

HOLIDAY — HOME SALE —



LOW HOLIDAY RATES STARTING AT
3.49% (5.551% APR)
Your First Year!*

This holiday, give your family a gift that lasts a lifetime – home! For a limited time, qualified buyers can take advantage of below-market interest rate financing with a 2-1 rate buydown through our trusted partner, First Equity Mortgage. It's a smart way to save money in your first years of home ownership.

Don't wait — this promotion ends December 31!



HOW DOES A 2-1 BUYDOWN WORK?

Year 1

Enjoy payments based on an interest rate **2% lower 3.49% (5.551% APR)** than your locked in rate.

Year 2

Your rate is **1% lower 4.49% (5.551% APR)** keeping your monthly payments low.

Year 3-30

Pay your original locked in rate **5.49% (5.551% APR)** - still a great deal!

*Advertised interest rate of 3.49% (5.551% APR) is valid only on firm, non-contingent purchase agreements for eligible, owner-occupied quick move-in homes accepted by Drees Custom Homes between December 1-31, 2025 and close by January 31, 2026 with First Equity Mortgage Incorporated. 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 3.49% interest rate (5.551% APR), second year 4.49% interest rate (5.551% APR), then 5.49% interest rate (5.551% 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 \$750,000, loan amount of \$600,000, 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.