



*It's that time of year... the weather is cooler, the leaves are piling up – and so are the savings! Take advantage of lower payments for your first two years with the 2-1 fixed-rate buydown mortgage program from First Equity Mortgage. It could save you thousands of dollars!*

*Just like apple cider and pumpkin spice, this rate is only available for a limited time!*

**Visit [dreeshomes.com](https://dreeshomes.com)**



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# FALL INTO SAVINGS

**4.49%  
(6.572% APR)**

**FIXED RATE FINANCING\***



\*The 4.49% (6.572% APR) interest rate incentive is based on a 2-1 buydown of a conventional fixed-rate loan and is valid on firm, non-contingent, owner-occupied home purchase agreements accepted by Drees Homes between November 1-30, 2024, that close with First Equity Mortgage by December 31, 2024. The 2-1 buydown program may be combined with Flex Cash incentives, if available. Excludes Elevate by Drees. Excludes townhomes.

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 4.49% interest rate (6.572% APR Annual Percentage Rate, or APR), second year 5.49% interest rate (6.572% APR), then 6.49% interest rate (6.572% APR) for the remaining 28 years. The APR does not consider any other loan specific finance charges you 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. Loan products are subject to standard qualifications and credit approval. Government and adjustable-rate mortgages are not eligible for this program. The 2-1 buydown option is available on Jumbo loans but at a different interest rate. Rates, terms and conditions are subject to change or withdrawal without notice.

Buyer is not required to finance through First Equity Mortgage to purchase a Drees Home; however, buyer must use First Equity Mortgage Inc., an Equal Housing Lender licensed by the Texas Department of Savings and Mortgage, License #SML; NMLS #21157 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)), to receive the 2-1 buydown option. Other restrictions may apply. First Equity Mortgage, Incorporated is a wholly-owned subsidiary of The Drees Company located at 211 Grandview Drive, Suite 102, Fort Mitchell, KY 41017. Equal Housing Lender. See First Equity Mortgage loan officer for details.

