



# SAVE NOW. BUY NOW!

Receive a great low rate of  
**2.99% (6.089% APR) your first year!\***

Settle in without the stress. We know the first few years in a new home come with extra expenses — furnishings, décor, and all the little things that make it yours. That's why, when you buy a quick move-in Drees Custom home, qualified buyers can enjoy financing incentives through our trusted partner, First Equity Mortgage.

With a 3-2-1 rate buydown, your interest rate is lower for the first three years, giving you breathing room as you settle in.

#### **HOW DOES IT WORK?**

**YEAR 1:** Enjoy payments based on an interest rate 3% lower (2.99% / 6.089% APR) than your locked-in rate.

**YEAR 2:** Your rate is 2% lower, (3.99% / 6.089% APR) helping you save on your mortgage payment.

**YEAR 3:** Your rate is 1% lower, (4.99% / 6.089% APR) keeping your monthly payments low.

**YEAR 4-30:** Pay your original locked in rate (5.99% / 6.089% APR) - still a great deal!

With savings like these, you'll get a smart start towards financing your mortgage. Don't wait, *this special promotion ends **January 31, 2026!***



\*Advertised interest rate of 2.99% (6.089% APR) is valid only on firm, non-contingent purchase agreements for eligible, owner-occupied quick move-in homes accepted by Drees Custom Homes between January 1-31, 2026, and close by February 28, 2026, with First Equity Mortgage Inc. With the advertised rate, borrower payments for the first year will be based on an interest rate of 3% below the current market rate. The second year's payments will be based on an interest rate 2% below the current market rate. The third year's payments will be based on an interest rate 1% below the current market rate. In years 4-30, payments will be based on the original locked-in rate. For example, in the first year, borrower payments will be based on a 2.99% interest rate (6.089% APR), second year 3.99% interest rate (6.089% APR), third year 4.99% interest rate (6.089% APR), then 5.99% interest rate (6.089% APR) for the remaining 27 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 3-2-1 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](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 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](http://www.sml.texas.gov). A toll-free consumer hotline is available at (877) 276-5550.