

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.

5/1 FHA ARM[1]

4.125% 6.161%APR

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

5/1 VA ARM[2]

4.125% 5.647%APR

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[3]
- 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

On certain D.R. Horton homes that contract on or after 11/02/26 in select communities in Indiana and close on or before 01/29/27.

To receive the Government FHA interest rate, borrower is REQUIRED to pay a 0.750% Discount Point and to receive the Government VA interest rate, borrower is REQUIRED to pay a 0.750% 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.

[1]Loan example shown is based on 3.500% down payment with a sales price of $361,900, a loan amount of $355,344, an upfront mortgage insurance premium of 1.75%, and a monthly payment of $2,300. [2]Loan example shown is based on 0% down payment with a sales price of $361,900, a loan amount of $369,680, financed VA funding fee ≤2.15% for first time use on VA Loan, and a monthly payment of $2,210. 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 1.000% cap. Adjustments every year thereafter will have a cap of 1.000% and a lifetime cap of 5.000% with a margin of 2.000%. The fully indexed rate of 6.380% 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 9.125%.

Connect with us today to explore how this program could work for you.

DHI MORTGAGE®
A D.R. Horton® Company

DHI Mortgage
3665 Priority Way South Dr.
Indianapolis, IN 46240
317-324-3705 main
dhimortgage.com

D·R·HORTON®
America's Builder

D.R. Horton
drhorton.com

Financing offered by DHI Mortgage Company, Ltd. Limited Partnership (DHIM). Branch NMLS #2426903. 3665 Priority Way South Dr., Indianapolis, IN 46240. Company NMLS #14622. DHIM is an affiliate of D.R. Horton. For more information about DHIM and its licensing please visit www.dhimortgage.com/affiliate. All terms and conditions subject to credit approval, market conditions and availability. D.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. Not all borrowers will qualify. Restrictions apply. Interest rate offered applies only to the D.R. Horton family of brand properties purchased as borrower's principal residence. 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. Additional closing costs will apply. Please contact your Mortgage Loan Originator for complete eligibility requirements. May not be able to be combined with other available D.R. Horton offers or discounts. Contact a D.R. Horton sales representative for more information and for a list of available homes. Property restrictions apply. [3]A good faith earnest deposit is required at contract. Additional down payment is required if the purchase price exceeds the reasonable value of the property, if the loan amount is greater than $832,750 or applicable county loan limit or if the borrower has less than full entitlement available. Equal Housing Opportunity. APR = Annual Percentage Rate. HOA = Homeowner's Association. FHA = Federal Housing Administration. VA = U.S. Department of Veterans Affairs.

EQUAL HOUSING OPPORTUNITY

REV: 11/04/26 | Expires on the close by date listed above.