

DHI MORTGAGE OFFERS A 7/6 CONVENTIONAL ARM LOAN

Is it right for you?



An adjustable-rate mortgage (ARM)¹ is a mortgage loan with an interest rate that fluctuates with market conditions and adjusts over time. Fixed-rate mortgages, on the other hand, have rates that stay the same for the entire life cycle of the loan, regardless of market conditions. An ARM starts with an introductory interest rate that lasts for a specific length of time prior to adjusting and then becomes subject to change thereafter.

The interest rate of a 7/6 ARM will stay the same for the first seven years. After that time, the interest rate is subject to adjust as frequently as every six months for the remaining life of the loan.

BENEFITS

- An ARM typically offers a lower initial interest rate compared to a fixed-rate mortgage.
- If interest rates go down after the initial fixed-rate period, then your monthly payments can decrease as a result.
- An ARM offers an option for borrowers who don't plan to live in a house for very long.
- There's a possibility to qualify for higher loan amounts.
- Rate caps limit how high your payments can go.

THINGS TO CONSIDER

- If interest rates rise after the initial fixed-rate period, then your monthly payments can increase as a result.
- Monthly payments will remain fixed for the first 7 years and will adjust as frequently as every 6 months.

We'd love to help you examine all your options. Get started today!
Go to dhimortgage.com/houston-south and click "Get Started."



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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. Provided for informational purposes only. This is not a commitment to lend. Not all borrowers will qualify. ¹An adjustable-rate mortgage (ARM) is a mortgage where the interest rate changes periodically, which could cause the monthly payment to be higher or lower. Please contact your Mortgage Loan Originator for complete eligibility requirements. Equal Housing Opportunity. ARM = Adjustable Rate Mortgage. REV: 05/04/26 | EXP: 08/04/26