



# TURN SOMEDAY INTO MOVE-IN DAY.

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

## FHA 30-YEAR 5/1 ARM<sup>1</sup>

# 3.875% 5.802%<sup>APR</sup>

### 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

## VA 30-YEAR 5/1 ARM<sup>2</sup>

# 3.875% 5.406%<sup>APR</sup>

### A VA Loan May Be Right for You

- If you're a qualified veteran, active duty service member, or reservist
- If you need a 100% financing option<sup>3</sup>
- If you need flexible income, debt, and credit requirements

## 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

Available on certain D.R. Horton homes in select communities in Texas.  
Must contract on or after 05/06/26 and close by 07/31/26.

<sup>1</sup>Loan example shown is based on 3.5% down payment on an FHA 30-year ARM with a sales price of \$319,990, a loan amount of \$314,194, an up-front mortgage insurance premium of 1.75%, and a monthly payment of \$2,282. <sup>2</sup>Loan example shown is based on 0% down payment on a VA 30-year ARM with a sales price of \$319,990, a loan amount of \$326,870, financed VA funding fee ≤2.15% for first-time use on VA loan, and a monthly payment of \$2,201. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. 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 2.000%. 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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