FORT WORTH NORTH & SOUTH



GOING
ON NOW

D'R'HORTON'
America's Builder

TO YOUR FUTURE HOME!

BARBARA ANN MITCHELL

CONTACT NOW 972-333-8445 bmitchelledrhorton.com





Purchase a new home in the Fort Worth Division between March 3-31, 2025 and we'll include TWO TEXAS sized incentives, up to \$18,000 in closing costs & a move-in package:

- 2-inch PVC Blinds

- Full Gutters

- Whirlpool® Base-Level Stainless Steel Refrigerator - Garage Door Opener

Up to \$8,000 in closing costs with any lender and up to an additional \$10,000 in closing costs with DHI Mortgage. Available options may depend on stage of construction.

Barbara Ann Mitchell | 972-333-8445 | Bmitchell@drhorton.com

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  - Full Gutters
- Garage Door Opener
- Whirlpool® Base-Level Stainless Steel Refrigerator

ADDRESS	FLOORPLAN ELEVATION	BED	ватн	STORY	CAR	SQFT	SALES PRICE	DESIGN PACKAGE	AVAILABLE	COMMUNITY CROWLEY,TX	
10616 ZIRCON LN.	DOVE/G	3	2	1	2	1587	\$377,990	ELK	MAY	ROCK CREEK RANCH	
10612 ZIRCON LN.	PARROT/F	4	2	1	2	1743	\$390,990	ALPINE	MAY	ROCK CREEK RANCH	
10620 ZIRCON LN.	TEXAS MOCKINGBIRD/J	4	2	1	2	1796	\$388,990	STEEL	MAY	ROCK CREEK RANCH	
10829 BLACK ONYX DR.	TEXAS MOCKINGBIRD/E	4	2	1	2	1836	\$381,990	ELF	SOLD	ROCK CREEK RANCH	
10621 ZIRCON LN.	BLUE JAY/F	4	2.5	1	2	2045	\$417,990	ALPINE	MAY	ROCK CREEK RANCH	
10604 ZIRCON LN.	BLUE JAY/A	4	2.5	1	2	2045	\$418,990	FROST	PENDING	ROCK CREEK RANCH	
10873 BLACK ONYX DR.	LARK/F	5	3	1	2	2045	\$415,990	ALPINE	MAY	ROCK CREEK RANCH	
10624 ZIRCON LN.	LARK/F	5	3	1	2	2045	\$417,990	FROST	MAY	ROCK CREEK RANCH	
10617 ZIRCON LN.	LARK/S	5	3	1	2	2087	\$417,990	ELK	MAY	ROCK CREEK RANCH	
10608 ZIRCON LN.	LARK/A	5	3	1	2	2088	\$413,990	STEEL	MAY	ROCK CREEK RANCH	
10600 ZIRCON LN.	owL/c	4	3	2	2	2526	\$442,990	ALPINE	MAY	ROCK CREEK RANCH	

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America's Builder

# DRHORTON DON'T MISS YOUR OPPORTUNITY TO SAVE! DHI MORTGAGE



4.50% 5.568%<sup>APR</sup>

Fixed-Rate FHA Mortgage<sup>1</sup>

4.99% 5.700%<sup>APR</sup>

Fixed-Rate Conventional Mortgage<sup>2</sup>



## ON CERTAIN D.R. HORTON HOMES THAT CONTRACT ON OR AFTER 02/17/25 IN TREELINE, RETTA ESTATES, AND ROCK CREEK RANCH AND CLOSE ON OR BEFORE 05/30/25

13.5% down payment required. Based on a FHA 30-Year fixed rate mortgage with a sales price of \$333,990, a loan amount of \$327,941, up front mortgage insurance premium of 1.75%, and a monthly payment of \$2,546. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. Rate also available for VA and USDA loan programs. 25% down payment required. Based on a Conventional 30-Year fixed rate mortgage with a sales price of \$334,190, and a loan amount of \$317,481, and a monthly payment of \$2,362. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. To receive the Government interest rate, borrower is REQUIRED to pay a 2.375% Discount Point and to receive the

Conventional interest rate, borrower is REQUIRED to pay a 2.625% 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** 6761 North Fwy., Suite B Fort Worth, TX 76131 817-230-0700 main dhimortgage.com

D.R. Horton drhorton.com

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REV: 02/21/25 | Expires on the dose by date listed above.

# It's easier than ever to GET STARTED WITH DHI MORTGAGE

Get your loan process started by using our convenient and mobile-friendly online portal.

The sooner you start, the sooner you could be home!



### JUST FOLLOW THESE 3 SIMPLE STEPS

 Go to dhimortgage.com/nicole-kirk or use the camera on your smartphone to scan the QR code.



- 2. Click on the Get Started button.
- 3. Complete and submit your information!

When prompted within the portal, please enter your D.R. Horton Community Name and Sales Agent.

### Rock Creek

#### Barbara Ann Mitchell

Once I review your information, we'll discuss your loan options and I'll help find you the best product for your financial situation.

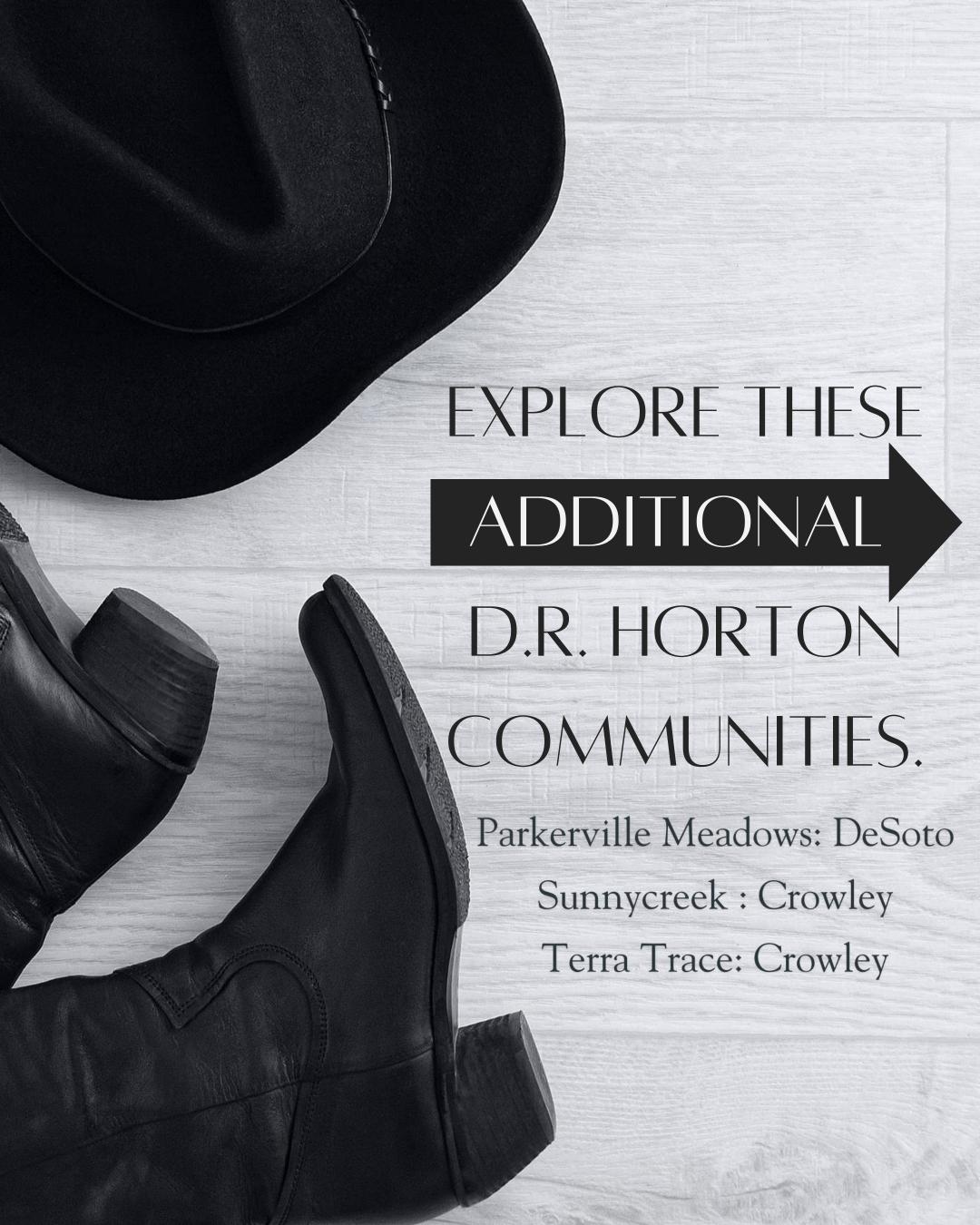


Nicole Kirk
Mortgage Loan Originator, NMLS #1696591
6761 North Fwy., Suite B, Fort Worth, TX 76131
817-230-0733 direct | 682-277-6017 cell
NKirk@dhimortgage.com
dhimortgage.com/nicole-kirk



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REV: 02/10/25 | EXP: 02/10/26



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ADDRESS	FLOOR- PLAN	BED	ватн	STORY	CAR	SQFT	SALES PRICE	DESIGN PACKAGE	AVAILABLE	COMMUNITY DESOTO,TX
1405 HONEY CREEK DR.	CANTON	3	2	1	2	1742	<del>\$352,840</del>	FRIST FROST	SOLDII	PARKERVILLE MEADOWS
1329 HONEY CREEK DR.	CANTON	3	2	1	2	1742	\$357,340	FIRST FROST	APRIL/MAY	PARKERVILLE MEADOWS
480 LIVINGSTON DR.	CANTON	3	2	1	2	1742	\$371,340	GRAY MIST	APRIL/MAY	PARKERVILLE MEADOWS
1321 HONEY CREEK DR.	DILLON	4	2	1	2	1946	\$368,840	GRAY MIST	APRIL/MAY	PARKERVILLE MEADOWS
476 LIVINGSTON DR.	EMORY	4	2	1	2	2115	SOLD!!!	FIRST FROST	APRIL/MAY	PARKERVILLE-MEADOWS
468 LIVINGSTON DR.	EMORY	4	2	1	2	2115	SOLD!!!	ALPINE SHIMMER	APRIL/MAY	PARKERVILLE MEADOWS
452 LIVINGSTON DRIVE	EMORY	4	2	1	2	2115	SOLD!!!	FIRST FROST	MAY/JUNE	PARKERVILLE MEADOWS

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- Whirlpool® Base-Level Stainless Steel Refrigerator

ADDRESS	FLOORPLAN	BED	ватн	STORY	CAR	SQFT	SALES PRICE	AVAILABLE	COMMUNITY CROWLEY,TX
4213 AZAM CREEK LANE	BELLVUE	3	2	1	2	1447	\$314,835	SOLDII	SUNNYCREEK PH. 1 & 3
4132 TWISTED CREEK DRIVE	BELLVUE	3	2	1	2	1447	\$324,535	NOW	SUNNYCREEK PH. 1 & 3
4124 TWISTED CREEK DRIVE	CAMDEN	3	2	1	2	1532	\$325,300	NOW	SUNNYCREEK PH. 1 & 3
4133 TWISTED CREEK DRIVE	CAMDEN	3	2	1	2	1553	\$321,035	SOLDII	SUNNYCREEK PH. 1 & 3
4125 AZAM CREEK LANE	DENTON	3	2	1	2	1622	\$328,490	NOW	SUNNYCREEK PH. 1 & 3
4105 AZAM CREEK LANE	DENTON	3	2	1	2	1622	\$328,490	SOLDII	SUNNYCREEK PH. 1 & 3
4120 TWISTED CREEK DRIVE	ELGIN	4	2	1	2	1649	\$332,535	SOLDII	SUNNYCREEK PH. 1 & 3
4148 TWISTED CREEK DRIVE	ELGIN	4	2	1	2	1649	\$347,535	SOLDH	SUNNYCREEK PH. 1 & 3
4125 TWISTED CREEK DRIVE	GLENDALE	4	2	1	2	1729	\$335,920	SOLDII	SUNNYCREEK PH. 1 & 3
4112 TWISTED CREEK DRIVE	GLENDALE	4	2	1	2	1729	\$337,535	NOW	SUNNYCREEK PH. 1 & 3
4145 TWISTED CREEK DRIVE	HUNTSVILLE	4	2	1	2	1790	\$341,050	NOW	SUNNYCREEK PH. 1 & 3
4145 AZAM CREEK LANE	HUNTSVILLE	4	2	1	2	1791	\$337,490	APRIL/MAY	SUNNYCREEK PH. 1 & 3
4137 AZAM CREEK LANE	TEXAS CALI	4	2	1	2	1839	\$339,490	APRIL/MAY	SUNNYCREEK PH. 1 & 3
4161 TWISTED CREEK DRIVE	JUSTIN	4	2	1	2	1875	\$343,685	NOW	SUNNYCREEK PH. 1 & 3
4141 TWISTED CREEK DRIVE	TAYLOR	5	2	1	2	2001	\$349,650	NOW	SUNNYCREEK PH. 1 & 3
4104 TWISTED CREEK DRIVE	KINGSTON	4	2	1	2	2079	\$349,935	NOW	SUNNYCREEK PH. 1 & 3

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ADDRESS	FLOORPLAN	BED	ватн	STORY	CAR	SQFT	SALES PRICE	AVAILABLE	COMMUNITY CROWLEY,TX
9629 BRICKRIDGE LANE	TUPELO	3	2	1	2	1449	\$324,990	SOLDII	TERRA TRACE
9628 SPRINGMILL LANE	TUPELO	3	2	4	2	1449	\$325,490	SOLDII	TERRA TRACE
9644 AUSTIN HOLLOW ROAD	STARKVILLE	4	2	1	2	1587	\$334,210	SOLDII	TERRA TRACE
9657 BRICKRIDGE LANE	STARKVILLE	4	2	1	2	1587	\$342,474	Now	TERRA TRACE
9640 SPRINGMILL LANE	BILOXI	4	2	1	2	1733	\$334,990	SOLDH	TERRA TRACE
9633 BRICKRIDGE LANE	BILOXI	4	2	1	2	1733	\$342,490	NOW	TERRA TRACE
4308 MILL STREAM LANE	OXFORD	4	2	1	2	1773	\$348,490	NOW	TERRA TRACE
9612 SPRINGMILL LANE	OXFORD	4	2	1	2	1779	\$347,490	SOLDII	TERRA TRACE
9624 SPRINGMILL LANE	NATCHEZ	4	2	1	2	1836	\$352,490	APRIL/MAY	TERRA TRACE
4304 MILL STREAM LANE	KENNEDY	4	2.5	1	2	2079	\$357,490	MAY/JUNE	TERRA TRACE
9608 SPRINGMILL LANE	KENNEDY	4	2.5	1	2	2079	\$359,490	MAY/JUNE	TERRA TRACE
4300 MILL STREAM LANE	LEXINGTON	5	3	1	2	2093	\$381,490	SOLDII	TERRA TRACE
9620 SPRINGMILL LANE	JAXSON	5	2	1	2	2133	\$358,490	NOW	TERRA TRACE
9625 BRICKRIDGE LANE	JAXSON	5	2	1	2	2133	\$359,990	APRIL/MAY	TERRA TRACE
9652 AUSTIN HOLLOW ROAD	SOUTHHAVEN	4	3	2	2	2294	\$374,990	NOW	TERRA TRACE

Up to \$8,000 in closing costs with any lender and up to an additional \$10,000 in closing costs with DHI Mortgage. Available options may depend on stage of construction.

# Barbara Ann Mitchell | 972-333-8445 | BMitchell@drhorton.com

The up to \$18,000 in closing cost includes up to \$8,000 with use of any lender and up to an additional \$10,000 with use of DHIM. Buyer is not required to finance through DHIM or another seller "Preferred Lender" to purchase a home; however, buyer must use DHIM to be eligible for \$10,000 closing cost incentive. Buyer must contract between March 3-31, 2025. Closing cost incentives tied to the use of DHIM will vary by community. No cash value; any unused portion of these incentives will be forfeited; no incentive can be used to reduce home price. Terms and conditions apply. Please see your sales agent for details including a list of all seller "Preferred Lenders." This promotion may not be available to buyers purchasing homes as investment property; please contact the community sales representative for details. Photos are representational only. Equal Housing Opportunity. Financing offered by DHI Mortgage Company, Ltd. (DHIM). Branch NMLS #279283. 6761 N. Fwy., Suite B, Fort Worth, TX 76131. 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. Amount of Closing Costs Assistance can be dependent on loan program restrictions. Some restrictions apply. All offers subject to change without notice. Provided for informational purposes only. This is not a commitment to lend; not all buyers will qualify. Some restrictions apply. Closing cost incentives tied to the use of DHIM will vary by community. No cash value; any unused portion of these incentives will be forfeited; no incentive can be used to reduce home price. Terms and conditions apply. Please see your sales agent for details. Offer is valid on new contracts and does not apply to transfers, cancellations, or re-writes. Offer in lieu of any current promotion, bonus or incentive. Options/ upgrade offer availability subject to stage of completion. Select options and upgrades are to be installed prior to closing. Prices, plan, features, options and co-broke are subject to change without notice. No cash value; only one offer per home. Incentive only available on full price offers. Furnishings and decorative items not included with home purchase. Photos are representational only. All terms and conditions subject to credit approval, market conditions and availability. This promotion may not be available to buyers purchasing homes as investment property; please contact the community sales representative for details. At closing, buyer will receive the following Move-In Package: (i) Full Gutters (not to exceed \$2,500 retail value, subject to D.R. Horton's sole discretion; unused value will be forfeited & is non-transferable), (ii) 2-inch White PVC blinds (not to exceed \$2,000 retail value, subject to D.R. Horton's sole discretion; unused value will be forfeited & is non-transferable). cretion & does not include dormer, skylights or round windows; unused value will be forfeited & is non-transferable), (iii) 1 Base-level Stainless Steel refrigerator retail value \$1,540, Whirlpool® model number (WRS315SDHM), (iv) Garage door opener (\$550 retail value; if standard in community you will not receive an additional garage door opener, 1 per home only). Promotion is valid only for D.R. Horton home communities in the Fort Worth North & South Divisions. Promotion is valid only for homes contracted between 03/03/25 - 03/31/25. Only one promotion per home with no substitutions. No cash value. Must close to receive offer. Your move-in package items will be installed prior to closing. Please contact a sales representative for additional requirements for the promotion. D.R. Horton reserves the right to substitute for equal or higher priced models. Offer may affect a homebuyer's loan. Offer may not be combined with any other incentive. Additional restrictions may apply. Square footages are approximate. Homes are subject to availability. Estimated times are subject to change based on weather, availability of materials, workload, or issues outside of D.R. Horton's control. D.R.



#### DON'T MISS YOUR OPPORTUNITY TO SAVE!

# SPECIAL INTEREST RATE WITH A TEMPORARY BUYDOWN

Year 1 rate 2.99%

Year 2 rate 3.99% 4.99%

Year 2 rate 5.879% APR



**2/1 Buydown Program**<sup>1</sup> Features a reduced interest rate for the 1st two years and a fixed-rate<sup>2</sup> loan after the 2nd year on certain inventory homes paid by D.R. Horton! Must contract on or after 01/27/25 in Texas and close on or before 04/30/25.

**Special Program Cost** - To receive this offer, borrower is REQUIRED to pay a 0.375% 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** 6761 North Fwy., Suite B Fort Worth, TX 76131 817-230-0700 main dhimortgage.com **D.R. Horton** drhorton.com

**3.5% down payment required.** Based on an FHA 30-Year fixed rate mortgage with a sales price of \$332,990, a loan amount of \$326,949, up front mortgage insurance premium of 1.75%, and a monthly payment of \$2,623. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. Rate also available for VA and USDA 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 \$6,846.99.

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# DRHORTON DON'T MISSYOUR OPPORTUNITY TO SAVE! DHI MORTGAGE

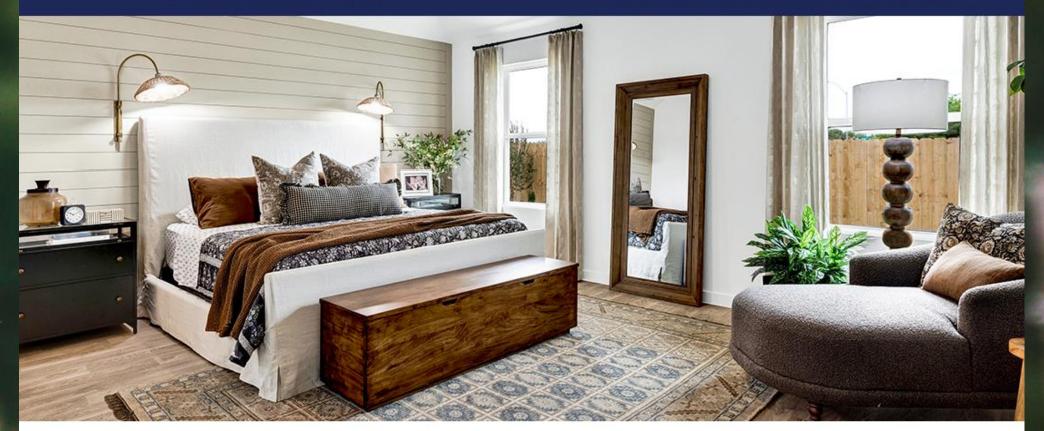


4.50% 5.568%APR

Fixed-Rate FHA Mortgage<sup>1</sup>

4.99% 5.700% APR

Fixed-Rate Conventional Mortgage<sup>2</sup>



# ON CERTAIN D.R. HORTON HOMES THAT CONTRACT ON OR AFTER 02/17/25 IN TEXAS AND CLOSE ON OR BEFORE 04/30/25

13.5% down payment required. Based on a FHA 30-Year fixed rate mortgage with a sales price of \$333,990, a loan amount of \$327,941, up front mortgage insurance premium of 1.75%, and a monthly payment of \$2,546. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. Rate also available for VA and USDA loan programs. 25% down payment required. Based on a Conventional 30-Year fixed rate mortgage with a sales price of \$334,190, and a loan amount of \$317,481, and a monthly payment of \$2,362. Total monthly payment includes principal, interest, estimated taxes, mortgage insurance, homeowners insurance and HOA. To receive the Government interest rate, borrower is REQUIRED to pay a 2.375% Discount Point and to receive the Conventional interest rate, borrower is REQUIRED to pay a 2.625% 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 6761 North Fwy., Suite B Fort Worth, TX 76131 817-230-0700 main dhimortgage.com

D.R. Horton drhorton.com

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REV: 02/21/25 | Expires on the close by date listed above.

Lighten the Load with

# CLOSING COST ASSISTANCE

when you finance with DHI Mortgage!

Life can get pretty busy. Wouldn't it be great to take some of that load off your plate - and your budget? Get up to \$10,000 toward closing costs¹ when you buy a new D.R. Horton home!

### Closing Costs May Include:

- · Origination charge
- Appraisal fee
- Processing fee
- · Closing fee
- · Commitment fee
- · Name search/title exam fee
- Recording fee
- · State tax fee
- · Title insurance fee



You'll want to take advantage of big savings like this! Get started today!

Go to dhimortgage.com/nicole-kirk and click "Get Started."



Nicole Kirk
Mortgage Loan Originator, NMLS #1696591
6761 North Fwy., Suite B, Fort Worth, TX 76131
817-230-0733 direct | 682-277-6017 cell
NKirk@dhimortgage.com
dhimortgage.com/nicole-kirk

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REV: 11/13/24 | EXP: 02/13/25





WE'RE INCLUDING UP TO

\$1,000

TOWARD CLOSING COSTS
OR UPGRADES

# Thank you for your part in the American Dream.

We began Main Street Stars<sup>sM</sup> to help everyday heroes become homeowners. Members of the military, law enforcement, firefighters, healthcare professionals, and educators can receive up to \$1,000 towards closing costs or upgrades.

Contact your new home specialist today:

# **Barbara Ann Mitchell**

972.333.8445 bmitchell@drhorton.com

D.R. Horton is an Equal Housing Opportunity Builder. The Main Street StarsSM program is available at all Fort Worth North & South division D.R. Horton communities to individuals currently employed as military personnel, law enforcement personnel, firefighters, healthcare professionals and educators. Program offers up to \$1,000 in closing costs (available with the use of any lender) or up to \$1,000 in design center upgrades. Program incentives when combined with any other incentives being offered by seller, may not exceed loan program limitations. Not redeemable for cash. Any unused incentive will be forfeited. Limit of one Main Street StarsSM incentive per home purchase. Effective contracts dated 1/1/25 or after and must close by 12/31/25 to receive the incentive and present proof of employment (such as paystub or military ID card-active duty or retired) at the time of contract execution. Program subject to cancellation or change without notice or obligation. See sales agent for complete details. Financing offered by DHI Mortgage Company, Ltd., (DHIM) Branch NMLS #279283, 6761 North Freeway, Ste B, Fort Worth, TX 76131, Company NMLS #14622. DHIM is an affiliate of D.R. Horton/Express Homes/Emerald Homes/Freedom Homes. For more information about DHIM licensing and its affiliation with D.R. Horton please visit http://www.dhimortgage.com/affiliate/. Provided for informational purposes only. This is not a commitment to lend; not all buyers will qualify. Offer valid only for new contracts and does not apply to transfers, cancellations or re-writes. Prices, plans, features, options and co-broke are subject to change without notice. Additional restrictions may apply. This promotion must be presented at the time of contract and prior to contract acceptance. Equal Housing Opportunity. Expires:12/31/2025





Sell a new D.R. Horton home in the Fort Worth Division from March 3-31, 2025 to receive:

**UP TO 3% + 1%** BONUS COMMISSION

Barbara Ann Mitchell | 972-333-8445 | Bmitchell@drhorton.com

Bonus Commission offer valid in D.R. Horton communities across Fort Worth North & South Division only. Up to 3% + 1% bonus commission on homes that contract between March 3 - March 31, 2025. Commission will be paid at closing. Offer valid only for new contracts and does not apply to transfers, cancellations or re- writes. Commission will be paid at closing, home must close and fund to receive commission. The Broker/Agent offer is in lieu of any other bonus, incentive or promotion. Bonus Commission offer is subject to caps, if any, on total broker compensation imposed by homebuyer's lender or by the buyer/buyer agent agreement. Bonus Commission offer available only for licensed real estate agents. Incentive valid on D.R. Horton homes across Fort Worth North & South Division. Incentive only available on full price offers. Only one offer per home. No cash value. Equal Housing Opportunity. Prices, plans, features, options and co-broke are subject to change without notice. Homes are subject to availability. Estimated times are subject to change based on weather, availability of materials, workload, or issues outside of D.R Horton Homes control. D.R. Horton Homes cannot guarantee completion of a home or closing by a specific date. Furnishings and decorative items not included with home purchase. Offers expires 3/31/25.

