

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934

DREAM FINDERS HOMES, INC.

(Name of Issuer)

Class A Common Stock

(Title of Class of Securities)

26154D100

(CUSIP Number)

December 31, 2023

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

1	NAME OF REPORTING PERSONS W. Radford Lovett II	
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) <input type="checkbox"/> (b) <input type="checkbox"/>	
3	SEC USE ONLY	
4	CITIZENSHIP OR PLACE OF ORGANIZATION United States	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	5	SOLE VOTING POWER 5,080,024*
	6	SHARED VOTING POWER 0
	7	SOLE DISPOSITIVE POWER 5,080,024*
	8	SHARED DISPOSITIVE POWER 0
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 5,080,024	
10	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) <input type="checkbox"/>	
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 15.4%**	
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS) IN	

*Includes (i) shares of restricted Class A Common Stock with vesting subject to continued service, and (ii) 5,065,883 shares of Class A Common Stock owned directly by the W. Radford Lovett II GST Exempt Trust u/a dated 12/28/2004. The reporting person is the sole trustee of the W. Radford Lovett II GST Exempt Trust u/a dated 12/28/2004 and disclaims beneficial ownership of such shares except to the extent of any pecuniary interest in such trust.

** Percent of class is calculated based on 32,882,124 shares of Class A Common Stock of the Issuer outstanding as of November 2, 2023.

- Item 1(a). Name of Issuer:
Dream Finders Homes, Inc.
- Item 1(b). Address of Issuer's Principal Executive Offices:
14701 Philips Highway, Suite 300, Jacksonville, Florida 32256.
- Item 2(a). Name of Person Filing:
W. Radford Lovett II
- Item 2(b). Address of Principal Business Office or, if none, Residence:
The business address is c/o Dream Finders Homes, Inc. 14701 Philips Highway, Suite 300, Jacksonville, Florida 32256.
- Item 2(c). Citizenship:
Mr. Lovett is a United States citizen.
- Item 2(d). Title of Class of Securities:
Class A Common Stock
- Item 2(e). CUSIP Number:
26154D100
- Item 3. If this statement is filed pursuant to sections 240.13d-1(b), or 240.13d-2(b) or (c), check whether the person filing is a:
- (a) Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C 80a-8);
- (e) An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);

(g) A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);

(h) A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);

(i) A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);

(j) A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J);

(k) Group, in accordance with § 240.13d-1(b)(1)(ii)(K). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution: _____

Item 4. Ownership:

- (a) Amount Beneficially Owned: 5,080,024 shares of Class A Common Stock. The amount includes (i) shares of restricted Class A Common Stock with vesting subject to continued service, and (ii) 5,065,883 shares of Class A Common Stock owned directly by the W. Radford Lovett II GST Exempt Trust u/a dated 12/28/2004. The reporting person is the sole trustee of the W. Radford Lovett II GST Exempt Trust u/a dated 12/28/2004 and disclaims beneficial ownership of such shares except to the extent of any pecuniary interest un such trust.
- (b) Percent of Class: 15.4% (Percent of class is calculated based on 32,882,124 shares of Class A Common Stock of the Issuer outstanding as of November 2, 2023).
- (c) Number of shares as to which such person has:
 - (i) sole power to vote or to direct the vote: 5,080,024
 - (ii) shared power to vote or to direct the vote: 0
 - (iii) sole power to dispose or to direct the disposition of: 5,080,024
 - (iv) shared power to dispose or to direct the disposition of: 0

Item 5. Ownership of Five Percent or Less of a Class:

Not Applicable

Item 6. Ownership of More than Five Percent on Behalf of Another Person:

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person:

Not Applicable

Item 8. Identification and Classification of Members of the Group:

Not Applicable

Item 9. Notice of Dissolution of Group:

Not Applicable

Item 10. Certification:

Not Applicable

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: February 21, 2024

/s/ W. Radford Lovett II

W. Radford Lovett II