



# TURN SOMEDAY INTO MOVE-IN DAY.

Dreaming of a home of your own but waiting for the right moment? Our DHI Mortgage FHA 5/1 Adjustable-Rate Mortgage (ARM) loan could be the moment you've been waiting for. With a special introductory interest rate, lower down payment option, and flexible credit requirements, it's another way to make homeownership affordable.

### SPECIAL INTEREST RATE

# 3.875%

# 5.802%<sup>APR</sup>

5/1 FHA ARM<sup>1</sup>

Available on certain D.R. Horton homes in select communities in Texas. Must contract on or after 04/15/26 and close by 06/30/26

### An FHA Loan May Be Right for You

- If you have less-than-perfect credit
- If you have at least 3.5% available down payment
- If you have moderate debt

### Benefits of an ARM Loan

- Lower initial interest rate fixed for the first 5 years
- Could mean lower monthly payments for the first 5 years
- The rate cap limits how high your interest rate can go
- A potential option if you anticipate life events, such as a career move or family changes

Loan example shown is based on 3.5% down payment with a sales price of \$319,990, a loan amount of \$314,194, an upfront mortgage insurance premium of 1.75%, and a monthly payment of \$2,282. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. <sup>1</sup>An ARM is a mortgage where the interest rate changes periodically, which could cause the monthly payment to be higher or lower. Interest rate is fixed for the first 5 years and will adjust every year thereafter. The first adjustment will have a 1.000% cap. Adjustments every year thereafter will have a cap of 1.000% and a lifetime cap of 5.000% with a margin of 2.000%. The fully indexed rate of 5.720% combines the index and margin, and it determines the monthly payment amounts after the fixed-interest period during each adjustment period. Max interest rate can be 8.875%.

Connect with us today to explore how this program could work for you.



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D.R. Horton  
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Financing offered by DHI Mortgage Company, Ltd. (DHIM). Branch NMLS #196971. 6750 Horton Vista Dr., Suite 125, Richmond, TX 77407. Company NMLS #14622. DHIM is an affiliate of D.R. Horton. For more information about DHIM and its licensing please visit [www.dhimortgage.com/affiliate](http://www.dhimortgage.com/affiliate). All terms and conditions subject to credit approval, market conditions and availability. D.R. Horton has locked-in, through DHIM, a fixed interest rate for a pool of funds. Rates only available until pool of funds is depleted or rate expires. Not all borrowers will qualify. Restrictions apply. Interest rate offered applies only to the D.R. Horton family of brand properties purchased as borrower's principal residence. Rate is not applicable for all credit profiles and may require borrower to pay points to obtain the advertised rate. Buyer is not required to finance through DHIM to purchase a home; however, buyer must use DHIM to receive the advertised rate. Additional closing costs will apply. Please contact your Mortgage Loan Originator for complete eligibility requirements. May not be able to be combined with other available D.R. Horton offers or discounts. Contact a D.R. Horton sales representative for more information and for a list of available homes. Property restrictions apply. Equal Housing Opportunity. APR = Annual Percentage Rate. HOA = Homeowner's Association. FHA = Federal Housing Administration.  
REV: 05/04/26 | Expires on the close by date listed above.

