



Limited time opportunity

# Special interest rate

## 2/1 Buydown Program

Features a reduced interest rate for the 1st two years paid by D.R. Horton!

Fixed Rate FHA Mortgage

Here's how it works!

**\$2,293**

2.990% (5.867% APR)

Estimated Monthly Payment for year 1

**\$2,524**

3.990% (5.867% APR)

Estimated Monthly Payment for year 2

**\$2,769**

4.990% (5.867% APR)

Estimated Monthly Payment for year 3-30

Take advantage of this opportunity to lower your payment for the 1st two years of your loan. You can also enjoy the confidence of having a fixed-rate loan after the 2nd year on certain inventory homes that contract on or after 12/04/23 in Nevada and close by 1/31/24.

**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.

## Contact us for more information

### DHI Mortgage

5190 Neil Rd., Suite 320, Reno, NV 89502  
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dhimortgage.com

### Shawn Jagers

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### Leslie Byrd

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### 3.5% down payment required.

Based on FHA 30-Year Fixed-Rate Mortgage with a sales price of \$420,990, a loan amount of \$413,365, and a monthly payment of \$2,769. Based on an upfront mortgage insurance premium of 1.75%. Total monthly payment includes principal, interest, estimated taxes, mortgage Insurance, homeowners insurance and HOA. Rate also available for VA loan programs. Payment based on a Topaz at Sage Canyon Community home located at: 850 Schell Creek Court, Dayton, NV 89403. Funds for the temporary interest rate buydown on property used in this 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 \$8,656.73. SBC #9560.

Financing offered by DHI Mortgage Company, Ltd. (DHIM). Branch NMLS #1742502. 775-856-8432. 5190 Neil Rd., Suite 320, Reno, NV 89502. 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 and buydown incentive. 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. Photos are for representational use only. Equal Housing Opportunity. FHA = Federal Housing Administration. SBC = Standby Commitment. APR = Annual Percentage Rate. HOA = Homeowner's Association. VA = U.S. Department of Veterans Affairs.

REV: 12/05/23 | Expires on the close by date listed above.