# Credit Score Need a Boost? We Have Good News!

INTRODUCING

## The DHI Home Buyers Club

#### WHAT IS IT?

The Home Buyers Club is a program developed for buyers who have less than perfect credit. DHI Mortgage, an affiliate of D. R. Horton Homes, has an in-house "Credit Advocate" to serve your needs. The advocate will analyze your credit report and identify strategies for improving credit scores. They help guide and direct you throughout the process helping you achieve the dream of owning a D. R. Horton home. The success rate has been astounding! Don't let credit issues keep you from purchasing your new dream home, "The Home Buyers Club" is your solution!

#### **How Does It Work?**

It's very simple. You select a new D. R. Horton Home. Apply for a mortgage. You will receive a free assessment of your credit situation and are given the

opportunity to accept the help of our Credit Advocates, if needed. While your home is under construction, both you and your DHI Mortgage Home Buyers Club "Credit Advocate" will go to work to help repair and restore your credit. A target credit score will be determined by your loan officer. In most cases, your target credit score will likely be achieved in time to move into the completed home.

### **Get Started Now!**

Improving your credit score will not happen overnight, that's why it is imperative to enroll right away. In many cases it may take 3-4 months to reach

a target credit score. **OUR MOTIVATION?** We want to turn those who may have been declined by other lenders into a Home Owner! We are willing to work with these customers through our Home Buyers Club program so you can qualify with DHI Mortgage and own a new D. R. Horton Home.

**Where is this available?** We offer this service throughout every D.R. Horton community. The sales and mortgage team have been successfully working with customers in the Home Buyers Club for over a year now. It has worked so well, DHI Mortgage plans to expand and utilize this program nationwide. Contact your sales associate or loan officer for information on how to enroll in this exciting program.

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