



YOUR ACCELERATION TO HOMEOWNERSHIP

Introducing the Road2Home credit enhancement program by Landsea Mortgage powered by NFM Lending. At no cost to our clients, a credit specialist will analyze your credit report and create a customized plan to improve your credit score and maximize your home buying potential.



Road2Home credit specialists work closely with your Landsea Mortgage powered by NFM Lending loan originator to set proper expectations for qualifying credit scores.



Your Road2Home credit specialist will develop an accurate timeline for completion of the program. Timelines can vary based on the specific needs of your credit report.



Unique technology, tools and experience establish the best course of action for mortgage credit scores. Once you have received your personalized plan, your credit specialist will stay in contact to make sure all steps are followed as recommended.



After you successfully achieve the desired score goal set by the loan officer, your personal credit specialist will send the new credit report back to the loan originator for a loan analysis.

*Completion of the program does not guarantee loan approval.

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1

Your Road2Home credit specialist will develop an accurate timeline and discuss the funds needed for completion of the program. Timelines can vary based on the specific needs of your credit report.

2

The loan officer prepares the borrowers and refers the file, at which time the borrowers will receive a welcome email and enrollment form letting them know their specialist will be reaching out with a plan in 48 - 72 hours.

Enrollment into the program is acknowledgment that the borrower is committed to using Landsea Mortgage powered by NFM Lending as their lender and will act in good faith to complete the steps given to increase credit scores for a potential loan approval.

3

The credit enhancement specialist will call the borrower to discuss their plan in detail, setting proper expectations and timelines for their projected score increase. The introductory call is thorough, reviewing a credit report line by line for the most efficient plan of action. Unique technology, tools and experience establish the best course of action.

4

Once the review is completed, the specialist will send a recap email with all steps included in the plan. The recap email will have everything the borrower needs to know: estimated cost, contact information and images showing their projected score increase.

5

Once a borrower has the plan, their specialist will follow up with a phone call and email every 3 - 4 weeks to answer any questions and hold the borrower accountable for their steps (sooner than 3 - 4 weeks for shorter plans). The borrower will also receive educational content regarding credit during this time. Our credit education drip will be sent every two weeks for the first 90 days, then every 30 days thereafter (average program length is 6 months maximum).

6

Upon completion of the program, by obtaining the desired score, the borrower will receive a completion phone call addressing any remaining concerns and will also receive a certificate confirming that they have completed the program. At this time, the borrower is sent back to their loan officer for underwriting submission. Repeat if necessary.

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WHAT IS A CREDIT SCORE? WHAT ARE SCORING MODELS?

A credit score is a three-digit number based on the information contained in credit reports. It helps lending institutions determine how likely someone is to repay a loan. Credit scoring models are a form of statistical analysis used by credit bureaus to evaluate credit worthiness. Credit bureaus select statistical characteristics found in a person's credit patterns and analyze them to generate a credit score. Below are examples of the most commonly used scoring models in lending.

EXPERIAN®	EQUIFAX®	TRANSUNION®
<i>Widely used versions</i>		
FICO® Score 9 FICO® Score 8	FICO® Score 9 FICO® Score 8	FICO® Score 9 FICO® Score 8
<i>Versions used in auto lending</i>		
FICO® Auto Score 9 FICO® Auto Score 8 FICO® Auto Score 2	FICO® Auto Score 9 FICO® Auto Score 8 FICO® Auto Score 5	FICO® Auto Score 9 FICO® Auto Score 8 FICO® Auto Score 4
<i>Versions used in credit card decisioning</i>		
FICO® Bankcard Score 9 FICO® Bankcard Score 8 FICO® Score 3 FICO® Bankcard Score 2	FICO® Bankcard Score 9 FICO® Bankcard Score 8 FICO® Bankcard Score 5	FICO® Bankcard Score 9 FICO® Bankcard Score 8 FICO® Bankcard Score 4
VERSIONS USED IN MORTGAGE LENDING		
FICO® Score 2	FICO® Score 5	FICO® Score 4
<i>Newly released version</i>		
FICO® Score 10 FICO® Auto Score 10 FICO® Bankcard Score 10 FICO® Score 10T	FICO® Score 10 FICO® Auto Score 10 FICO® Bankcard Score 10 FICO® Score 10T	FICO® Score 10 FICO® Auto Score 10 FICO® Bankcard Score 10 FICO® Score 10T

Excellent	780-850	Qualify for best interest rates
Very Good	740-779	Usually qualify for best interest rates
Above Average	720-739	May face slightly higher interest rates
Average	680-719	May qualify for most loans at higher interest rates
Below Average	620-679	May qualify for most loans at significantly higher interest rates
Poor	580-619	Usually has some credit issues so will probably not qualify for most loans
Very Poor	520-579	Has several credit issues so unlikely to qualify for any loan
Worst	<520	Facing extreme credit issues

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