

# HOME FOR THE HOLIDAYS



**4.99% FHA/VA**<sup>1</sup>

**5.843% APR**  
on select inventory homes  
3.5% down payment required

**Price reductions on  
select inventory.**<sup>2</sup>

**All closing costs paid.**<sup>3</sup>

For the purpose of this promotion, closing costs may include; origination fee, origination charge, processing fee, appraisal fee, title search, title insurance, escrow/settlement fees, survey fee, county recording fees, and documentation preparation fees. Closing costs DO NOT include such fees as; tax/insurance impounds, mortgage insurance or mortgage discount points, homeowners association fees/dues.

**D·R·HORTON**<sup>®</sup>  
*America's Builder*



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D.R. Horton is an equal housing opportunity builder. Pictures, photographs, colors, features, and sizes are for illustration purposes only and will vary from the homes as built. 1- On certain D.R. Horton homes that contract on or after 11/01/2024 in Florida and close on or before 12/31/2024. 3.5% down payment required. Based on a FHA 30-Year fixed rate mortgage with a sales price of \$354,990, a loan amount of \$348,560, up front mortgage insurance premium of 1.75%, and a monthly payment of \$2,669. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. Rate also available for VA and USDA loan programs. SBC #9699. 25% down payment required. Based on a Conventional 30-Year fixed rate mortgage with a sales price of \$354,990, and a loan amount of \$337,241, and a monthly payment of \$2,680. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. SBC #9698. Financing offered by DHI Mortgage Company, Ltd. (DHIM). Branch NMLS #1015580. 5901 N. Honore Ave., Suite 275, Sarasota, FL 34243. 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. 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. Rate is not applicable for all credit profiles and may require borrower to pay points to obtain the advertised rate. 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. Photos are representational only. Equal Housing Opportunity. APR Percentage Rate. HOA=Homeowner's Association. FHA=Federal Housing Administration. VA=U.S. Department of Veterans Affairs. USDA =U.S. Department of Agriculture. SBC=Standby Commitment. REV: 09/27/24 | Expires on the close by date listed above. 2- Home price reductions will vary. Ask a sales consultant for a complete list of homes. 3- If buyer funds and closes with seller's affiliated lender, seller shall pay all of the buyer's closing costs. Buyer is not required to finance through DHIM to purchase a home; however, buyer must use DHIM to receive the closing cost incentive. Borrower must occupy the property as a primary residence. The closing cost incentives will show as a lump sum contribution of the Closing Disclosure. Some restrictions apply. See sales agent for complete details and pricing. Any unused portion of closing cost incentive will be forfeited; no cash value. It cannot be used to reduce the price of a home. Prices vary by community. Incentive may affect a homebuyer's loan. Amount of closing costs assistance can be dependent on loan program restrictions. To receive the incentive, buyer must contract between 11/01/24 and close by 11/30/24. Only one offer per home. Closing cost incentive available on select homes only. Expires on 11/30/2024