

Limited Time Opportunity

# Special Interest Rate



## 1/0 Buydown Program<sup>1</sup>

Features a reduced interest rate for the 1st year and a fixed-rate<sup>2</sup> loan after the 1st year on certain inventory homes paid by D.R. Horton! **Here's how it works!**

### Fixed Rate FHA Mortgage

**3.99% (5.867% APR)**  
Interest rate for year 1

**4.99% (5.867% APR)**  
Interest rate for years 2-30

### Contact us for more information

#### DHI Mortgage

10700 Pecan Park Blvd., Suite 120  
Austin, TX 78750  
512-502-0545 main  
dhimortgage.com

#### D.R. Horton

drhorton.com

Must contract on or after 12/28/23 in Texas and close on or before 02/29/24.

**Special Program Cost** - To receive this offer, borrower is REQUIRED to pay a 0.250% 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.

### 3.5% down payment required.

Based on an FHA 30-Year fixed rate mortgage with a sales price of \$338,990, a loan amount of \$332,850, up front mortgage insurance premium of 1.75%, and a monthly payment of \$2,611. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. Rate also available for VA loan programs. Funds for the temporary interest rate buydown used in this loan example will be offered as seller incentives up to \$10,000 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 \$2,371.42. SBC #9567.

Financing offered by DHI Mortgage Company, Ltd. (DHIM). Branch NMLS #38686. 10700 Pecan Park Blvd., Suite 120, Austin, TX 78750. 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](http://www.dhimortgage.com/affiliate). All terms and conditions subject to credit approval, market conditions and availability. <sup>1</sup>Seller incentives will be offered for buyer to use towards paying closing costs and/or the cost of the temporary buydown. 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. Please contact your Mortgage Loan Originator for additional information. Maximum contribution limits will apply. <sup>2</sup>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. INTEREST RATE OFFERED APPLIES ONLY TO the D.R. Horton family of brand properties purchased as borrower's principal residence. Not all borrowers will qualify for said rate. Rate is not applicable for all credit profiles. Restrictions apply. 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. Equal Housing Opportunity. APR = Annual Percentage Rate. HOA = Homeowner's Association. FHA = Federal Housing Administration. VA = U.S. Department of Veterans Affairs. SBC = Standby Commitment.

REV: 12/29/23 | Expires on the close by date listed above.