



Credit score challenged?  
**BRING IT ON!**

## We'll make a Home Buyer out of you!

“We want to thank you for all of your help assisting us in getting into our first new home. Words cannot possibly express our gratitude. You worked so hard and relentless for us. You encouraged us when we were about to give up hope. I knew when we enrolled into the Home Buyer’s Club that we were going to have to really work hard, but you made the task so easy. Additionally, you acted as our liaison between the loan officer and the sales associate, making sure that we were all on the same page. You got us into our dream home when all other avenues had been closed and we were told to try again in another year or so. What a wonder you are!! Your patience, kindness and words of wisdom will not ever be forgotten. Because of you...my faith in people has been restored. We have told numerous friends, relatives and co-workers about your program and about YOU! Thank you again and continue to be the blessing that you are.” — *The Griffin Family*

## Success Stories

“My wife and I would like to personally thank you for your service and counsel. Your effort, support and constant communication was very helpful as we journeyed through this credit maze. I’m sure that down the road we will reap the full rewards of this process. We will definitely recommend your program to others.” — *The Garcia Family*

“We are now in the process of buying our first home thanks to the Home Buyer’s Club. We want to thank you for everything you have done to guide us through this process. We could not have done it without you!” — *The Wilson Family*

“The Home Buyer’s Club is an invaluable organization for perspective home buyers with credit issues. It is my belief that if it were not for the efforts of the Home Buyer’s Club, I realistically would not be in the dream home I am in now. I have not only purchased a new home, but I have also reestablished credit overall.” — *S. Klein*



## Introducing THE OPTEUM HOME BUYERS CLUB



# \$1,500 in Home Upgrades for HBC Graduates!



## What is the Home Buyers Club?

The Home Buyers Club is a program developed for buyers who have less than perfect credit. Opteum Mortgage has an in-house “Credit Consultant” to serve your needs. The consultant 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 outstanding!

Interested in receiving \$1500 in home upgrades? Follow these steps:

- Enroll in the Opteum Mortgage Home Buyers Club
- Graduate
- Purchase a new D.R. Horton Home
- Receive \$1,500 in home upgrades!

It's that simple!

## What is a “good” credit score?

There are several types of credit scores available. Typically, it is the higher the score, the better. Each lender decides what credit score range it considers to be a good credit risk or a poor credit risk. For this reason, the lender is the best source to explain what your credit score means in relation to the final credit decision. After all, they determine the criteria used to extend credit. The credit score is only one component of information evaluated by lenders.

## What factors influence my credit score?

Various factors determine your credit score, including the following:

- Payment history
- Outstanding debt
- Length of credit history
- Severity and frequency of derogatory credit information such as bankruptcies, charge-offs, and collections
- The amount of credit used compared to the credit available

## How does my credit score affect me?

Your credit score is an important indicator of your financial health. Lenders use credit scores to determine:

- Whether or not you are a good candidate for a loan
- What type of interest rate you will pay

While your credit score is a key determinant of your creditworthiness, lenders also examine the information on your credit report and your loan application. Regularly

checking your credit report enables you to:

- Be informed of the most up-to-date information in your credit history
- Correct any inaccuracies, to make sure that your credit data is a true depiction of your credit record and increasing your chances of receiving credit under the best possible terms.

## What can the HBC do for me?

Your personal credit repair team will work with you as needed, making sure that you know the best way to pay down certain balances, how to gain and grow new credit, and our consultants can help you better understand how the credit repair process works.

Can you think of a better graduation present than a new home?

Call today for details!



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