



## Your Acceleration To Homeownership

NFM Lending has partnered with The Bower Living to bring you the **Road2Home Credit Enhancement Program**. 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 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 LO for a loan analysis.

\*Completion of the program does not guarantee loan approval

[thebowerliving.com](http://thebowerliving.com) | 888.711.7949



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- 1** Your Road2Home credit specialist will develop an accurate timeline and 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 form into the program is acknowledgement that the borrower is committed to using NFM 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 to their steps. (Sooner than 3-4 week 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 6 months maximum).
- 6** Upon completion from 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 advising 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 statistical analysis used by the credit bureaus to evaluate credit worthiness. The credit bureaus select statistical characteristics found in a person's credit patterns, and analyze them to come up with a credit score. Below are examples of the most commonly used scoring models in lending.

Experian	Equifax	TransUnion
<i>Most widely used version</i>		
FICO® Score 8	FICO® Score 8	FICO® Score 8
<i>Most used in auto lending</i>		
FICO® Score 8 FICO® Auto Score 2	FICO® Score 8 FICO® Auto Score 5	FICO® Score 8 FICO® Auto Score 4
<i>Versions used in credit card decisioning</i>		
FICO® Bankcard Score 8 FICO® Score 3 Bankcard Score 2	FICO® Bankcard Score 8 Bankcard Score 5	FICO® Bankcard Score 8 FICO® Bankcard Score 4
<b>VERSIONS USED IN MORTGAGE LENDING</b>		
FICO® Score 2	FICO® Score 5	FICO® Score 4
<i>Newly released version</i>		
FICO® Score 9 FICO® Auto Score 9 FICO® Bankcard Score 9	FICO® Score 9 FICO® Auto Score 9 FICO® Bankcard Score 9	FICO® Score 9 FICO® Auto Score 9 FICO® Bankcard Score 9

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