



KICK OFF YOUR HOME SEARCH SALES EVENT

1% Below Market Rate*
When You Build
or
3.75% (5.822% APR)
Your First Year**
On Quick Move-In Homes

This September, Drees is going for two; That's right - two great ways to save on your next home! Save 1% off your interest rate when you contract to build before September 30th, 2025. Need to make a move now? Check out our below market rate starting at 3.75% (5.822% APR) on quick move-in homes! This is a limited-time incentive, so don't wait!

Visit dreeshomes.com



**SCAN HERE
for more
information.**



*1% off Interest Rate Incentive provides a 1% discount off the current interest rate offered by First Equity Mortgage Inc. on a standard 30-year fixed-rate conventional loan after all required adjustments for any loan level, credit score, loan-to-value, or other factors (known as the "Adjusted Base Rate") calculated at the time the buyer initially locks their interest rate. Incentive is valid only on firm, non-contingent purchase agreements for owner-occupied, build-to-order single family homes accepted by Drees Custom Homes between September 1 - September 30, 2025, when the buyer finances with First Equity Mortgage Inc. To qualify, buyer must select a 30-year fixed-rate conventional loan with a down payment of 10% or more of the home's purchase price. Buyers will lock their rate between 60 and 15 days before closing. The 1% rate reduction is based on the seller paying the incentive in an amount equal to the discount points required to reduce the Adjusted Base Rate by 1%, calculated at the time that Buyer initially locks their interest rate. Buyers must apply all seller incentives toward discount points to buy down the interest rate. The incentive will not exceed 4.00% of the total purchase price of the home even if this amount does not ultimately result in an interest rate reduction of 1% below the Adjusted Base Rate. This incentive may not be combined with any other Drees incentive or discounts, unless otherwise noted.

**Advertised interest rate of 3.75% (5.822% APR) is valid only on firm, non-contingent purchase agreements for eligible, owner-occupied quick move-in homes accepted by Drees Custom Homes between September 1 - September 30, 2025, and close by October 30, 2025, with First Equity Mortgage Inc. With the advertised rate, borrower payments for the first year will be based on an interest rate of 2% below the current market rate. The second year's payments will be based on an interest rate 1% below the current market rate. In years 3-30, payments will be based on the original locked-in rate. For example, in the first year, borrower payments will be based on a 3.75% interest rate (5.822% APR), second year 4.75% interest rate (5.822% APR), then 5.75% interest rate (5.822% APR) for the remaining 28 years. The APR does not consider any other loan specific finance charges buyer may be required to pay. Example shows a 30-year conventional loan for an owner-occupied home with a sales price of \$500,000, loan amount of \$400,000, 760 credit score and 20% down payment. Subject to standard qualifications and credit approval. Government and adjustable-rate mortgages are not eligible. The 2-1 buydown option is available on Jumbo loans but at a different interest rate.

Incentives exclude homes built by the Elevate by Drees Custom Homes 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 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.

