



YOUR NEXT MOVE STARTS HERE



Purchase a select D.R. Horton Home in **Emberly** between **February 13-March 31, 2026** to receive these limited time incentives:

\$99

Earnest Money!¹

- PLUS -

YOU PICK TWO²

- LVP REVWOOD
- BACKSPLASH
- PICK CABINET COLOR
- PENDANT LIGHTING (QTY:2)
- GUTTERS
- FIREPLACE

2/1 Buydown FHA Rate³

- AND -

1.99%
(4.893%)

Year 1
Interest
Rate

2.99%
(4.893%)
APR

Year 2
Interest
Rate

3.99%
(4.893%)
APR

Year 3-30
Interest Rate

With the use of DHI Mortgage

This is your opportunity to save with our special interest rate combined with a temporary buydown. Here's how it works: D.R. Horton will provide \$6,356.88 in incentive funds to reduce the monthly payments for a period of time. After the money to fund the buydown plan has been exhausted, buyer will be responsible for the full monthly payments based off the full note rate of 3.99% as they fall due.

Special Program Cost: To receive this offer, borrower is REQUIRED to pay a .75% discount point. Discount points may be paid with seller financing incentive offered to the borrower, which will be represented on the Closing Disclosure as a seller's cost. Maximum contribution limits will apply.



DHIMortgage
6750 Horton Vista Dr.
Suite 125
Richmond, TX 77407
281-566-2110

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Suite 125
Richmond, TX 77407

Homes must contract on or after 02/02/2026 and close by 05/31/2026.

281.783.3588
drhorton.com/houston

Find Your New Home Today!



TERMS AND CONDITIONS APPLY. SEE REVERSE FOR DETAILS.

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The special \$99 earnest money¹, You Pick Two, and 2/1 Buydown FHA Interest Rate offers valid on select D.R. Horton homes located in Emberly, for new, full price contracts executed between 02/13/2026 and 03/31/2026, and close by 05/31/2026. All incentives available on a first come, first served basis. At closing, buyer will receive two of the following three incentive items (at buyer's discretion), as a You Pick Two option package²: (1) LVP revwood flooring, retail value up to \$7,500; (2) up to two (quantity) – pendant lights, retail value up to \$1,300, (3) Kitchen backsplash, retail value up to \$1,200, (4) choice of cabinet color, or (5) fireplace, retail value up to \$3,500 with the use of any lender. No cash value; any unused incentive will be forfeited. Limit of one incentive per home purchase. Incentives will vary by community. Use of incentives may be limited by loan program restrictions and may result in adjustments to sales price or appraised value, which will affect maximum allowable loan amount. This is not a commitment to lend; Not all buyers will qualify. Must present this flyer at contract execution and close to receive incentives. Incentives apply only to the D.R. Horton family of brand properties purchased as borrower's principal residence. Offer does not apply to transfers, cancellations, or re-writes. Buyer cannot have previously registered with D.R. Horton. Additional restrictions may apply. Home and community information are subject to change. Buyers are responsible for verifying all information. Homes are subject to prior sale. Images are for illustration purposes only and will vary from the homes as built. Pricing does not include closing costs and fees, which may affect final cost of the home. Prices vary by community. Contact a sales representative for complete details. D.R. Horton may cancel or change all offers without prior notice. Buyer's agent must accompany and register buyer on first visit to the community.

3.5% down payment required. Based on an FHA 30-year fixed-rate mortgage with a sales price of \$329,990, a loan amount of \$324,013, based on an upfront mortgage insurance premium of 1.75%. and a monthly payment of \$2,295. APR based on Note Rate above for years 3-30. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. Rate also available for VA, FHA, USDA loan programs. Property eligibility requirements apply. Funds for the temporary interest rate buydown will be offered as seller incentives as disclosed in the sales contract. Buyer will have the option of using said incentive to pay closing costs OR to fund the temporary buydown cost of \$6,356.88. 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, its licensing, and affiliation with D.R. Horton please visit www.dhimortgage.com/affiliate/. All terms and conditions subject to credit approval, market conditions and availability.³ The seller incentive amount and temporary buydown cost will vary based on the specific property and community, and will be disclosed in the sales contract/addendum. Contact your Mortgage Loan Originator for complete eligibility requirements and additional information. ³D.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. INTEREST RATE OFFERED APPLIES ONLY TO the D.R. Horton family of brand properties purchased as borrower's principal residence. This is not a commitment to lend. Not all borrowers will qualify for said rate. 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 and buydown incentive. Additional closing costs will apply. May not be able to be combined with other available D.R. Horton offers or discounts. Property restrictions apply. HOA = Home Owner's Association. APR = Annual Percentage Rate. FHA = Federal Housing Administration. VA = U.S. Department of Veterans Affairs. USDA = U.S. Department of Agriculture. Equal Housing Opportunity. Revised 02/13/2026; Expires 03/31/2026. © 2026. D.R. Horton, Inc. All rights reserved.

