



# MAKE IT YOURS

## SALES EVENT

RATES AS LOW AS  
**2.49% (6.277% APR)**  
YOUR FIRST YEAR!\*

It's time to turn those big dreams, into new keys - with Drees Custom Homes' Make It Yours Sales Event! All this month, qualified buyers could save big on an FHA mortgage with rates as low as 2.49% (6.277% APR) on our 3-2-1 buydown option during year one when financing with First Equity Mortgage.

### HOW DOES IT WORK?

**YEAR 1:** Enjoy payments based on an interest rate 3% lower (2.49% / 6.277% APR).

**YEAR 2:** Your rate is 2% lower, (3.49% / 6.277% APR) helping you save on your mortgage payment.

**YEAR 3:** Your rate is 1% lower, (4.49% / 6.277% APR) keeping your monthly payments low.

**YEAR 4-30:** Pay your original locked in rate (5.49% / 6.277% APR) - still a great deal!

Don't wait, this special promotion ends **April 30th!**

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



SCAN HERE  
for more information



\*Advertised interest rate of 2.49% (6.277% APR) on an FHA mortgage is valid only on firm, non-contingent purchase agreements for eligible, owner-occupied quick move-in homes accepted by Drees Custom Homes in the Houston area, between April 1-30, 2026, and close by May 30, 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 2.49% interest rate (6.277% APR), second year 3.49% interest rate (6.277% APR), third year 4.49% interest rate (6.277% APR), then 5.49% interest rate (6.277% 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 FHA loan for an owner-occupied home with a sales price of \$560,000, 680 credit score and 3.5% 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.

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](https://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](https://www.sml.texas.gov). A toll-free consumer hotline is available at (877) 276-5550.

