions and setting proper expectations, you transcend the role of salesperson. Instead, you are seen as a trusted advisor and friend to your clients — someone who can help them achieve their financial goals and dreams of home ownership.

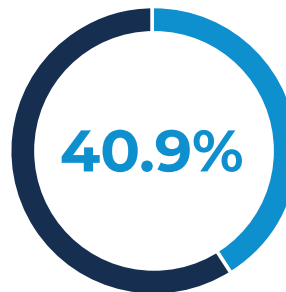


2. Closing costs with no hidden fees

Closing costs are a necessary part of every home purchase. Hidden and junk fees are not.

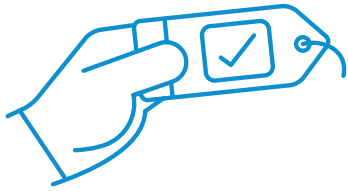
The Timios [closing cost calculator](#) breaks down closing costs into a compliant, bundled fee so buyers can see exactly what their closing cost will be for a specific home purchase. There are absolutely no hidden costs, no junk fees, and no nickel-and-diming. With our calculator, what you see is what you get.

Unlike other calculators that are only updated on a monthly, quarterly, or bi-annual basis, we work daily with counties and states to get the most accurate quotes for all our fees.



of consumers think costs are important when choosing a financial services company.

With the Timios closing cost calculator, clients will never pay a cent more than what is quoted by the calculator. That's really important when it comes to building trust.



3. **Guaranteed closing costs from the first meeting**

Your clients will also be glad to know that our closing cost calculator comes with a price guarantee.

This guarantee means you can sit down with your clients and give them an accurate, reliable quote for a specific home purchase early in the buying process. Simply enter the property's zip code, purchase price, and the loan amount desired, and the calculator displays the guaranteed closing costs for the figures entered.

In the unlikely event that closing costs are more than what's quoted by the calculator, Timios will write your client a full check for the difference. This promise on our end means you can provide clients with a rock-solid promise on your end.



4. No setup, monthly, or hidden fees

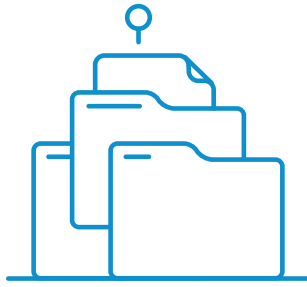
Excessive costs, as well as hidden and junk fees, can dampen trust with clients. With Timios, this won't happen. Whether you want to integrate with an out-of-the-box loan origination software (LOS) or use a unique, proprietary integration — Timios will never charge for initial setup or nickel-and-dime you for system inquiries.

HOW DOES THIS HELP BUILD TRUST?

Let's say a potential client is shopping around for a lender. It may surprise them to learn that applying for a loan can be an expensive proposition. As a lender, having zero setup costs for title and escrow means you can pass these savings onto your customers.

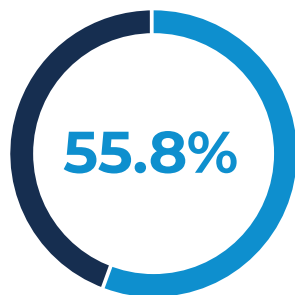
To compare:	Fee comparison	Other companies	Timios
	Charge a setup fee for services?	Yes	No
	Charge a monthly fee or click fee for system inquiries?	Yes	No
	Charge a fee for every order, even if a sale doesn't close?	Yes	Only for transactions that close
	Have a limit they will reimburse clients for in the event closing costs go over?	Yes	No
	Have hidden or junk fees?	Yes	No

No setup fees, no hidden fees, and no junk fees mean lower costs for you at the time of loan origination — a financial benefit and assurance that you can share with your customers.



5. Everything in one place, always

The home-buying process can feel convoluted with many twists and turns. When home buyers don't understand what's going on, it can lead to a lack of confidence and trust. We don't think it should be this way.



of customers find great service and support most important when choosing a lender.

The Timios technology-driven centralized fulfillment process provides total clarity from start to finish. With our purchase portal, all parties have access to their documents and real-time order status 24/7. And, unlike other companies, when you have a question, there's only one number to call to reach your empowered representative. It's one call resolve for the entire home-buying process.

With Timios centralized fulfillment, you can now imagine — and provide — the level of service and satisfaction that your customers expect and demand.



Building trust is a challenge and an opportunity for lenders.

There's no question that building trust is an ongoing challenge in the lending industry. We believe that overcoming this challenge can be achieved by empowering clients and putting them back in the driver's seat with the right tools, technology, and accurate, guaranteed costs.

Real Estate Reimagined is placing your clients in control of a totally transparent and empowering experience at every step of the home-buying journey — and building trust and better relationships for the long haul.

With Timios, Real Estate Reimagined is a reality.

Source: "Navigating Consumer Trust in the Finance Industry," 2018, Trustpilot

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