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Digs app unearths the saving secrets to homebuying

Have suggestions for products that you'd like to see reviewed by our real estate technology expert? [Email Craig Rowe](#).

Digs is an app that helps home buyer save and manage finances around home buying.

Platforms: iOS

Ideal for: Home buyers; agents who work with first-time buyers

Top selling points

- Sharp, polished UX
- Secure connection to financial partners
- Financial intelligence tools
- Agent branding tools
- Multiple integrations

Top concerns

As with all apps that seek to stay connected after the sale, agents need to do their part to keep their clients engaged.

What you should know

[Digs](#) is a fun, financially innovative mobile and desktop app that helps first-time homebuyers achieve their goals, and it helps real estate agents be a part of it.

It's similar to [Acorns](#), the savings app that consistently deposits spare change into linked bank accounts. Digs doesn't round-up every purchase, but it does allow users to establish a series of small, regular deposits into its FDIC-ensured Digs Savings account. Each dollar saved is benchmarked against the different expenses involved in buying a house.

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Alerts are delivered each time a user has enough to cover their [title insurance](#), the [inspection](#), [appraisal](#) or real estate lawyer, all the way up to the total [down payment](#).

The app not only helps aspiring buyers become better savers, but it also helps them become better buyers. Few first-timers truly understand how the costs of buying break down. What is title insurance, and it costs how much? Why does an appraisal matter?

Together with the insight of their app-connected “sponsor” real estate agent, who can reward their client with closing credits at each milestone through the app, leads can gain an intimate grasp on where all the money goes.

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Each milestone serves as an incentive, helping consumers avoid being intimidated by the overarching sum required to close on a home. It's all about small goals, after all.

Modern and light, Digs helps agents keep tabs on their buyers and actually spend time nurturing a solid lead.

Bank accounts can be linked to the app for transfer, and money can go back and forth with only a few taps. It's as easy as Venmo.

Users can set goals, create multiple deposit streams, oversee credit scores, and even link to investment accounts. The app can help serve as proof of funds when it's time to show the bank where all that cabbage came from.

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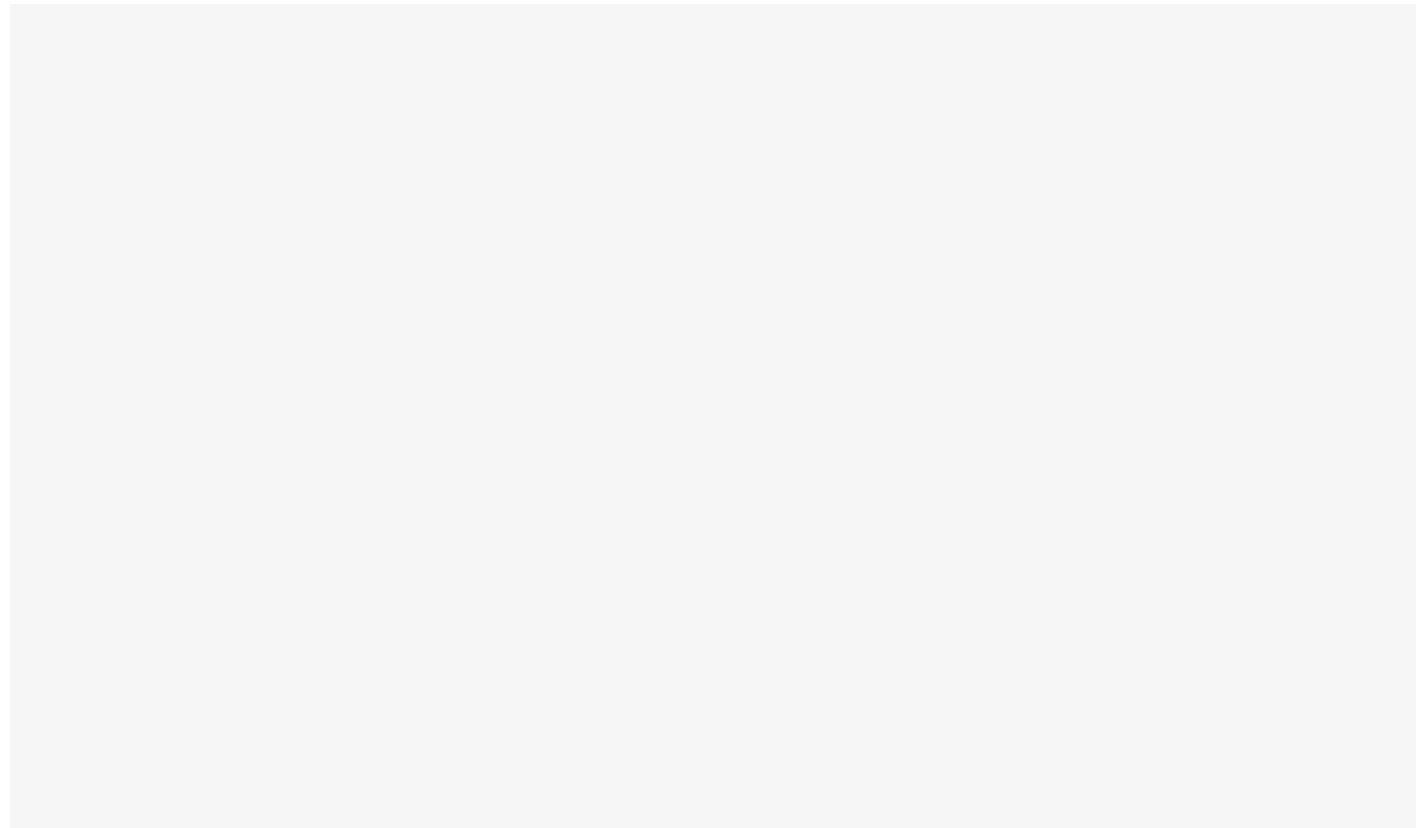
On the backend, agents can see how much their clients are saving, monitor their goal purchase dates, and even adjust the app's look and feel to their brokerage's brand.

There's also a tool for creating custom milestones in addition to those associated with the typical vendors; and agents can insert encouraging videos on market updates, mortgage rates, and other such notes and news for first-time buyers.

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The individual can also invite a mortgage professional into the app.

The folks behind Digs are working on some CRM integrations, team accounts, lead routing mechanisms and landing pages that agents can use to promote the use of Digs.

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I would use this app as the centerpiece for a first-time homebuyer seminar, promote it in every newsletter I send, and run short social media video clips on its benefits. [Keller Williams](#) agents can find it in the KW Marketplace, per a recent agreement for its inclusion.

Digs is aiming to increase its value to current homeowners too. Roadmapped features will deal with ways to remain aware of how a home bolsters personal wealth, how its value adjusts over time and different tactics for leveraging equity.

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Digs is a sharp, simple solution that helps agents appear modern, tech-savvy and concerned about helping people own a home. I'm a fan.

Have a technology product you would like to discuss? [Email Craig Rowe](#)

Craig C. Rowe started in commercial real estate at the dawn of the dot-com boom, helping an array of commercial real estate companies fortify their online presence and analyze internal software decisions. He now helps agents with technology decisions and marketing through reviewing software and tech for Inman. He lives near Lake Tahoe in the northern Sierra Nevada of California.

Source: [click here](#)