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# SECURITIES AND EXCHANGE COMMISSION

## Washington, D.C. 20549

UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. 5)\*

DREAM FINDERS HOMES, INC.

(Name of Issuer)

Class A Common Stock

(Title of Class of Securities)

26154D100

(CUSIP Number)

12/31/2025

(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)

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## SCHEDULE 13G

CUSIP No. 26154D100

1	Names of Reporting Persons Lovett William Radford II
2	Check the appropriate box if a member of a Group (see instructions) <input type="checkbox"/> (a) <input type="checkbox"/> (b)
3	Sec Use Only
4	Citizenship or Place of Organization FLORIDA

Number of Shares Beneficially Owned by Each Reporting Person With:	5	<b>Sole Voting Power</b> 3,884,974.00
	6	<b>Shared Voting Power</b> 0.00
	7	<b>Sole Dispositive Power</b> 3,884,974.00
	8	<b>Shared Dispositive Power</b> 0.00
9	<b>Aggregate Amount Beneficially Owned by Each Reporting Person</b> 3,884,974.00	
10	<b>Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)</b> <input type="checkbox"/>	
11	<b>Percent of class represented by amount in row (9)</b> 11.1 %	
12	<b>Type of Reporting Person (See Instructions)</b> IN	

**Comment for Type of Reporting Person:** \*Includes 3,862,625 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 35,028,565 shares of Class A Common Stock of the Issuer outstanding as of October 23, 2025.

## SCHEDULE 13G

### Item 1.

(a) **Name of issuer:**

DREAM FINDERS HOMES, INC.

(b) **Address of issuer's principal executive offices:**

14701 Philips Highway, Suite 300, Jacksonville, Florida, 32256

### Item 2.

(a) **Name of person filing:**

Lovett William Radford II

(b) **Address or 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.

(c) **Citizenship:**

Mr. Lovett is a United States citizen.

(d) **Title of class of securities:**

Class A Common Stock

(e) **CUSIP No.:**

26154D100

**Item 3. If this statement is filed pursuant to §§ 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). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J),  
please specify the type of institution:
- (k)  Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

**Item 4. Ownership**

**(a) Amount beneficially owned:**

3,884,974 shares of Class A Common Stock. The amount includes 3,862,625 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.

**(b) Percent of class:**

11.1 %

**(c) Number of shares as to which the person has:**

**(i) Sole power to vote or to direct the vote:**

3,884,974

**(ii) Shared power to vote or to direct the vote:**

0

**(iii) Sole power to dispose or to direct the disposition of:**

3,884,974

**(iv) Shared power to dispose or to direct the disposition of:**

0

**Item 5. Ownership of 5 Percent or Less of a Class.**

**Item 6. Ownership of more than 5 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. Certifications:**

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.

**Lovett William Radford II**

**Signature:** */s/ Lovett William Radford II*

**Name/Title:** **Lovett William Radford II**

**Date:** **02/11/2026**