

# Why Home Sellers Prefer 'Pay at Close' Over Credit Cards for Home Prep.



Get your home market-ready with less stress, lower cost, and no impact on your finances.

Pay-at-close financing through Notable is designed specifically for home prep, giving sellers **access to up to \$75,000 with no payments until the home sells.\*** It's flexible, transparent, and built for real estate - **not revolving debt.**

Use it for staging, updates, or anything that helps your home sell faster and for more.\*\*

	<b>Notable®</b> (Pay-at-close)	<b>Credit Card</b>
<b>When do you pay?</b>	<b>Nothing due until your home sells</b>	<b>Monthly payments immediately</b>
<b>Impact on credit</b>	<b>No negative impact or credit utilization spike</b>	<b>Raises debt-to-income ratio and lowers credit score</b>
<b>Collateral / lien</b>	<b>No lien on home + no negative impact on DTI</b>	<b>None, but increases personal debt</b>
<b>Interest rate</b>	<b>~1% per month on average (12% annually)*</b>	<b>20-29% APR on average</b>
<b>Use of funds</b>	<b>Any home-sale items: staging, repairs, moving, cleaning, buyer repairs, temporary housing</b>	<b>Limited to what you can charge directly</b>
<b>Ease &amp; access</b>	<b>3-minute online application, same-day funding</b>	<b>Based on available credit and limits</b>
<b>Overall benefit</b>	<b>Purpose-built for selling your home</b>	<b>General credit not optimized for home prep</b>

# “What is covered?”



Staging



Painting & flooring



Repairs & updates



Inspections & cleaning



Moving & staging



Buyer-requested repairs



Temporary housing



Marketing & photography

Ask us about Pay-at-close options through Notable.

# Notable®

\*Loans are provided by Notable and made by either Notable Finance, LLC, an affiliated lender, or Quorum Federal Credit Union. Results may vary, and are neither warranted nor guaranteed. Subject to the terms and conditions of your loan agreement. Notable Finance, LLC, NMLS# 1824748 loans are made or arranged pursuant to a California Finance Lenders Law license. Loan eligibility is not guaranteed and all loans are subject to credit approval and lender underwriting. Rules and exclusions apply. Subject to terms and conditions ([Notablefi.com/terms](http://Notablefi.com/terms)).

\*\*Interest may apply. Loan funds, interest and fees are due upon the sale of your home, twelve months after origination, or the occurrence of other acceleration events as provided in your loan agreement, whichever occurs sooner. Subject to the terms and conditions of your loan agreement with one of Notable's affiliated lenders, Notable Finance, LLC or Quorum Federal Credit Union.