

For a limited time, Spice Up Your Home with savings that stand out. Qualified buyers could take advantage of a great rate on a 2-1 buydown option when financing a quick move-in home with First Equity Mortgage. Don't miss out on the chance to lower your monthly payments in your first two years.

HOW DOES A 2-1 BUYDOWN WORK?

YEAR 1: Save big your first year with an interest rate **2% lower, 4.875% (6.971% APR),** than your locked-in rate.

YEAR 2: Your rate is **1% lower, 5.875% (6.971% APR),** helping to lower your mortgage payment.

YEARS 3–30: Continue with your low locked-in rate of **6.875% (6.971% APR).**

Start living in a home with elevated finishes and a stylish floor plan, all while taking advantage of special savings this month. Incentive ends ***November 22, 2026.*** Ask a Drees Market Manager for more details.

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Drees CUSTOM HOMES®

*Advertised interest rate of 4.875% (6.971% APR) is valid on firm, non-contingent purchase agreements on quick move-in homes accepted by Drees Custom Homes in the Austin area between October 1-November 22, 2026, close by December 22, 2026, and financed with First Equity Mortgage Inc. 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 4.875% interest rate (6.971% APR), second year 5.875% interest rate (6.971% APR), then 6.875% interest rate (6.971% 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 $700,000, 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. Excludes 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 purchase a Drees Custom 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. A toll-free consumer hotline is available at (877) 276-5550.

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