Yes.

The dream of home ownership is well within your reach, and Minto's Home Buyers Club is a smart and viable solution thoughtfully tailored for those who need extra financial consideration.





Minto's Home Buyers Club

MINTO COMMUNITIES, LLC

Southeast Florida:

4400 W. Sample Road, Suite 200 Coconut Creek, FL 33073

West Central Florida:

4042 Park Oaks Boulevard, Suite 450 Tampa, FL 33610

Please see a Minto
New Home Sales Professional
for more information.

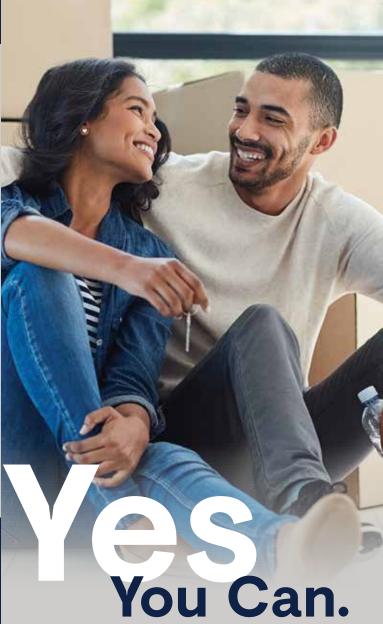
Hablamos Español.



MintoUSA.com



Home Buyers Club



It's your dream. Own It!

Purchasing a new home

can be complicated and filled with questions:

Where do I start? Who can I trust?

Will I qualify?

The *Home Buyers Club* was created by Minto to simplify the home buying process for our customers and provide professional assistance to those facing financial challenges.





Joining the *Home Buyers Club* means enjoying immediate membership benefits.

Our credit coaches will help you get started by:

- · Providing a free credit score analysis
- Troubleshooting loan applications
- Helping you repair, restore and improve your credit rating
- Helping you resolve outstanding debt and manage personal budgets

Getting started is easy.

You will be assigned a personal *Home Buyers Club* credit coach who will explain the home buying process in detail and work with you to chart a simple-to-follow game plan to help you achieve the dream of home ownership*.

Your coach will provide intensive credit coaching solutions to address such common challenges as:

- · Qualifying for a mortgage
- Money for a down payment
- Low credit rating
- · Basic home buying knowledge

Best of all, this valuable professional mortgage and credit coaching is *absolutely FREE*.



Once you've completed the *Home Buyers Club* program, you will be on your way to:

- Gaining freedom and control over your financial future
- Becoming a new Minto homeowner*

The Process

1. Getting Started

Once you've identified the home that best suits your needs, your new home sales professional will facilitate a mortgage pre-qualification meeting with Minto's approved lender, who will administer the *Home Buyers Club* program.

2. Developing A Game Plan

A credit coach will conduct a complete financial analysis and develop a game plan to help you reach your homeownership goals. Your coach will get to know you, your family and your unique financial circumstances.

3. Follow Up

A timeline and milestones will be established, and follow-up meetings will be scheduled to support your progress. Your coach is there to help you meet your goals and assist you throughout the process.

4. Your New Financial Status

A new credit analysis will be created to reflect your newly updated financial status.

5. Congratulations!

You will celebrate the successful completion of your *Home Buyers Club* program with the Purchase Agreement of your new Minto home.*



*Restrictions Apply. Club Member acknowledges and agrees that entry into the Club will not guarantee Club Member's acceptance into any particular loan program, that Club Member will ultimately receive or obtain financing or that Club member will achieve a better credit score. © Minto Communities, LLC 2021. All rights reserved. Content may not be reproduced, copied, altered, distributed, stored or transferred in any form or by any means without express written permission. Artist's renderings, dimensions, specifications, prices and features are approximate and subject to change without notice. Minto and the Minto logo are trademarks of Minto Communities, LLC and/or its affiliates. CGC1519880. 2021