

NEW HOME.  
LOW RATE.  
NO DOWN PAYMENT.  
**YES PLEASE.**

Say yes to the new home you've been waiting for. Our DHI Mortgage Home Now<sup>1</sup> program provides down payment assistance, which can now be combined with our special interest rate offer. That means lower monthly payments and less cash to close.

## SPECIAL INTEREST RATE

**5.75%**

**6.489% APR**

Available on certain D.R. Horton homes in select communities in Texas. Must contract on or after 12/26/2025 and close by 02/27/2026<sup>2</sup>. Contact a D.R. Horton sales representative for more information and to confirm availability.

**0% down payment required when first lien mortgage is paired with DHI Mortgage's Home Now Down Payment Assistance program used to cover the required down payment.**

**D·R·HORTON®**  
*America's Builder*



## NO DOWN PAYMENT

### DHI MORTGAGE HOME NOW PROGRAM

- Down payment assistance in the form of a forgivable second mortgage in the amount of 3.5% of the lower of the purchase price or appraised value of the home
- Program offered on 30-year fixed-rate FHA mortgages
- Borrower must occupy home as primary residence

Contact your DHI Mortgage Loan Originator today.



### DHI Mortgage

4312 Miller Rd.  
Rowlett, TX 75088  
214-607-4321 main  
[dhimortgage.com](http://dhimortgage.com)

Financing offered by DHI Mortgage Company, Ltd. (DHIM). Branch NMLS #196085. 4312 Miller Rd., Rowlett, TX 75088. 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>Down Payment Assistance is offered in the form of a forgivable second lien mortgage in conjunction with a 30-year fixed-rate FHA first mortgage. The amount of assistance will be 3.5% of the lower of the purchase price or appraised value of the home with 30-year term, and can be used towards borrower's minimum required investment, closing costs, prepaid items, or any combination of the three. Assistance is forgiven after 36 on-time payments are made on the first lien. Homebuyer education may be required. Borrower must meet program guidelines. Loan limits apply. Geographical restrictions apply. Gift funds allowed. <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. 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. Not all borrowers will qualify for said rate. Rate is not applicable for all credit profiles and may require borrower to pay points to obtain the advertised rate. Additional closing costs will apply. May not be able to be combined with other available D.R. Horton offers or discounts. Property restrictions apply. Please contact your Mortgage Loan Originator for complete eligibility requirements. Contact a D.R. Horton sales representative for more information and for a list of available homes. Buyer is not required to finance through DHIM to purchase a home; however, buyer must use DHIM to receive the advertised rate. Based on a 30-year fixed-rate FHA mortgage with a sales price of \$332,666, a loan amount of \$326,639, an upfront mortgage insurance premium of 1.75% and a monthly payment of \$2,860.34. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. Equal Housing Opportunity. APR = Annual Percentage Rate. HOA = Homeowner's Association. FHA = Federal Housing Administration.

REV: 12/26/25 | Expires on the Close By Date listed above.

