

# 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 client's needs. The advocate will analyze their credit report and identify strategies for improving credit scores. They help guide and direct your clients throughout the process helping them achieve the dream of home ownership. The success rate has been astounding! Don't turn away credit challenged buyers, offer them the Home Buyers Club solution!

### How Does It Work?

It's very simple. Your client finds a new D. R. Horton Home, applies for a mortgage, receives a free assessment of their credit situation and is given the opportunity to accept the help of our Credit Advocates, if needed. While the home is under construction, both the client and the DHI Mortgage Home Buyer's Club Credit Advocate goes to work to help repair and restore the client's credit. In most cases, the credit score will be sufficiently improved in time to move into the completed home.

### Get Started Now!

Improving the credit score will not happen overnight, that's why it is imperative to enroll your clients right away. In many cases it may take 3-4 months to reach a target credit score. **OUR MOTIVATION?** We want to turn a potential buyer who may have been declined by other lenders into a Home Buyer! We are willing to work with these customers through our Home Buyer's Club program so they can qualify with DHI Mortgage and buy a new D. R. Horton Home.

#### **DO CERTAIN NEIGHBORHOODS / LOAN OFFICERS SPECIALIZE IN THIS?**

We offer this service throughout every community we serve. The Sales / 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 HBC Representative or Credit Advocate for information on how to enroll your buyers in this exciting program.



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