



FOR SELLERS AND BUYERS

The Client Advance Program

*Your vendors, your pace.
No interest or fees.*

Up to \$15,000 for preparation and moving costs, paid to the vendors you choose, with no interest, fees or markups.

Start with a conversation →

SHALINTHIA MILES

Licensed Real Estate Salesperson

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Before You Read

The fine print for this brochure, in one place.

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WHO OFFERS THE ADVANCE

The Client Advance Program is offered and funded by Shalinthia Miles and her company, PropertyFanatix LLC. It is not offered, funded or guaranteed by eXp Realty, and it is not a loan from a bank or lender. Repayment is reimbursement at cost, not commission, by separate check, never through eXp Realty's commission.

Every advance is governed by a written agreement between you, Shalinthia Miles and PropertyFanatix LLC, including what happens if your listing or buyer agreement ends without a closing. Review it with your attorney before you sign. Signed clients on the same side get the same terms; nothing is offered, changed or refused because of any protected characteristic.

THE EXAMPLES

The closing calculators on pages 4, 6 and 7 are illustrative, not actual clients, homes or results. Prices, payoffs, fees and costs are examples; the examples use a 6% commission; commissions are not set by law and are negotiable. Transfer taxes are estimates at October 2026 rates, on the price plus any buyer credit. Nets are before tax, water and maintenance adjustments. Your closing attorney prepares the actual closing statement.

NO GUARANTEES

No agent can guarantee a sale or purchase price, profit, the other party's behavior, a lender decision, an appraisal outcome, a timeline or a closing date. The advance pays for services you choose; it does not promise any result from them. This brochure is educational only and is not legal, tax, financial or lending advice.

VENDORS

I do not receive any fee, kickback, commission, gift or other compensation for referring you to a vendor. These vendors are independent businesses, and I have no financial interest in any of them. You are free to choose any provider, including ones not listed. I do not guarantee their work, pricing or availability; you contract with them directly.

AI IMAGERY

The images on the cover and pages 3 to 6 and 8 are AI-generated digital mockups: illustrative scenes, not actual clients, vendors, homes or events. Shalinthia's headshot on the cover and page 9 is a real photograph.

BROKERAGE AND FAIR HOUSING

Shalinthia Miles, Licensed Real Estate Salesperson, eXp Realty. NYS License #10401252869. eXp Realty, LLC, Licensed Real Estate Broker, 300 Cadman Plaza West, One Pierrepont Plaza, 12th Floor, Brooklyn, NY 11201. You receive New York's agency disclosure (DOS-1736) and Housing and Anti-Discrimination Disclosure (DOS-2156) when we work together. Equal Housing Opportunity.



THE CLIENT ADVANCE PROGRAM

How It Works

Paid now, repaid at cost, with you in charge of every choice.

1

YOU CHOOSE THE VENDORS

Your own, or insured names I can suggest, licensed where the trade requires it. I take no referral fee either way.

2

YOU APPROVE EACH QUOTE

Nothing is booked until you have seen and approved the price.

3

I PAY THE INVOICES

Up to \$15,000 in total, paid directly to the vendors. You get a copy of every paid receipt.

4

YOU REPAY THE EXACT AMOUNT

No interest, fees or markups. Costs paid before closing are repaid from your closing funds through your attorney.

IF YOUR AGREEMENT ENDS WITHOUT A CLOSING

You repay only for work already delivered, in one payment within 30 days. Open orders are cancelled.

Wondering whether it fits your plans? Start with a short video call.

[Book a discovery call →](#)

CLOSING CALCULATOR · EXAMPLE 1

Repaid at Closing

A two-family house in Flatbush, Brooklyn, sold for \$1,150,000.

AT THE CLOSING TABLE

Sale price	\$1,150,000.00
Brokerage commission (6%)	-\$69,000.00
NYC and NYS transfer taxes	-\$20,987.50
Seller's attorney fee	-\$2,500.00
Other closing costs	-\$1,200.00
Existing mortgage loan payoff	-\$420,000.00
Client Advance repayment	-\$12,000.00
Estimated net to you	\$624,312.50

With no existing mortgage, the estimated net would be \$1,044,312.50.

YOUR ADVANCE

Staging and design	\$3,800.00
Painting and patching	\$4,200.00
Deep cleaning and junk removal	\$1,600.00
Licensed movers	\$2,400.00
Total advanced	\$12,000.00

\$0

paid by you before closing. The \$12,000 is repaid from your proceeds at closing.

Want your own numbers? Ask for a closing estimate.

[Book a home listing consultation →](#)



FOR SELLERS

Ready to Show, Without Paying Upfront

For the homes I list, we decide together what is worth doing before your home goes on the market. The advance only pays for that work; it never decides it, and you can always pay a vendor yourself instead.

WHAT IT CAN COVER



Staging and design



Decluttering and deep cleaning



Junk removal and haul-away



Pre-listing repairs, smoke and CO alarms



Painting, curb appeal and cosmetic work



Inspections



Survey or encroachment fixes, certificate of occupancy or minor violation work



Repairs your contract or co-op board requires



Licensed movers



Storage

WHEN YOUR BUYER COVERS MOVE-OUT COSTS

Your attorney can ask for the buyer to credit you at closing for move-out or decluttering costs, up to an agreed amount, if the buyer's lender allows it. The credit covers what you repay; anything above it comes from your proceeds. See the example on the next page.

Selling soon? Ask about the advance in a listing consultation.

[Book a home listing consultation →](#)



CLOSING CALCULATOR · EXAMPLE 2

Your Buyer Covers Move-Out

A two-bedroom co-op in Sunnyside, Queens, sold for \$485,000. The contract has the buyer credit up to \$5,000 for moving, packing, decluttering and cleaning.

AT THE CLOSING TABLE

Sale price	\$485,000.00
Brokerage commission (6%)	-\$29,100.00
NYC and NYS transfer taxes	-\$6,860.00
Co-op flip tax (example: 2%)	-\$9,700.00
Managing agent and transfer fees	-\$1,000.00
Seller's attorney fee	-\$2,250.00
Other closing costs	-\$600.00
Existing mortgage loan payoff	-\$160,000.00
Client Advance repayment	-\$7,500.00
Buyer's move-out credit	+\$5,000.00
Estimated net to you	\$272,990.00

Transfer taxes are on \$490,000, the price plus the credit (about \$70 more). With no existing mortgage, the estimated net would be \$432,990.00.

YOUR ADVANCE

Staging	\$1,750.00
Decluttering and junk removal ✓	\$2,200.00
Deep cleaning ✓	\$650.00
Movers and packing ✓	\$2,900.00
Total advanced	\$7,500.00

✓ Covered by the credit: \$5,750, capped at \$5,000.

\$2,500

what the work cost you: \$1,750 of staging plus \$750 of move-out work above the buyer's limit.
Every dollar is on the next page.

Selling soon? Ask how a move-out credit could fit your contract.

[Book a home listing consultation →](#)

Where Every Dollar Went

The same Sunnyside sale, from the first invoice to the closing table.

- 1 BEFORE CLOSING, THE PROGRAM PAYS YOUR VENDORS \$7,500**
Staging \$1,750; decluttering and junk removal \$2,200; deep cleaning \$650; movers and packing \$2,900. You pay nothing upfront.
- 2 AT CLOSING, THE BUYER CREDITS YOU \$5,000**
The contract covers moving, packing, decluttering and cleaning, up to \$5,000. That work came to \$5,750, so the credit stops at \$5,000. Staging was never part of it.
- 3 AT CLOSING, YOU REPAY THE PROGRAM \$7,500**
From your proceeds, on its own line, at cost. The program gets back exactly what it paid: no interest, no fees, no profit.
- 4 WHAT THE WORK COST YOU: \$2,500**
\$7,500 repaid, less the buyer's \$5,000 credit: the \$1,750 of staging, plus \$750 of move-out work. That \$750 isn't an extra charge. It's the part of the \$5,750 move-out bill that went past the buyer's \$5,000 limit, so it stays yours. The credit also adds about \$70 of transfer tax (page 6).

WHO PAID FOR THE \$7,500 OF WORK

The buyer, through the credit	\$5,000.00
You: staging, not in the credit	\$1,750.00
You: move-out work above the \$5,000 limit	\$750.00
The program: paid upfront, repaid in full	\$0.00
Total work	\$7,500.00

THE PROGRAM'S BOOKS

Paid to your vendors	\$7,500
Repaid by you at closing	\$7,500
Kept by the program	\$0

Want your own numbers? Ask for a closing estimate.

[Book a home listing consultation →](#)



FOR BUYERS

Your Move, Without the Cash Crunch

For the buyers I represent.

BEFORE CLOSING



Inspections once your offer is accepted: structural, pest, chimney, mold or radon



Junk removal and shredding at the home you are leaving



Storage between homes

AFTER CLOSING



Licensed movers and packing



Deep cleaning before your furniture arrives



Lock changes and rekeying on move-in day



Smoke and carbon monoxide alarms



Painting before you move in

NEVER COVERED

- Your down payment or contract deposit
- Lender fees, points or the appraisal
- Your attorney's fees

WORK AFTER CLOSING

Quoted and approved before closing, finished within 60 days after it, and repaid within 30 days of each paid invoice.

IF YOU HAVE A MORTGAGE

Your lender and any co-op or condo board see the Addendum first. Some lenders won't allow it; we check with yours.

Buying soon? Plan the move along with the purchase.

[Book a buyer consultation →](#)

Start With the Plan, Not the Bill

*If preparation didn't have to wait on your savings,
what would you do first?*

Bring that question to a consultation. The advance is one part of how I plan a sale or a move, never the reason to choose one. No obligation, and this brochure is yours to keep whatever you decide.



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SCAN TO BOOK
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Choose how we meet →

Shalinthia