

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-north and click "Get Started."



DHI Mortgage

400 Carriage Hills Blvd., Suite 105, Conroe, TX 77384
936-777-6700 *direct*
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)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 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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