Consumer Disclosure and Enrollment Agreement

About the DHI Mortgage Home Buyers Club

The DHI Mortgage Home Buyers Club ("Home Buyers Club") is a home ownership counseling program offered by DHI Mortgage Company, Ltd. ("DHI Mortgage") *free of charge*[1] to assist prospective first-time home buyers, credit-impaired home buyers, and other home buyers with special needs to qualify for mortgage financing needed to purchase a home.

The Home Buyers Club is open to all interested consumers. The Home Buyers Club is a voluntary program. Participation in the Home Buyers Club is not required in order to obtain a loan from DHI Mortgage and/or purchase a home from D.R. Horton, Inc. Completion of the Home Buyers Club program does not constitute a loan approval or otherwise indicate that the consumer has or will qualify for a loan from DHI Mortgage or any other lender.

What the DHI Mortgage Home Buyers Club Does for the Prospective Home Buyer

When enrolling in the Home Buyers Club, each consumer is assigned a personal Credit Advocate, who is responsible for counseling the consumer in the understanding of mortgage credit and the credit application and underwriting process, and, if appropriate, recommending specific steps that a consumer may take to begin mending an impaired credit history and budgeting for necessary down payment and closing costs or perform other remedial actions. All HBC services typically will be completed within 120 days after enrollment and will conclude in any case within 365 days.

The Home Buyers Club provides these counseling services free of charge to consumers and may absorb certain related out-of-pocket costs, including the cost of consumer credit reports which also are provided to consumers free of charge. Consumers who elect to enroll in the Home Buyers Club will be required to first complete a Homebuyer Education Course provided by an independent third party (the third party may charge a fee for its services). Upon completion of the Homebuyer Education Course, the Credit Advocate will receive a certificate from the independent third party counselor, which will allow the consumer to begin the enrollment process.

As a part of enrollment, consumers must authorize their Credit Advocate to obtain and analyze a consumer credit report from one or more of the consumer reporting agencies and must agree to engage in one or more conversations with their Credit Advocate in which they disclose their personal financial information and credit histories. Consumers are asked to provide their personal and financial information for the limited purpose of enabling their Credit Advocate to assist them in reaching their financial goals. Consumers should have no expectation of, and DHI Mortgage expressly will not make, a credit decision on a mortgage loan as part of these counseling services.

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[1] The Home Buyers Club provides these counseling services free of charge to consumers and may absorb certain related out-of-pocket costs, including the cost of consumer credit reports which also are provided to consumers free of charge. Consumers who wish to enroll in the Home Buyers Club are required to complete a Homebuyer Education Course offered by an independent third party. The third party may charge a fee for its services.

The Home Buyers Club is a program offered by DHI Mortgage. The Home Buyers Club and DHI Mortgage's principal place of business is located at:

10700 Pecan Park Blvd, Suite 450
Austin, TX 78750

DHI Mortgage is an affiliate of D. R. Horton, Inc., *America's Builder*. D. R. Horton, Inc. is a publicly held corporation (NYSE "DHI") and one of the nation's largest single-family home builders. Consumers enrolling in the Home Buyers Club are under no obligation to purchase a D. R. Horton home or to apply for a mortgage loan with DHI Mortgage. Consumers purchasing a D. R. Horton home are under no obligation to use DHI Mortgage for mortgage financing as a condition of purchasing the home or as a condition for obtaining any other settlement service.

Yes! Please Enroll Me in the DHI Mortgage Home Buyers Club.

As an enrollee of the Home Buyers Club, I/we agree to take the following actions to the best of my ability:
1. Return calls to my Credit Advocate within 24 hours.
2. Provide documents requested by my Credit Advocate within 48 hours.
3. Not to incur any new debt or apply for new credit without first consulting my Credit Advocate.
4. Notify my Credit Advocate within 48 hours of any change in my financial situation.
5. Discuss with my Credit Advocate prior to any change of employment or change of address.
6. Implement the strategies developed for me by my Credit Advocate (paying down debt, increasing credit limits, etc.) to the best of my ability.
7. Provide signed dispute letters to my Credit Advocate within 24 hours of receipt.
8. Other: _____
_____
_____

By enrolling in the Home Buyers Club and signing below, I/we acknowledge the following:

- I/we have completed, or will complete prior to finishing the enrollment process, a Homebuyer Education Course.
- By completing the items listed above, I/we have the greatest potential for success in the program.
- I/we must authorize DHI Mortgage to obtain my/our credit report(s), and throughout the process there may be multiple requests for my/our credit report(s) made by my/our Credit Advocate.
- My/Our personal information may be shared with my/our DHI Mortgage Loan Officer and/or DHI Mortgage management.
- The Home Buyers Club will work with me/us for a maximum of three (3) rounds of disputes or for one (1) year, whichever comes first, regardless of loan status.
- The Home Buyers Club may continue to contact me/us upon completion of the program for up to six (6) months, ensuring best practices and strategies of maintaining my/our credit profile.

I/we further acknowledge that:

- Participation in the Home Buyers Club is voluntary.
- Enrollment in the Home Buyers Club **does not** constitute an application for a mortgage loan or other credit.
- Participation in the Home Buyers Club **does not** guarantee that my/our credit will improve or that I/we will qualify for or receive a mortgage loan, qualify for or receive any down-payment or closing-cost assistance from a government or private program, or otherwise will be able to purchase a home.
- Completion of the Home Buyers Club **does not** constitute or guarantee a loan approval.

DISCLAIMER

PLEASE READ CAREFULLY BEFORE ENROLLMENT

DHI Mortgage provides home ownership counseling services described in this Consumer Disclosure and Enrollment Agreement to credit-impaired and other consumers. DHI Mortgage does not guarantee that participation in the Home Buyers Club will result in any improvement in a consumer's credit score or otherwise enable a consumer to qualify for a loan. Consumers are solely responsible for carrying out recommended actions and periodically reporting back the results of their actions for evaluation and further advice by their Credit Advocate. DHI Mortgage does not undertake to perform any service on behalf of consumers enrolled in the program other than the counseling services expressly described in this Consumer Disclosure and Enrollment Agreement. DHI Mortgage is not acting as consumer's agent in connection with performing these counseling services.

BY SIGNING BELOW, I/WE ACKNOWLEDGE THAT I/WE HAVE READ AND UNDERSTAND THIS CONSUMER DISCLOSURE AND ENROLLMENT AGREEMENT, INCLUDING THE ABOVE DISCLAIMER, AND THAT I/WE WISH TO ENROLL IN THE DHI MORTGAGE HOME BUYERS CLUB FOR HOME OWNERSHIP COUNSELING SERVICES SUBJECT TO THE CONDITIONS STATED HEREIN.

*_____ _____	*_____ _____
CONSUMER SIGNATURE DATE	CONSUMER SIGNATURE DATE
_____	_____
PRINTED NAME	PRINTED NAME

We want to make sure that you stay informed!

Sign up to receive *On the Right Path*, the Home Buyer's Club quarterly e-newsletter. Once every three months we will email you tips about credit, budgeting, maintaining your credit worthiness and more!

If at any time you wish to stop receiving our newsletter you will be able to unsubscribe using the link provided in the newsletter.

☐ Yes! Sign me up to receive *On the Right Path.*

Consumer Credit File Rights Under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any "credit repair" company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact:

The Public Reference Branch
Federal Trade Commission
Washington, D.C. 20580

By signing below, I hereby confirm that I have received, read and understand the above Consumer Credit File Rights Under State and Federal Law disclosure.

_____	_____
Printed Name	Printed Name
_____	_____
Signature Date	Signature Date

DHI MORTGAGE
HOME BUYERS CLUB®
a D·R·HORTON® company
America's Builder

HBC Enrollee Information Form

First name _____ MI_____ Last name _____

DOB _____/_____/_____ SS# _____-_____-_____ DL# _____ State _____

Contact Information:

Address _____ City _____ State _____ Zip _____

Home ( ) _____ Work ( ) _____ Cell ( ) _____

Fax ( ) _____ Email _____

How do you prefer to be contacted? (i.e. Email, Wk #, Cell) _____

HBC Enrollee #2 information:

First name _____ MI_____ Last name _____

DOB _____/_____/_____ SS# _____-_____-_____ DL# _____ State _____

Relationship to above borrower _____

Contact Information: (If different from above)

Address _____ City _____ State _____ Zip _____

Home ( ) _____ Work ( ) _____ Cell ( ) _____

Fax ( ) _____ Email _____

How do you prefer to be contacted? (i.e. Email, Wk #, Cell) _____

I hereby authorize my Credit Advocate to release any pertinent information to my Real Estate Agent. **YES** or **NO**

Agent name:_____ Agent email:_____ Agent phone:_____

I agree that I have filled out the information above correctly Initial _____ / _____

DHI MORTGAGE HOME BUYERS CLUB
CREDIT REPORT AUTHORIZATION

I/we, the undersigned, hereby authorize the DHI Mortgage Home Buyers Club, a division of DHI Mortgage Company, its employees and agents (collectively hereafter, "DHI Mortgage"), to make inquiries of and obtain consumer credit reports from any credit bureau or reporting agency it may designate and to obtain any and all information concerning my/our employment, checking and/or savings accounts, and any or all of my/our financial obligations for purposes of credit counseling and any credit request I/we may make. I/we hereby release those sources from any liability for doing so. I/We authorize DHI Mortgage to obtain credit reports at various times throughout my/our enrollment in the DHI Mortgage Home Buyers Club.

I/we, furthermore, acknowledge and agree that this Authorization pertains only to my/our authorization for DHI Mortgage to obtain a credit report and other financial information. I/we have the ability to limit DHI Mortgage's ability to share such information with third parties, including DHI Mortgage affiliates, as set forth in DHI Mortgage's Privacy Policy. I/we hereby acknowledge that I/we have received, read and understand the Privacy Policy.

This form may be reproduced or photocopied, and the copy shall be as effective as the signed original. I/we give this authorization in connection with my/our enrollment in the DHI Mortgage Homebuyers Club.

HBC Enrollee's signature	Date	Social Security Number
HBC Enrollee's signature	Date	Social Security Number
HBC Enrollee's signature	Date	Social Security Number
HBC Enrollee's signature	Date	Social Security Number

Dispute Acknowledgement

I have reviewed the credit report provided by DHI Mortgage Home Buyers Club and initialed each trade line that I wish to dispute if applicable.

I understand that only the trade lines I have initialed will be disputed and if nothing is initialed nothing will be disputed at this time.

HBC Enrollee's Signature:_____ Date:_____

HBC Enrollee's Signature:_____ Date:_____

HBC Enrollee's Signature:_____ Date:_____

HBC Enrollee's Signature:_____ Date:_____

Disclaimer:
DHI Mortgage Home Buyers Club (HBC) is an education and counseling department within DHI Mortgage. HBC is open to all interested consumers. HBC is a voluntary program, and participation in HBC is not required in order to obtain a loan from DHIM and/or purchase a house from D.R. Horton.
HBC is designed as a free program to assist credit challenged homebuyers in purchasing a home. The HBC Advocate is not a loan originator and does not discuss specific loan programs, interest rates or loan terms. If you would like to receive such information, the HBC Advocate will refer you to a licensed DHI Mortgage loan officer.

FACTS

WHAT DOES DHI Mortgage Company, Ltd. DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Payment History and Account Balances
- Credit History and Employment Information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons DHI Mortgage Company, Ltd. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DHI Mortgage Company, Ltd. share?	Can you limit the sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call toll-free (800) 315-8434, Ext. # 1378 — our menu will prompt you through your choices

or

- Mail the form below

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (866) 350-7746 or go to www.dhimortgage.com.

Mail in form

If you have a joint account, your choices will apply to everyone on your account unless you mark below.

☐ Apply my choices only to me.

Mark any/all you want to limit:

☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

☐ Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, Zip	
Loan Number	

Mail to:

DHI Mortgage Company, Ltd.
Attn: Compliance Department
10700 Pecan Park Blvd, Suite 450
Austin, TX 78750

Who we are	
Who is providing this notice?	DHI Mortgage Company, Ltd.

What we do	
How does DHI Mortgage Company, Ltd. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does DHI Mortgage Company, Ltd. collect my personal information?	We collect your personal information, for example, when you • provide employment information or provide account information • provide your mortgage information or give us your wage statements • give us your income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include financial companies such as DR Horton Insurance Company and DHI Title Inc.; and nonfinancial companies such as DR Horton Builder.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • DHI Mortgage Company, Ltd. does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • DHI Mortgage Company, Ltd. doesn't jointly market.

Other important information
CALIFORNIA RESIDENTS Please see attached form, titled "Important Privacy Choices For Consumers".

NMLS: 14622

California Residents
Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information.
Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing with Companies We Own or Control (Affiliates): Unless you say "No" we may share personal and financial information about you with our affiliated companies.

(__) NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing with Other Companies We Do Business With to Provide Financial Products and Services: Unless you say "No" we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

(__) NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account or Policy Number(s): _____[to be filled in by consumer]

Signature: _____

To exercise your choices do one of the following:
(1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records);
(2) Call this toll-free number (800) 315-8434, Ext. # 1378.