

**A+ LIVING  
SPACES  
SALES EVENT** 

**1%**  
**Below Market Rate\***  
ON TO-BE-BUILT HOMES

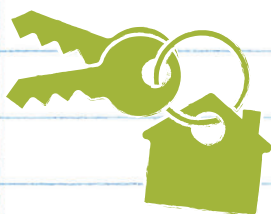
OR

**3.99%**  
**(6.058% APR)**  
**In the First Year\*\***  
ON QUICK MOVE-IN HOMES

**1%**

### Planning to Build?

Enjoy **1% off your interest rate** when you contract to build a **new Drees Custom home this July**. That's real savings you'll feel every month—and a great reason to stop waiting and start packing. Closer to closing, you'll lock in your rate between 60 and 15 days out. Take advantage of this great incentive now and finalize your rate when the time is right.



### Need to move now?

Drees Custom Homes has homes ready for quick move-in. And to make it easy, get started with an **interest rate as low as 3.99% (6.058% APR) in your first year** when you finance with **First Equity Mortgage, Inc.!\*\***

Year 1: Pay 3.99% (6.058% APR)

Year 2: Pay 4.99% (6.058% APR)

Year 3-30: Pay 5.99% (6.058% APR)

Don't miss the bus on this promotion!

This incentive ends July 31, 2025.

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



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**Drees**  
CUSTOM HOMES®

*Details on Back*



\*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 July 7 - July 31, 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 offer may not be combined with any other Drees offers or discounts, unless otherwise noted.

\*\*Advertised interest rate of 3.99% (6.058% APR) is valid only on firm, non-contingent purchase agreements for eligible, owner-occupied quick move-in homes accepted by Drees Custom Homes between July 7 - July 30, 2025, and close by August 31, 2025, with First Equity Mortgage, Inc.. Buyer may choose to substitute \$30,000 in flex cash for this financing incentive. Flex cash may be applied to design center upgrades, other financing needs, the purchase and installation of a Generac home generator, or structural home options. 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), 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 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. First Equity Mortgage, Incorporated is an Equal Housing Lender licensed by the Texas Department of Savings and Mortgage, License #SML: NMLS #21157 ([www.nmlsconsumeraccess.org](http://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 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](http://www.sml.texas.gov). A toll-free consumer hotline is available at (877) 276-5550.