



BUILD & BLOOM

SALES EVENT

RATES AS LOW AS
3.99%
(6.058% APR)*



Special financing is here! For a limited time you may qualify for below-market rates starting at 3.99% (6.058% APR) with a 2-1 buydown on your loan when you finance with our trusted partner, First Equity Mortgage, Inc.

With a 2-1 buydown on a fixed-rate mortgage loan, in year one, your payments will be based on a rate that's 2% lower than your original locked-in rate. In year two, your payments are 1% lower than your original locked-in rate. In years 3-30, your mortgage rate will be the full locked-in rate. Drees covers the difference between what your payment typically would be and the adjusted bought-down rate.

This incentive won't last forever! Promotion ends May 31. Ask a Drees Market Manager for more details.

Visit dreeshomes.com



SCAN HERE
for more
information

*The 3.99% (6.058% 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 Custom Homes between May 1-31, 2025, that close with First Equity Mortgage, Inc. by June 30, 2025.

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 3.99% interest rate (6.058% APR Annual Percentage Rate, or APR), second year 4.99% interest rate (6.058% APR), then 5.99% interest rate (6.058% 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. Advertised interest rate of 5.5% has a 5.571% Annual Percentage Rate (APR) based on a conventional 30-year fixed rate mortgage on an owner-occupied one-unit home with a sales price of \$500,000, \$400,000 loan amount, 760 credit score and a 20% down payment. The APR does not consider any other loan specific finance charges you may be required to pay. Conventional loans only; cannot exceed conventional limits, high balance, VA, USDA, adjustable rate and jumbo loans are excluded. Subject to full credit approval. Availability of advertised rate is limited and is on a first come, first serve basis and only available until commitment pool is filled. Some buyers may not qualify for this loan or this rate.

Buyer is not required to finance through First Equity Mortgage to purchase a Drees Custom Home; however, to receive advertised incentives, buyer must finance with First Equity Mortgage, Inc., an equal housing lender licensed by the Texas Department of Savings and Mortgage, License #SML; NMLS #21157 (www.nmlsconsumeraccess.org) 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. 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 1-877-276-5550. Advertised incentives may not be combined with other incentives. All promotions are subject to change or withdrawal without notice. See your Drees market manager or First Equity Mortgage loan officer for details.

