Drees CUSTOM HOMES®

SMART START SALES EVENT

RATES STARTING AT

2.99% (6.796% APR) YOUR FIRST YEAR!*

For a limited time, the Smart Start Savings Event brings together beautiful homes and big savings! Qualified buyers could take advantage of a great special rate on a 3-2-1 buydown option when financing a quick move-in home with First Equity Mortgage.

HOW DOES A 3-2-1 BUYDOWN WORK?

YEAR 1: Save big your first year with an interest rate 3% lower **2.99% / (6.796% APR)** than your locked-in rate.

YEAR 2: Your rate is 2% lower, **3.99% / (6.796% APR)** helping to lower your mortgage payment.

YEAR 3: Your rate is 1% lower, **4.99% / (6.796% APR)** still a smart way to save on your new home.

YEARS 4–30: Continue with your locked-in rate of **5.99% (6.796% APR)**.

Start living in a home with elevated finishes, a stylish floorplan and expert craftsmanship; all while taking advantage of special savings this month. Hurry, this promotion ends ***August 31, 2026!***

Visit dreeshomes.com

SCAN HERE
for more information

*Advertised interest rate of 2.99% (6.796% APR) is valid only on firm, non-contingent purchase agreements for eligible, owner-occupied quick move-in homes accepted by Drees Custom Homes in the Dallas / Ft. Worth area, August 1-31, 2026, and close by September 30, 2026, with First Equity Mortgage Inc. With the advertised rate, borrower payments for the first year will be based on an interest rate of 3% below the current market rate. The second year's payments will be based on an interest rate 2% below the current market rate. The third year's payments will be based on an interest rate 1% below the current market. In years 4-30, payments will be based on the original locked-in rate. For example, in the first year, borrower payments will be based on a 2.99% interest rate (6.796% APR), second year 3.99% interest rate (6.796% APR), third year 4.99% interest rate (6.796% APR), then 5.99% interest rate (6.796% APR) for the remaining 27 years. The APR does not consider any other loan specific finance charges buyer may be required to pay. Example shows a 30-year FHA loan for an owner-occupied home with a sales price of $500,000, 680 credit score and 3.5% down payment. Subject to standard qualifications and credit approval. Adjustable-rate mortgages are not eligible. The 3-2-1 buydown option is available on Jumbo loans but at a different interest rate. Excludes homes built by the Elevate by Drees division.

First Equity Mortgage Inc. is an Equal Housing Lender licensed by the Texas Department of Savings and Mortgage, License #SML; NMLS #21157 (www.nmlsconsumeraccess.org), and is a wholly owned subsidiary of The Drees Company located at 211 Grandview Drive, Suite 102, Ft. Mitchell, KY 41017. Buyer is not required to finance through First Equity Mortgage Inc. to purchase a Drees Custom Home; however, buyer must use First Equity Mortgage Inc. to take advantage of advertised incentives. Consumers wishing to file a complaint against a mortgage banker or a licensed mortgage banker residential mortgage loan originator should complete and send a complaint form to the Texas Department of Savings and Mortgage Lending, 2601 North Lamar, Suite 201, Austin, Texas 78705. Complaint forms and instructions may be obtained from the department's website at www.sml.texas.gov. A toll-free consumer hotline is available at (877) 276-5550.