



# Lower Rates Make savings Great!



## 5/1 ARM (ADJUSTABLE RATE MORTGAGE)

Take advantage of this offer from PrimeLending to receive a 5/1 adjustable rate on a FHA loan for eligible DRB Homes! Turn your homeownership dreams into reality with our 5/1 Adjustable Rate Mortgage (ARM) offer.

# 3.99%\* / 5.680%\*

INTEREST RATE

ANNUAL PERCENTAGE RATE (APR)

(For Years 1-5 of a 30 Year Mortgage)



**Michael Lyons**

Branch Manager | NMLS: 191655

**407-428-5078**

micheal.lyons@primelending.com

**The  
Lyons  
Group**



**PrimeLending** 

**Home Loans Made Simple.**

941 West Morse Blvd, Suite 135  
Winter Park, FL 32789

PrimeLending is not affiliated with DRB Homes. DRB Homes is not a lender, mortgage broker, or loan servicer. This is an advertisement of and prepared solely by PrimeLending. \*Offer is available while supply lasts, funds are limited. Offer only available on select DRB homes located in the Jacksonville, Florida area for loans locked and financed through PrimeLending. Offer is available for eligible homes put under contract on or after 12/10/25 and on or before 1/31/26, and which are closed on or before 2/28/26. Offer only available for FHA 30-year loan types. Example loan scenario is based on a 5/1 adjustable rate mortgage purchase money loan for a single family (1 unit) residence, owner occupied, 780+ credit score, with a 3.5% down payment, which on a sales price of \$350,000 and a loan amount of \$343,660 would result in a interest rate of 3.99%, annual percentage rate (APR) of 5.680%, and a monthly payment of \$1,638.70 for years 1-5. This ARM product has a fixed interest rate for the first 5 years, after which the rate can change once every year for the remaining life of the loan. Minimum and Maximum monthly Payment Schedule: Years 1-6 (\$1,638.70); Year 7 (\$1,325 min - \$1,992 max); Year 8 (\$1,325 min - \$2,172 max); Years 9-30 (\$1,325 min - \$2,537 max). Stated monthly payment amounts are principal and interest only, and do not include amounts for taxes and insurance premiums, which if applicable, will result in greater actual payment obligations. Credit score and down payment percentages referenced in the example reflect the minimum set criteria to obtain advertised interest rate; not meeting these minimums may result in less favorable loan terms; exceeding them will not result in more favorable loan terms. Must apply for and finance a loan with PrimeLending. Rate pulled 11/10/25, subject to change. Rate offer, fees, price, SF, and availability are subject to change or cancellation without notice or prior obligation. Buyer is entitled to finance through other lenders, but shall not be eligible for this promotion. This is not a commitment to lend, availability subject to change without notice or prior obligation. Cannot be combined with any other offer. Exclusions and restrictions apply. PrimeLending reserves the right to change or cancel this promotion at any time. All rights reserved. All loans subject to credit approval. Rates and fees subject to change. ©2026 PrimeLending, a PlainsCapital Company (PrimeLending). (NMLS: 13649) Equal Housing Lender. PrimeLending is a wholly owned subsidiary of a state-chartered bank and is an exempt lender in FL V010918

