



KICK OFF YOUR HOME SEARCH SALES EVENT

1% Below Market Rate*

When You Build
or

4.875% (4.941% APR)**

30 YEAR FIXED
On Quick Move-In Homes

This October, Drees is going for two;
That's right – two great ways to save
on your next home! Save 1% off your
interest rate when you contract to
build before October 31st, 2025.
Need to make a move now? Check
out our low 30 year fixed rate of
4.875% (4.941% APR) on quick
move-in homes! Find out if you
qualify for this limited time incentive.
Don't wait!

Visit dreeshomes.com



**SCAN HERE
for more
information.**



*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 October 1-31, 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 incentive may not be combined with any other Drees incentive or discounts, unless otherwise noted.

**Advertised interest rate of 4.875% has a 4.941% Annual Percentage Rate (APR). Incentive is valid only on firm, non-contingent purchase agreements for eligible quick move-in homes accepted by Drees Custom Homes between October 1-31, 2025, that close by November 30, 2025, with First Equity Mortgage Inc. APR is based on a conventional 30-year fixed rate mortgage on an owner-occupied home with a sales price of \$500,000, 760 credit score and a 20% down payment and does not consider any other loan specific finance charges you may be required to pay. Rate applies to conventional loans only and cannot exceed conventional limits. High balance, VA, USDA, adjustable rate and jumbo loans are excluded. Subject to full credit approval. Some buyers may not qualify for this loan or this 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), 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 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. A toll-free consumer hotline is available at (877) 276-5550.

