

# HOLIDAY — HOME SALE —



RATES STARTING AT  
**4.49%**  
**(6.572% APR)\***

With below-market interest rate financing, there's never been a better time to buy. Take advantage of rates starting at 4.49% (6.572% APR) and enjoy a 2-1 buydown on your mortgage loan when you finance with our trusted partner, First Equity Mortgage, Inc. "Yule" love these year-end savings but hurry, this opportunity is only available until December 31, 2024!



\*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 December 1-31, 2024, that close with First Equity Mortgage, Inc. by January 31, 2025. The 2-1 buydown program may not be combined with other financing incentives.

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 Custom 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.

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](http://www.sml.texas.gov). A toll-free consumer hotline is available at 1-877-276-5550.

The department maintains a recovery fund to make payments of certain actual out of pocket damages sustained by borrowers caused by acts of licensed mortgage banker residential mortgage loan originators. A written application for reimbursement from the recovery fund must be filed with and investigated by the department prior to the payment of a claim. For more information about the recovery fund, please consult the department's website at [www.sml.texas.gov](http://www.sml.texas.gov).