

Unlocking Opportunities Together



Partner Program Overview 2025

Agenda

- **Introduction: Home Title Lock**
- **Understanding the Need for HTL**
- **Partnership Opportunities**
- **Key Benefits of Partnership**
- **Target Audience & Market Insights**
- **Partnership Execution Plan**
- **Success Metrics & Measuring Results**
- **Next Steps & CTA**



Introduction to Home Title Lock

- **Expert Leadership:** Founded by a 30+ year veteran in the title industry, who built the largest U.S. database of digital property records (6+ billion records).
- **Mission:** Address the growing risk of title fraud, where criminals forge documents to steal property ownership.
- **Proactive Protection:** Provides continuous 24/7 monitoring of property titles along with instant alerts for unauthorized changes or filings and access to restoration services if fraud occurs.
- **Industry Leader:** Trusted by homeowners nationwide, leveraging advanced cybersecurity and AI to combat evolving threats.
- **Commitment to Innovation:** Setting the standard in title fraud prevention through cutting-edge solutions and unparalleled expertise.



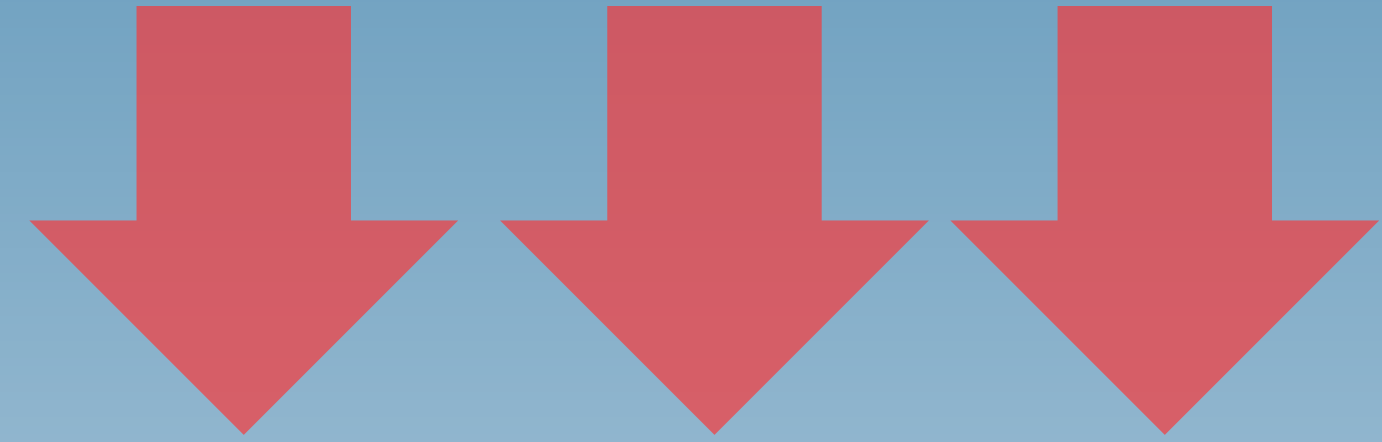
Understanding the Need for Home Title Lock

Who's at Risk?

- Longtime Homeowners
- New Homeowners
- Multiple Property Owners
- Industry Professionals



What is Title Fraud (Home Stealing)?



**Title fraud is when
someone steals the
title of your home,
seeking financial
gain.**

- Title fraud is also known as house stealing, property fraud, & deed fraud. Title fraud occurs when someone fraudulently changes the name on your title, effectively stealing your home.
- The criminals will often take out loans using your home as collateral, pocket the money and disappear. Many victims don't find out until they receive a past due notice, a foreclosure notice, or even an eviction. By then, the criminals are gone, and the victim is facing a long, emotional, and financial legal battle that can take years and cost thousands of dollars to resolve.
- Unfortunately, under most state laws, the records division for the county must accept any document that is filed. County offices are legally barred from verifying if a person on the deed is the true owner. The document only needs to be notarized and signed by two witnesses.



How Do Title Thieves Do It?



All it takes is your name, address, and a forged signature.



hometitlelock.com



Did you know?

“The FBI’s Internet Crime Complaint Center recorded 11,727 real estate fraud victims in 2022, with losses totaling 350 million dollars.”



Protecting homeowners with the expertise and technology to stop house stealing.



INSURANCE

CREDIT ALERTS

Protection designed to keep your financial future protected	✓	✓	✓
Monitoring only titles and addresses, not Personally Identifiable Information	✓	✗	✗
24/7 home title monitoring & fraud alerts	✓	✗	✗
Title restoration services	✓	✗	✗

Monthly
\$19.95
Budget Friendly

Annual
\$18.95/month
Billed \$227.40 Yearly

2 Year
\$17.95/month
Billed \$430.80 Every 2 Years

What We Do / How It Works

#1. 24/7 Title Monitoring

#2. Urgent Alerts

#3. Restoration Services
(backed by with \$1 million warranty)



Common Misconceptions

EXCUSES

EXCUSES

EXCUSES

EXCUSES

- Title theft is not a widespread issue in the United States.
- I already use an identity theft service that keeps track of my title.
- My county provides free alerts for any changes to my home title.
- I purchased title insurance when I bought my home.



Title theft is not a widespread issue in the United States.

Answer:

As previously mentioned, the FBI ICC reported 11,727 real estate fraud victims in 2022 with losses totaling over \$350 million dollars. This is an emerging trend that poses a significant risk for everyday homeowners, investors and businesses that work in the real-estate space.

At-least 56% of Title companies are seeing an uptick is seller impersonation fraud and in the past four years the FBI has noted over a 500% increase in vacant land fraud.

With the implosion of technology, sophisticated scammers are becoming increasingly more notorious in their efforts.



Answer:

Identity theft monitoring services can be valuable; however, their scope is typically limited to social security number activity and credit reporting data. These services do not actively monitor property title activity or provide alerts for potential encumbrances. Home Title Lock offers the most comprehensive solution specifically designed to safeguard your property title, providing unparalleled monitoring and protection to ensure your ownership remains secure.

I already use an identity theft service that keeps track of my title.



My county provides free alerts for any changes to my home title.

Answer:

Yes, some counties have started offering free monitoring services that notify property owners of changes to their title. However, these services typically do not provide restoration or assistance in the event of fraudulent activity. Home Title Lock goes beyond monitoring by offering a dedicated Restoration Team to help resolve any issues affecting your title, backed by a million-dollar protection plan for added peace of mind.



I purchased title insurance when I bought my home.

Answer:

Title insurance is required by lenders to protect their investment during the home buying process, covering issues related to past ownership and conveyance. However, it does not provide protection against fraud or title threats that may arise after closing. That's where Home Title Lock steps in with our comprehensive Triplelock Protection, safeguarding your home from fraud, liens, and title theft. Contact us today to ensure your home remains secure for the future.



- **Industry Leader in Title Protection:** Trusted by homeowners nationwide to safeguard their most valuable asset.
- **Unmatched Expertise:** Backed by a team of experts specializing in real estate, cybersecurity, and fraud prevention.
- **Proven Results:** Title fraud incidents cost homeowners an average of \$10,000 to \$200,000, making our service a critical and affordable solution.

- **Proactive Protection:** The first and only service designed to monitor, alert, and protect homeowners from title fraud 24/7.
- **Rapid Alerts:** Our advanced monitoring system notifies homeowners as soon as suspicious activity on their title is recorded and becomes digitally available.
- **Customer Trust:** Consistently rated as a top solution for home title protection, with a 95% customer satisfaction rate.



Home Title Lock : The Clear Competitive Advantage



Target Audience / Market Insight



Age

Primarily targeting homeowners aged 30-65, individuals or couples who are more likely to own property and have financial stakes in their homes.

Income

Focused on middle to high-income households, with annual household incomes of \$75,000+, who can afford and value home protection services.

Geo

Primarily targeting urban and suburban homeowners in areas with higher property values, including regions like Miami, Los Angeles, New York, and other high-growth cities.

Status

Homeowners who have recently purchased, are in the process of buying, or are looking to refinance or renovate their homes.

Real Estate

Real estate agents, brokers, and investors who are looking to offer added value to clients by providing security and peace of mind regarding property ownership.



Target Audience / Market Insight

- **Rising Title Fraud Incidents:** Title fraud has seen a significant increase in recent years, with a 35% rise in fraudulent claims between 2019 and 2022. As digital transactions and property title systems become more accessible, title theft has grown as a major concern.
- **Increased Awareness of Cybersecurity Threats:** With growing awareness of identity theft, consumers are increasingly concerned about the security of their home's title, as this represents one of their most valuable assets.
- **Homeownership Surge:** The pandemic caused a booming real estate market, leading to more people purchasing homes or refinancing existing ones. In 2020 alone, 6.5 million homes were sold in the U.S., expanding the need for title protection services.
- **Growing Demand for Property Security Solutions:** As the real estate market expands, there's an increasing demand for comprehensive home protection solutions. A survey from the National Association of Realtors found that 63% of home-buyers expressed interest in services that protect against fraud and identity theft.
- **Rising Fraud Costs:** Title fraud can cost homeowners between \$10,000 to \$200,000 to resolve, making it a significant and growing concern for homeowners, leading to increasing market interest in proactive fraud protection solutions.
- **Market Forecast:** The global home title insurance market is expected to grow by 6.5% CAGR over the next 5 years, with a significant increase in consumer adoption of title protection services as awareness continues to rise.



Partnership Execution Strategy

- **Foundation Building**
- **Partner Onboarding**
- **Campaign Development**
- **Performance Tracking**
- **Feedback & Optimization**



About Home Title

Lock: A trusted leader in title protection, safeguarding over 1 million homeowners from title fraud.

Market Opportunity:

Rising title fraud incidents and increasing homeowner awareness highlight the growing demand for title protection services.

Competitive

Advantage:

Advanced monitoring, rapid alerts, and proven customer satisfaction set us apart.

Partnership

Benefits: Revenue growth, enhanced customer trust, and co-branded marketing opportunities.

Strategic Plan:

Collaborative onboarding, targeted campaigns, performance tracking, and continuous optimization ensure success.



Why Partner with Home Title Lock?

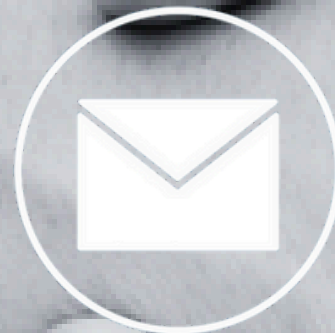


hometitlelock.com





Thank You!



**Address: 2766 N University Dr, Coral
Springs, FL 33065**

Phone: (954) 595-4999

Email: c.culver@hometitlelock.com



hometitlelock.com

