

The VIP Homebuyer Readiness Program

— *From Credit to Keys*

A structured, bilingual path to a new-construction home in Greater Houston — for buyers who have been told, or who believe, that they don't qualify yet.

WHAT IT IS

A program, not a sales pitch. It starts with a free consultation that tells you honestly where you stand, then walks with you through credit, financing, assistance programs, and the builder's contract, all the way to closing.

WHO IT'S FOR

First-time and credit-building buyers in Katy, Cypress, Fulshear, Richmond, and Hockley. Available in English or Spanish. No obligation, and no judgment about where you're starting.

WHAT'S INCLUDED

- A free bilingual readiness consultation covering credit, savings, budget, timeline, and target communities
- A free introduction to a credit specialist who works with our buyers at no cost to you
- A personalized match with the down payment assistance programs that fit your situation
- An introduction to a loan officer who specializes in these programs and will work your file personally
- HUD-approved homebuyer education, built into the process early
- Full buyer representation from contract to keys — at no cost to you, my commission is paid by the builder

Twenty years in real estate — eight of them working inside builder sales offices, on the builder's side. I know how builders price upgrades and structure incentives. That experience is now on your side.

Mary De Pinho, REALTOR®

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Call or text to schedule your free
consultation, in English or Spanish.

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Mary De Pinho is a licensed real estate agent and is not a lender, mortgage broker, or credit repair organization. Information about down payment assistance programs, credit readiness, and mortgage financing is provided for educational purposes only and does not constitute financial, legal, or credit repair advice. Assistance program eligibility, terms, income limits, and available funding are subject to change and are determined by the administering agency — not by the agent. Results vary by individual situation. Figures cited in this material were current as of the date of publication; verify all program details with the appropriate agency before making financial decisions.

Equal Housing Opportunity. Mary De Pinho does not discriminate on the basis of race, color, religion, sex, national origin, familial status, disability, or any other class protected under federal, state, or local fair housing law.

Buyer representation is provided under a written buyer representation agreement. The agent's commission for new-construction purchases is paid by the builder at no cost to the buyer. Terms of representation are disclosed in writing before services begin, in accordance with current Texas Real Estate Commission rules.