

# DHI MORTGAGE OFFERS A 7/6 CONVENTIONAL ARM LOAN

## Is it right for you?



An adjustable-rate mortgage (ARM)<sup>1</sup> 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-north](http://dhimortgage.com/houston-north) and click "Get Started."



### DHI Mortgage

400 Carriage Hills Blvd., Suite 105, Conroe, TX 77384  
936-777-6700 *direct*  
[dhimortgage.com/houston-north](http://dhimortgage.com/houston-north)



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REV: 05/28/26 | EXP: 08/28/26

# DHI MORTGAGE OFFERS A 5/1 FHA ARM LOAN

Is it right for you?



An adjustable-rate mortgage (ARM)<sup>1</sup> 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 5/1 ARM will stay the same for the first five years. After that time, the interest rate is subject to adjust annually 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 5 years and will adjust as frequently as every 12 months.

We'd love to help you examine all your options. Get started today!  
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7/6 Adjustable-Rate<sup>1</sup> Conventional Mortgage

**3.875%**  
**5.607% APR**



PHOTOS ARE REPRESENTATIONAL ONLY

Available on certain D.R. Horton homes in select communities in Texas.  
Must contract on or after 05/28/26 and close by 07/31/26.

**Contact a D.R. Horton sales representative for more information and to confirm availability.**

Loan example shown is based on **5% down payment** on a Conventional 30-year adjustable-rate mortgage (ARM) with a sales price of \$317,650 a loan amount of \$301,768, and a monthly payment of \$2,025. 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 7 years and will adjust every 6 months thereafter. The first adjustment will have a 5% cap. Adjustments every 6 months thereafter will have a cap of 1% and a lifetime cap of 5% with a margin of 2.750%. The fully indexed rate of 6.342% 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%.

**Special Program Cost** - To receive this offer, borrower is **REQUIRED** to pay a .125% 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.

**Contact us for  
more information**

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**D.R. Horton**  
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REV: 05/28/26 | Expires on the close by date listed above.

