

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)

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	Sole Voting Power 3,884,974.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 3,884,974.00
	8	Shared Dispositive Power 0.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 3,884,974.00	
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) 11.1 %	
12	Type of Reporting Person (See Instructions) 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