

# Opinion/Editorial

Theodore Sprink, Managing Director, iTitleTransfer, LLC  
Scottsdale, Arizona March 20, 2024 /Business News/

## “TOP REALTORS WILL EMBRACE CHANGE”



Realtors are facing two sides of the same coin: Sellers want to sell, and buyers want to buy. Seller Agents seek compensation for maximizing the sales price of their listing, and Buyer Agents seek appropriate compensation for delivering a qualified buyer, excited about purchasing the property.

The tradition of paying real-estate agents up to 6% of the selling price of a home will end this year as the result of the National Association of Realtors resolving litigation alleging a strategy of keeping commissions artificially high. Buyer and Seller commissions can be expected to be negotiable in the future, presumably reducing consumer costs. Change represents Opportunity!

Creative Buyer Agents will assert themselves by providing innovative ideas to their Buyer clients, offering new expertise, broad market knowledge, creative services, personal perspective, frequent contact, strong negotiating skills, closing-table support, and innovative *alternative methods to add value by saving their clients money*. This may include new alliances, access to new data, hourly or low flat fees, and one-stop-shopping to satisfy participants on both the Sell and Buy side.

Top Realtors need to be knowledgeable with respect to the “Future of Loan Closings”. PropTech firm *iTitleTransfer, LLC* serves Realtors, Lenders, Loan Brokers and Investors with an alternative to costly and often unnecessary title insurance; authorized by FHFA, Fannie Mae, Freddie Mac, VA and the CFPB. *iTitleTransfer* supports Realtors with safe, reliable, fully insured loan closings that are one-third the cost of traditional title and escrow. The President of the United States referred to this method of reducing closing costs in his recent State of the Union Address.

*iTitleTransfer’s Fully Insured Loan Closing Platform provides the following benefits for a low flat fee:*

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|-----------------------------|---------|
| • Loan Amount/ Life of Loan | Covered |
| • Fraud and Forgery         | Covered |
| • Lien Priority/GAP         | Covered |
| • Escrow/CPL                | Covered |
| • Lender & Borrower         | Covered |
| • Successor-of-Interest     | Covered |
| • Seller Warranty           | Covered |
| • Duty to Defend            | Covered |

*Fully Insured Loan Closings include Search and Examination, Proprietary Risk Scoring, Curative Services, Insured Attorney Opinion Letter (issued from a firm in the same state as the property), Document Preparation, Escrow, Date Down, eNotary and eSign, eRecording, Loan Closing and Post-Closing Deed Monitoring.*

**The Future of Low-Cost Mortgage Loan Closings is Here, Competitively Saving Your Client Thousands of Dollars**

**Realtors can price-quote and place an order with one simple email to: [order@iTitleTransfer.com](mailto:order@iTitleTransfer.com)**



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