

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



**RealRate**

May 12, 2026

To the CEO  
Dream Finders Homes Inc  
14701 PHILIPS HIGHWAY  
SUITE 300  
JACKSONVILLE, FL 32256  
USA

### **Dream Finders Homes Inc TOP Rated in the US Construction Ranking**

Dear Sir or Madam,

at RealRate we have just published the 2026 US Construction ranking. I am happy to inform you that Dream Finders Homes Inc has been TOP Rated at rank 3 out of 39.

Overall, 39 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



DREAM FINDERS HOMES

RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just \$9,900. Simply sign the attached order form and send it back via email.

I took the liberty of sending an identical letter to the Marketing Department. Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

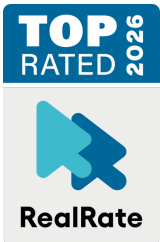
Sincerely,

Dr. Holger Bartel, CEO

# RealRate Seal Subscription

RealRate Inc.  
2040 Martin Ave., Santa Clara, California 95050, USA  
Via email to: [holger.bartel@realrate.ai](mailto:holger.bartel@realrate.ai)

We subscribe to the Construction RealRate rating for Dream Finders Homes Inc. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.



RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Dream Finders Homes Inc (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item           **2026 US Construction RealRate rating seal for Dream Finders Homes Inc**  
Amount       **USD 9,900**  
Order no.    2026-0001825088

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

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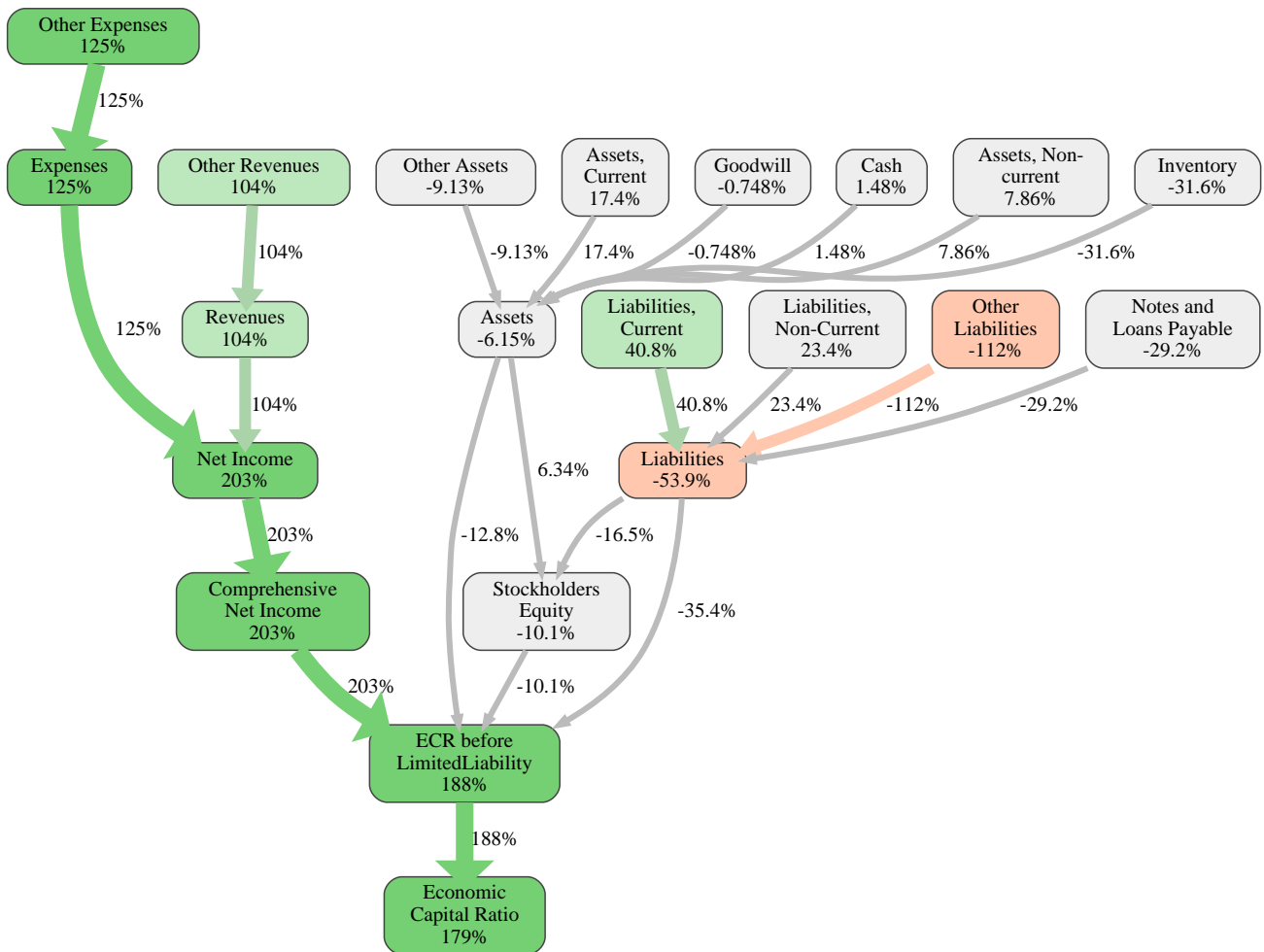
**Shipping address**

The electronic RealRate rating seal and the invoice will be sent to  
Delivery email

Dream Finders Homes Inc

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Date, location, name



The relative strengths and weaknesses of Dream Finders Homes Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Dream Finders Homes Inc compared to the market average is the variable Net Income, increasing the Economic Capital Ratio by 203% points. The greatest weakness of Dream Finders Homes Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 112% points.

The company's Economic Capital Ratio, given in the ranking table, is 325%, being 179% points above the market average of 146%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-current	0
Cash	234,766
Goodwill	377,361
Inventory	2,025,662
Liabilities, Current	0
Liabilities, Non-Current	0
Notes and Loans Payable	591,060
Other Assets	1,089,695
Other Compr. Net Income	0
Other Expenses	542,091
Other Liabilities	1,532,313
Other Net Income	4,728
Other Revenues	4,322,848

Output Variable	Value in 1000 USD
Liabilities	2,123,373
Assets	3,727,484
Expenses	542,091
Revenues	4,322,848
Stockholders Equity	1,604,111
Net Income	3,785,485
Comprehensive Net Income	3,785,485
BaseVar	8,160,321
ECR before LimitedLiability	324%
Economic Capital Ratio	325%