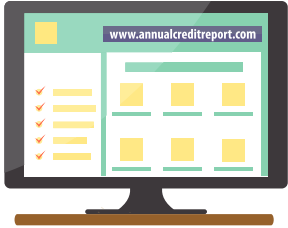


Credit Tips!



#1: REVIEW YOUR CREDIT REPORT

Review your credit profile annually! It is important to review your credit profile annually to ensure that everything reported is accurate. You can pull your personal credit report for free once a year at www.annualcreditreport.com.



#3: AVOID DELINQUENCIES

The more recent the delinquency, the greater the impact it has on one's credit file.



#5: PAYMENT HISTORY

Your payment history is the single most important aspect on your credit report. Late payments remain on the report for 7 years. Utilize automatic payments, if possible, to ensure payments are received on time.



#7: KNOW YOUR INQUIRIES

Not all credit inquiries are treated the same. Auto and mortgage inquiries are protected, meaning similar inquiries completed within a 30 day period will not factor into your credit score. This is meant to protect consumers who are shopping for the best interest rate on one loan.



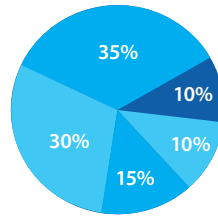
#9: REVOLVING ACCOUNTS

Closing a revolving account once it is paid in full can negatively impact your score. Having more credit available and less credit used is beneficial to your overall credit profile.



#2: CREDIT PROFILE

For the best credit profile, all of your outstanding balances should be lower than 10% of their limit!



#4: CREDIT SCORE BREAKDOWN

Factors that determine a credit score:

- 35% Past delinquency
- 30% The way credit has been used
- 15% The age of the credit file
- 10% A customer's mix of credit
- 10% The number of inquiries



#6: AVOID LATE PAYMENTS

One late payment can decrease your credit score up to 100 points.



#8: IDENTITY THEFT

Report Identity Theft, or any suspicious activity, as soon as detected. A lost or stolen credit card should be reported immediately as well. Timely reporting can help prevent unnecessary financial challenges.



#10: HISTORY LENGTH

Length of credit history accounts for 15% of your overall credit score. The age of the oldest account and average age of all accounts make up the length of your credit history. The longer the credit history, the better for your overall credit profile.



The DHI Mortgage Home Buyers Club has historically been successful at educating people on improving their credit profiles and preparing them for successful homeownership. Contact your DHI Mortgage Loan Originator or DHI Mortgage Home Buyers Club for more information.

*The DHI Mortgage Home Buyers Club does not guarantee to raise credit scores or guarantee loan approval. Credit education offered by the DHI Mortgage Home Buyers Club does not assure participants that they will qualify for, or successfully obtain, a home mortgage loan. Participants are not required to finance their home purchase through DHI Mortgage or to purchase a home from DHI Mortgage's affiliated builder, D.R. Horton, to enroll in the DHI Mortgage Home Buyers Club. Participants must complete a HUD approved homebuyer's education course at their own cost as a prerequisite to participation in the DHI Mortgage Home Buyers Club. See your DHI Mortgage Home Buyers Club Credit Consultant for full details.