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%

5.989% APR

FHA 30-YEAR 5/1 ARM[1]

Available on certain D.R. Horton homes in select communities in Texas. Must contract on or after 07/27/26 and close by 09/30/26.

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

[1]Loan example shown is based on a **3.5% down payment** on an FHA 30-year ARM with a sales price of $315,120, a loan amount of $309,412, an up-front mortgage insurance premium of 1.75%, and a monthly payment of $2,203. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. [1]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% cap. Adjustments every year thereafter will have a cap of 1% and a lifetime cap of 5% with a margin of 2%. The fully indexed rate of 6.090% 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.

DHI MORTGAGE®
A D.R. Horton® Company

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