



Investor Presentation

Fourth Quarter 2025

TaylorMorrison

About Taylor Morrison (NYSE: TMHC)

Headquartered in
Scottsdale, AZ

Leading builder with
operations across 12
states

Experienced
leadership team

Diverse product
offerings in prime
locations

Balanced operating
model delivers
strong financial
results

Track-record of
growth, innovation
and prudent capital
allocation

Our portfolio of brands offers for-sale and for-rent housing in distinctive communities, complemented by financial services



We are backed by a reputation for an exceptional customer experience and a commitment to our teams and communities



What sets Taylor Morrison apart

1 National, regional and local scale

Substantial scale provides operational efficiencies, cost leverage, land access and other competitive advantages

5 Strong financial performance

Robust profit margins and cash flow driven by revenue growth and disciplined cost management

2 Diversified consumer groups and price points

Exposure to key demographic groups mitigates risk and enables a balanced spec and to-be-built business

6 Well-capitalized balance sheet

Significant financial flexibility to invest for growth and drive shareholder returns

3 Core locations in prime submarkets

Concentration in prime locations enhances our portfolio's through-the-cycle resiliency

7 Differentiated financial services

Leveraging finance as a sales tool improves customer experience, operational predictability and profitability

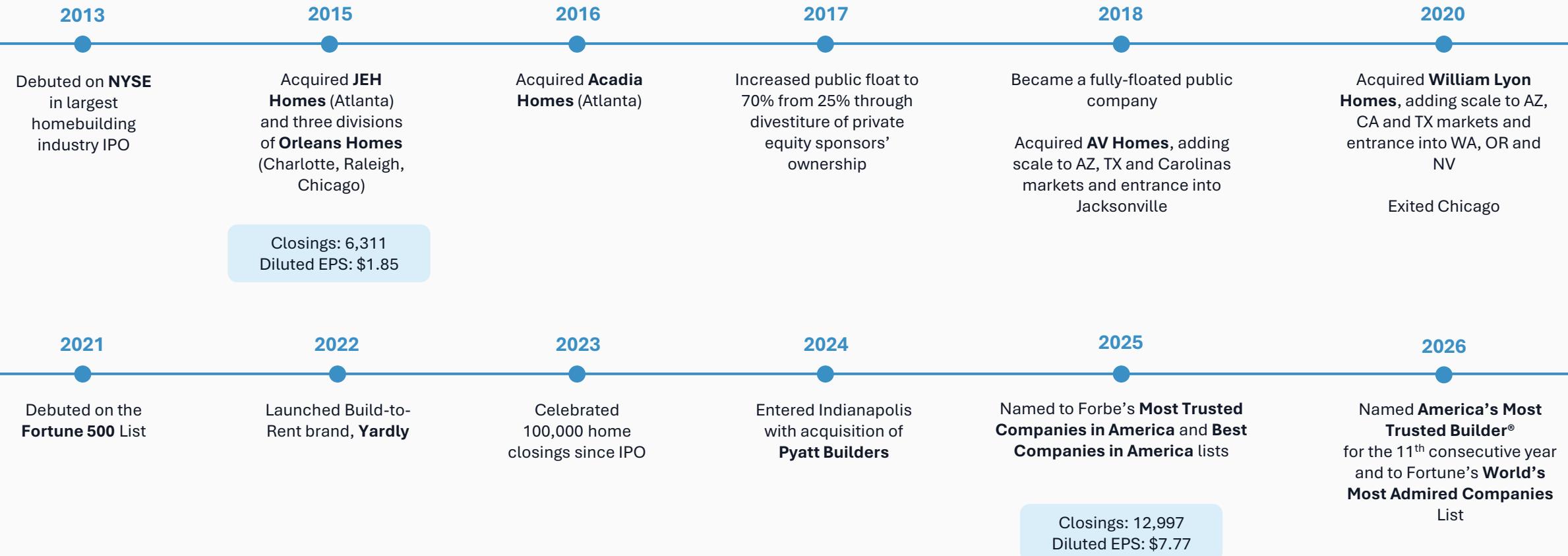
4 Community-focused land developer

Development expertise adds value to homebuilding operations and expands investment opportunities

8 America's Most Trusted® builder

Committed to delivering an exceptional customer experience and embracing smart innovation

A transformative journey greatly expanded our platform while delivering strong results



Most recent quarter at a glance

| | 4Q 2025 | 4Q 2024 | Year-Over-Year Change ¹ |
|--|-----------|-----------|------------------------------------|
| Net sales orders | 2,499 | 2,621 | (5%) |
| Ending community count | 341 | 339 | 1% |
| Home closings revenue, net (\$mm) | \$1,958 | \$2,170 | (10%) |
| Home closings | 3,285 | 3,571 | (8%) |
| Home closings ASP | \$596,000 | \$608,000 | (2%) |
| Home closings gross margin | 21.8% | 24.8% | (300) bps |
| Adjusted home closings gross margin | 21.8% | 24.9% | (310) bps |
| SG&A % of home closings revenue | 9.9% | 9.4% | 50 bps |
| Reported diluted EPS | \$1.76 | \$2.30 | (23%) |
| Adjusted diluted EPS | \$1.91 | \$2.64 | (28%) |
| Book value per share² | \$63.95 | \$55.87 | 14% |

78,835

total homebuilding lots (54% controlled)

6.1

years of total lot supply (2.8 years owned)

13%

return on equity³

\$1.8 billion

total liquidity

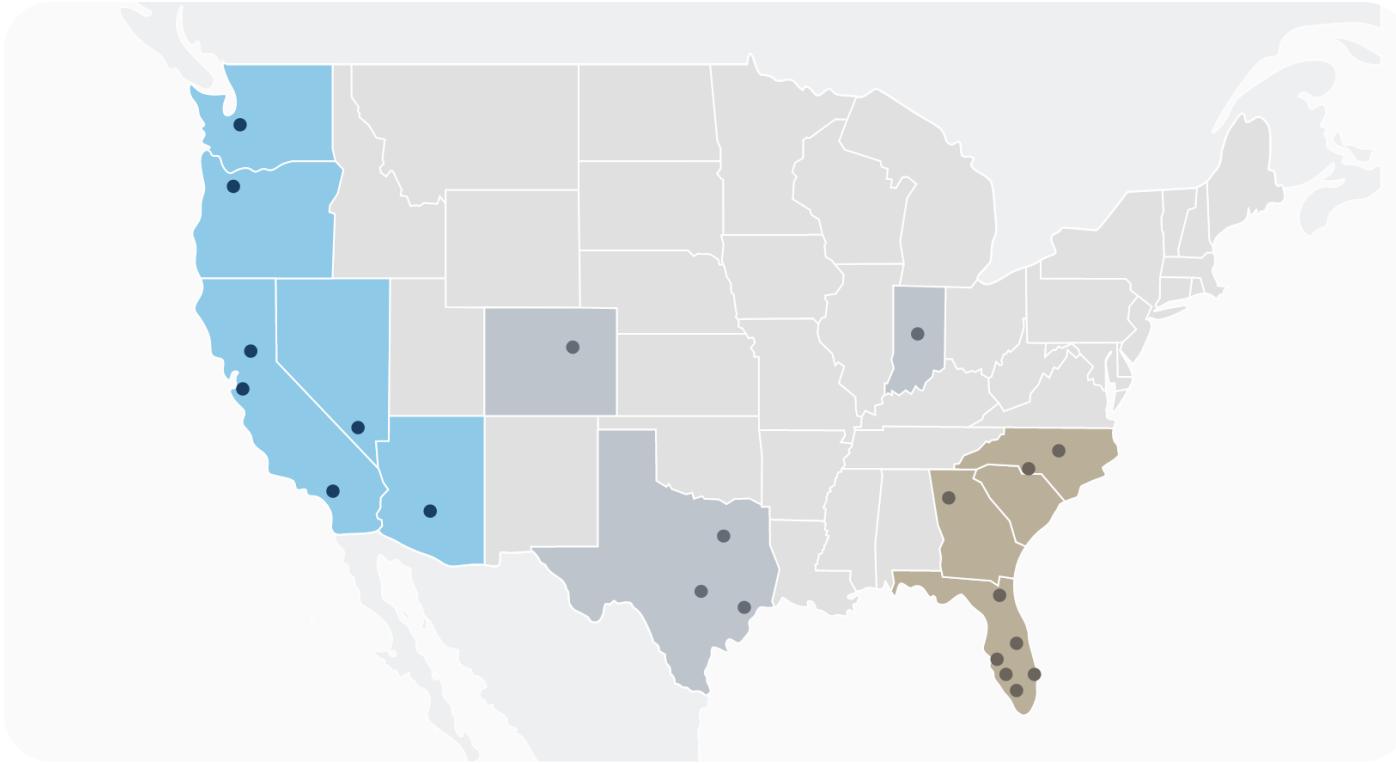
5 (1) Subject to rounding; (2) Calculated using weighted average diluted shares; (3) ROE is calculated as trailing-twelve month net income divided by the average of stockholders' equity in the current and prior-year period.

Guidance metrics as of Feb. 11, 2026

| | First Quarter 2026 | Full Year 2026 |
|---|--------------------------|--------------------------------|
| Ending active community count | Around 360 | Between 365 to 370 |
| Home closings | Approximately 2,200 | Approximately 11,000 |
| Average closing price | Approximately \$580,000 | Between \$580,000 to \$590,000 |
| Home closings gross margin¹ (excluding any inventory-related charges) | Approximately 20% | Not provided |
| SG&A % of home closings revenue | Not provided | Mid-10% range |
| Effective tax rate | 23.0% to 23.5% | Approximately 25.0% |
| Average diluted share count | Approximately 98 million | Approximately 95 million |
| Homebuilding land investment | Not provided | Approximately \$2 billion |
| Share repurchases | Not provided | Approximately \$400 million |

(1) A reconciliation of our forward-looking adjusted home closings gross margin to the most directly comparable GAAP financial measure cannot be provided without unreasonable effort because of the inherent difficulty of accurately forecasting the occurrence and financial impact of the adjusting items necessary for such reconciliation that have not yet occurred, are out of our control, or cannot be reasonably predicted.

Our geographic footprint is focused on the country's most attractive housing markets



12 states

21 markets

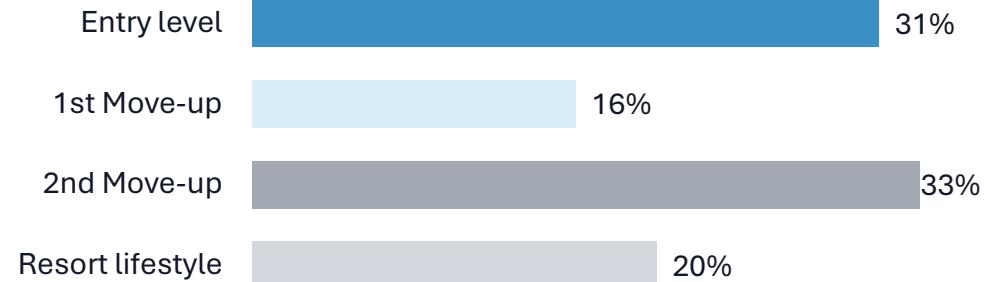
16 top 10 market positions¹

| | West | Central | East |
|-----------------------------------|-----------|-----------|-----------|
| % of Home Closings | 32% | 26% | 42% |
| % of Home Closings Revenue | 39% | 22% | 39% |
| Home Closings ASP | \$717,000 | \$520,000 | \$549,000 |
| Home Closings Gross Margin | 20.6% | 23.3% | 22.1% |

⁷ Data as of most recent quarter; Totals may not sum due to rounding.
(1) Source: Zonda

Our portfolio serves a broad range of buyer groups with to-be-built and spec home offerings

Net orders by consumer group



~2,400 average square footage



~34% share of to-be-built home closings



\$596K average closing price



Esplanade, our premier resort lifestyle brand, has strong growth potential



- **Actively selling in:**
Charlotte
Naples
Orlando
Sacramento
Sarasota
Tampa
Treasure Coast
- **Coming soon in:**
Jacksonville
Orlando
Las Vegas
Naples
Sarasota
- **Exploring expansion opportunities in:**
Atlanta
Coastal Carolinas
Indianapolis
Phoenix
Southern California
Texas

Our diverse customer base tends to have strong financial flexibility



750 average FICO score



21% average downpayment



\$468,000 average loan amount

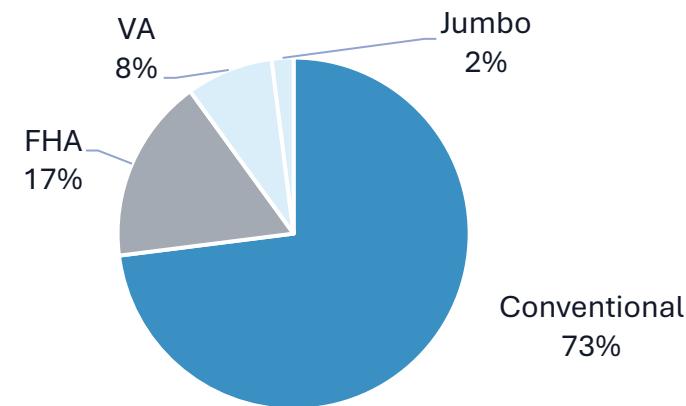


40% average debt-to-income ratio

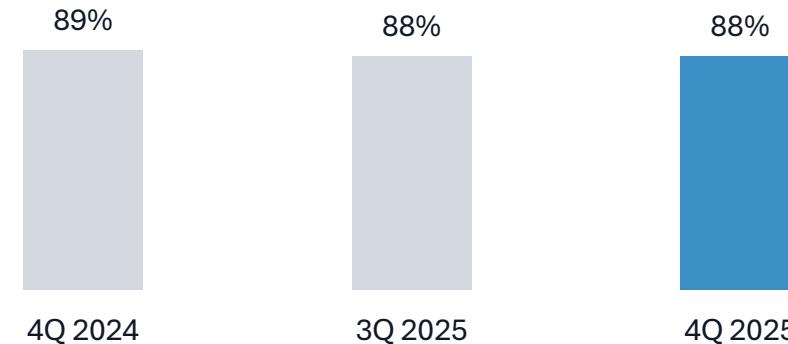


45% first-time homebuyers¹

Mortgage unit product mix



Mortgage capture rate



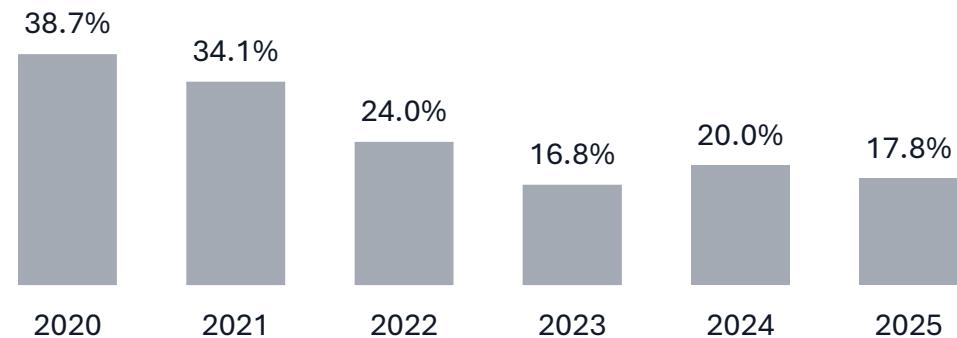
Strong balance sheet with significant liquidity

- Focused on generating consistent operating cash flow
- Substantial liquidity position of \$1.8 billion
- Conservative use of \$1.0 billion unsecured revolving line of credit
- S&P rated BB+ and Moody's rated Ba1
- Capital allocation priorities
 - Maintain strong liquidity
 - Liability management
 - Efficiently invest for growth
 - Share repurchases

Senior note maturity schedule (\$mm)



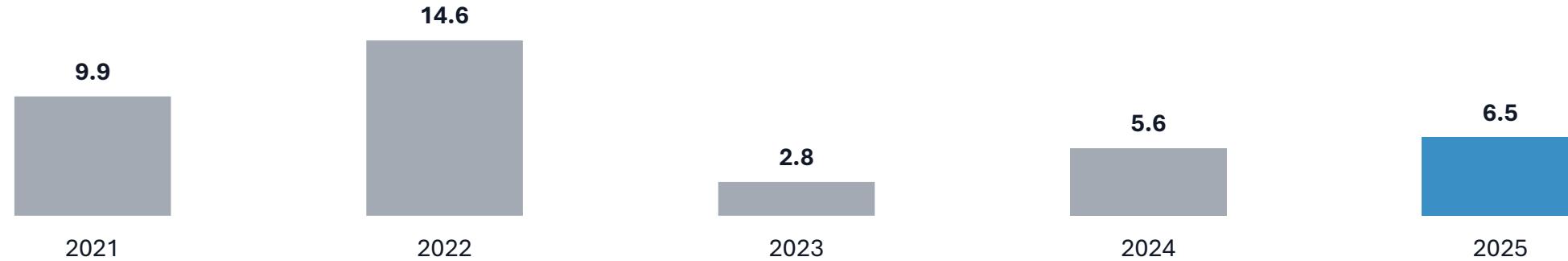
Homebuilding net debt to capitalization



See Appendix for reconciliation

Since 2020, we have opportunistically repurchased over \$1.5 billion of our common stock outstanding

Share repurchases (in millions)



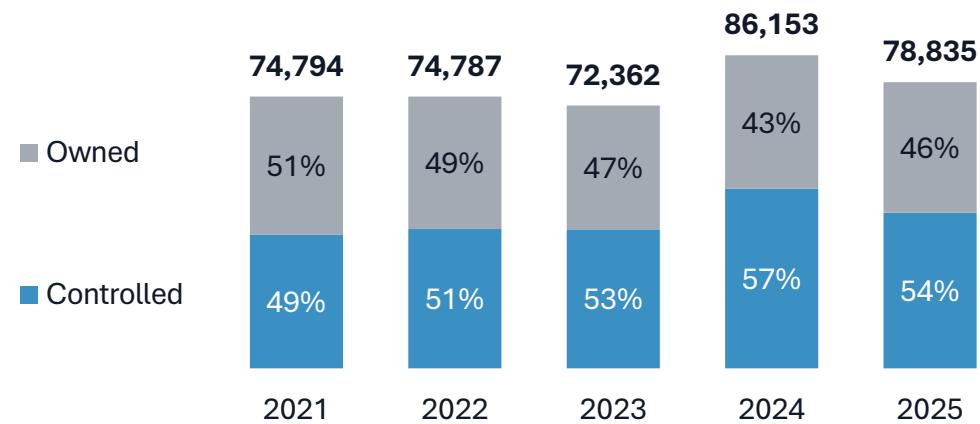
Share repurchases (\$mm)



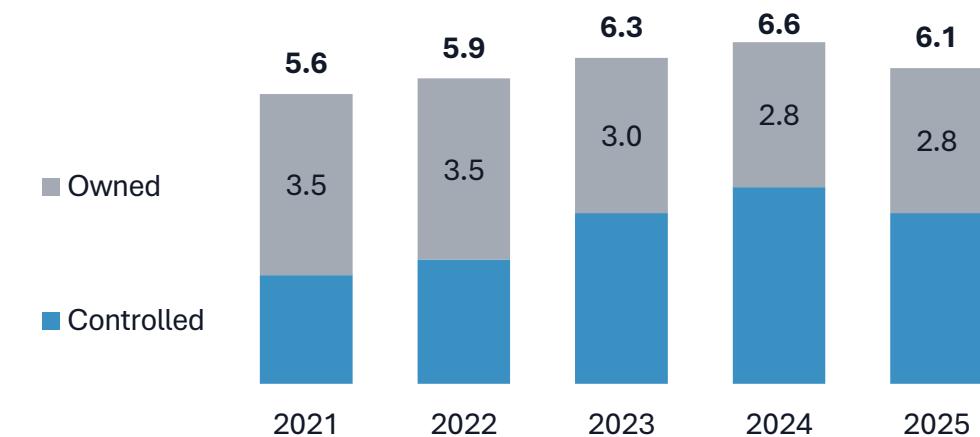
Land strategy focused on efficiently enhancing scale in prime submarkets

- Disciplined strategy focuses on prime land locations
 - Returns-focused underwriting guardrails
 - Emphasis on “core” locations with attractive long-term fundamentals
 - Limiting new investment in tertiary locations with a renewed focus on move-up and resort lifestyle positions
- We seek to optimize the level of controlled lots to improve capital efficiency and mitigate risk
 - Selective use of seller financing, joint ventures, option takedowns and land banking
 - Targeting controlled share of at least 65%

Homebuilding lot supply

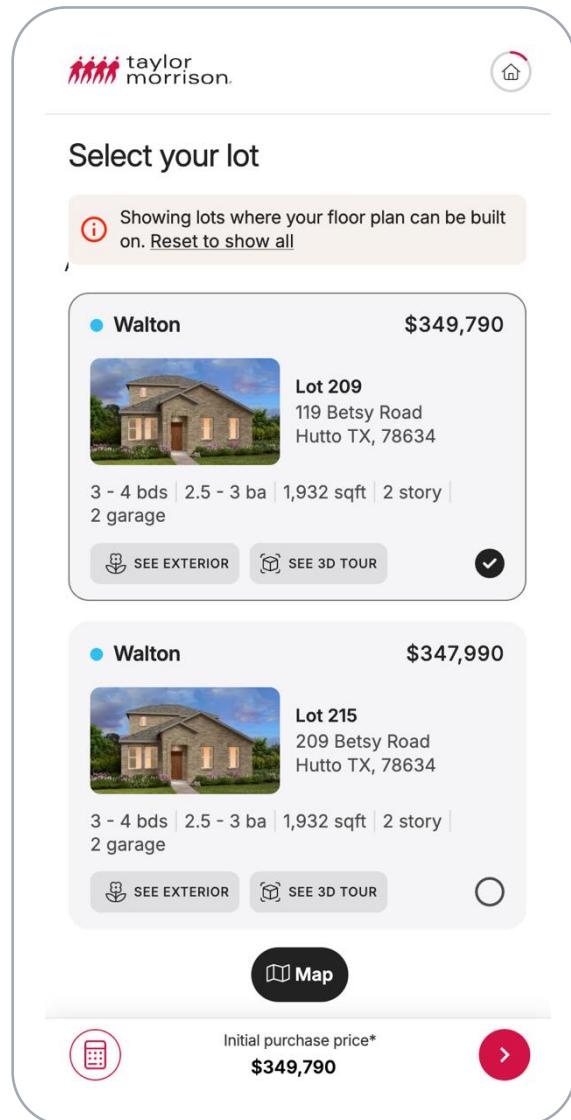


Years of supply



Based on trailing-twelve month closings

Online reservations are driving improved sales conversions as consumer adoption grows



taylor
morrison.

Select your lot

Showing lots where your floor plan can be built on. [Reset to show all](#)

Walton \$349,790

Lot 209
119 Betsy Road
Hutto TX, 78634

3 - 4 bds | 2.5 - 3 ba | 1,932 sqft | 2 story | 2 garage

SEE EXTERIOR SEE 3D TOUR

Walton \$347,990

Lot 215
209 Betsy Road
Hutto TX, 78634

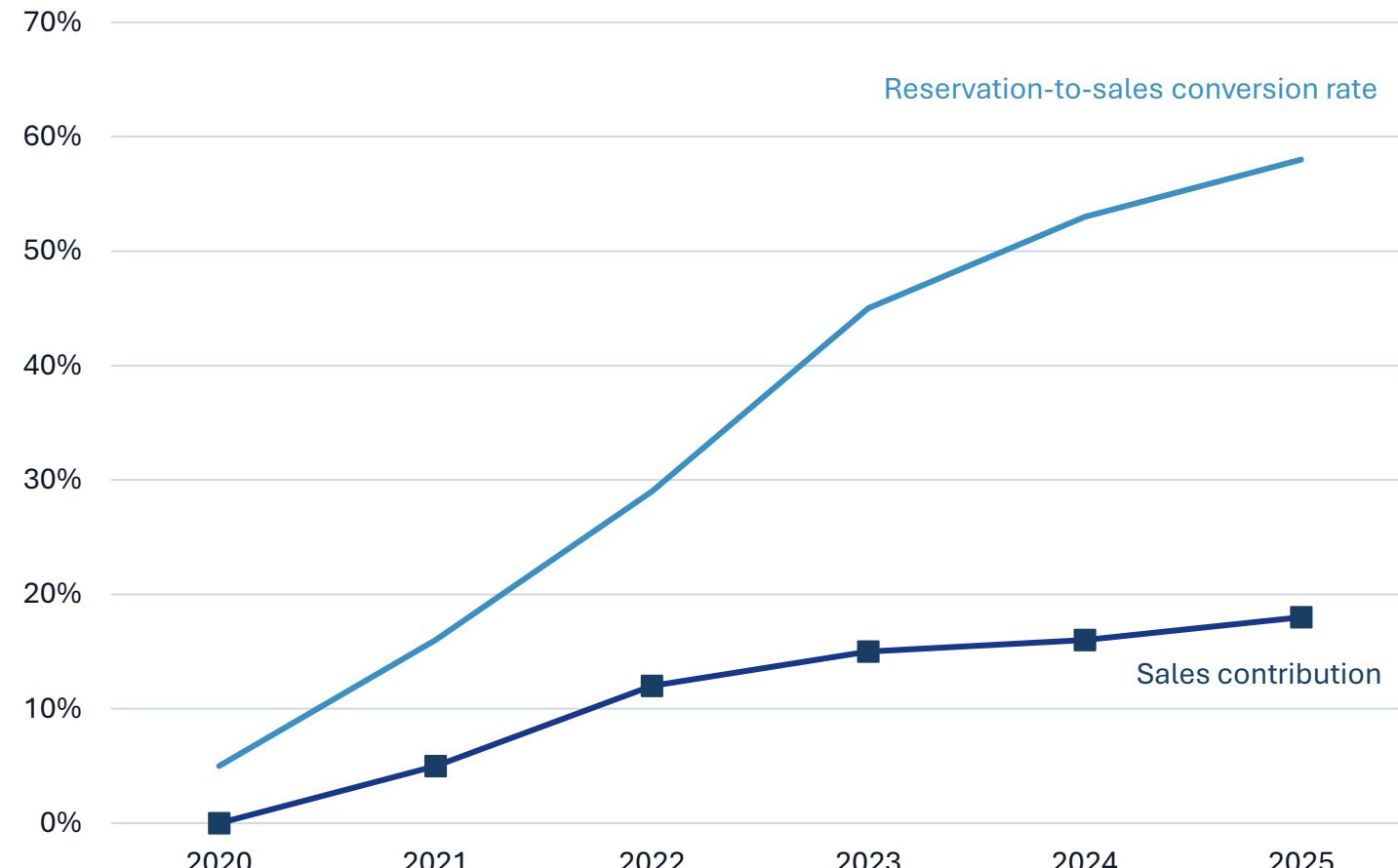
3 - 4 bds | 2.5 - 3 ba | 1,932 sqft | 2 story | 2 garage

SEE EXTERIOR SEE 3D TOUR

Map

Initial purchase price*
\$349,790

Next >





Our growing Build-to-Rent business develops horizontal apartment communities designed to cater to consumers seeking an alternative to traditional multi-family rentals.

Nine

markets with Yardly operations

45+

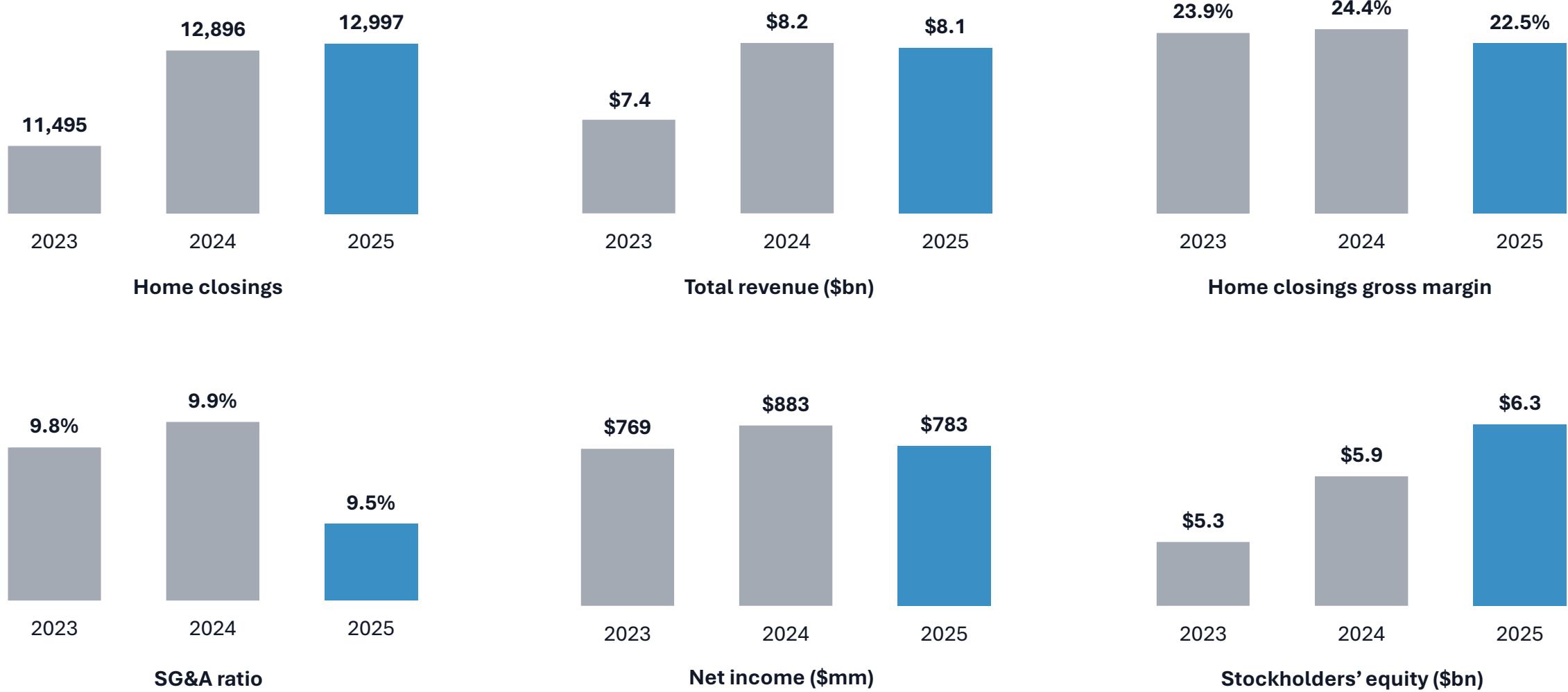
Owned & controlled Yardly communities

\$3B

Land banking capacity dedicated to Yardly's expansion



A track record of translating growth into financial performance



The investment thesis for TMHC



Efficiently investing in our core homebuilding operations

- Diversified portfolio serves homebuyer demand across the consumer spectrum, with a growing focus on move-up and resort lifestyle buyers
- Substantial opportunity to gain share within existing footprint and adjacent markets
- Proven track record of successful growth via organic investment and acquisitions



Drive healthy returns and cash flow by executing balanced operating strategy

- Manage sales pace and pricing community-by-community to optimize performance
- Leverage our best-in-class financial services team to maximize value for homebuyers with effective incentive strategies
- Capture overhead and operational efficiencies through innovative technology solutions



Maintain balance sheet strength, support growth and drive returns

- Returns-driven allocation framework prioritizes liquidity and balance sheet health with future growth opportunities
- Strategic use of land financing tools to enhance capital efficiency, improve asset turns and mitigate risk
- Seek to outperform the industry through full housing cycles with a focus on return on equity and shareholder value creation



Appendix

TaylorMorrison

Historical operating data by region

| | 2023 | Q1 2024 | Q2 2024 | Q3 2024 | Q4 2024 | 2024 | Q1 2025 | Q2 2025 | Q3 2025 | Q4 2025 | 2025 |
|-----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Net Sales Orders | | | | | | | | | | | |
| East | 3,968 | 1,295 | 1,160 | 1,140 | 993 | 4,588 | 1,391 | 1,147 | 1,024 | 1,019 | 4,581 |
| Central | 2,725 | 904 | 815 | 747 | 784 | 3,250 | 867 | 731 | 602 | 599 | 2,799 |
| West | 4,137 | 1,487 | 1,136 | 943 | 844 | 4,410 | 1,116 | 855 | 842 | 881 | 3,694 |
| TMHC | 10,830 | 3,686 | 3,111 | 2,830 | 2,621 | 12,248 | 3,374 | 2,733 | 2,468 | 2,499 | 11,074 |
| Homes Closed | | | | | | | | | | | |
| East | 4,480 | 933 | 1,237 | 1,320 | 1,432 | 4,922 | 1,110 | 1,325 | 1,361 | 1,376 | 5,172 |
| Central | 3,143 | 832 | 864 | 932 | 924 | 3,552 | 883 | 925 | 749 | 843 | 3,400 |
| West | 3,872 | 966 | 1,099 | 1,142 | 1,215 | 4,422 | 1,055 | 1,090 | 1,214 | 1,066 | 4,425 |
| TMHC | 11,495 | 2,731 | 3,200 | 3,394 | 3,571 | 12,896 | 3,048 | 3,340 | 3,324 | 3,285 | 12,997 |
| Home Closings Revenue | | | | | | | | | | | |
| East | \$2,619 | \$542 | \$691 | \$758 | \$836 | \$2,827 | \$626 | \$695 | \$740 | \$756 | \$2,817 |
| Central | \$1,936 | \$472 | \$481 | \$516 | \$501 | \$1,969 | \$477 | \$482 | \$383 | \$438 | \$1,780 |
| West | \$2,604 | \$622 | \$748 | \$755 | \$833 | \$2,959 | \$727 | \$789 | \$878 | \$764 | \$3,158 |
| TMHC | \$7,159 | \$1,636 | \$1,920 | \$2,029 | \$2,170 | \$7,755 | \$1,830 | \$1,966 | \$2,001 | \$1,958 | \$7,755 |
| Home Closings Gross Margin | | | | | | | | | | | |
| East | 27.4% | 27.0% | 26.0% | 27.3% | 27.4% | 26.9% | 24.3% | 22.2% | 22.5% | 22.1% | 22.7% |
| Central | 25.4% | 26.0% | 25.3% | 24.6% | 22.3% | 24.5% | 24.3% | 21.9% | 21.5% | 23.3% | 22.8% |
| West | 19.1% | 19.9% | 20.8% | 22.5% | 23.7% | 21.9% | 23.5% | 22.7% | 22.1% | 20.6% | 22.2% |
| TMHC | 23.9% | 24.0% | 23.8% | 24.8% | 24.8% | 24.4% | 24.0% | 22.3% | 22.1% | 21.8% | 22.5% |
| Sales Order Backlog | | | | | | | | | | | |
| East | 2,071 | 2,433 | 2,356 | 2,176 | 1,737 | 1,737 | 2,018 | 1,840 | 1,503 | 1,146 | 1,146 |
| Central | 1,299 | 1,371 | 1,423 | 1,238 | 1,098 | 1,098 | 1,082 | 888 | 741 | 497 | 497 |
| West | 1,919 | 2,440 | 2,477 | 2,278 | 1,907 | 1,907 | 1,968 | 1,733 | 1,361 | 1,176 | 1,176 |
| TMHC | 5,289 | 6,244 | 6,256 | 5,692 | 4,742 | 4,742 | 5,068 | 4,461 | 3,605 | 2,819 | 2,819 |
| Backlog Value | | | | | | | | | | | |
| East | \$1,480 | \$1,715 | \$1,641 | \$1,494 | \$1,191 | \$1,191 | \$1,286 | \$1,180 | \$966 | \$747 | \$747 |
| Central | \$864 | \$871 | \$875 | \$758 | \$669 | \$669 | \$640 | \$514 | \$424 | \$287 | \$287 |
| West | \$1,300 | \$1,662 | \$1,682 | \$1,578 | \$1,333 | \$1,333 | \$1,435 | \$1,245 | \$948 | \$822 | \$822 |
| TMHC | \$3,645 | \$4,248 | \$4,198 | \$3,830 | \$3,192 | \$3,192 | \$3,361 | \$2,939 | \$2,338 | \$1,857 | \$1,857 |

Dollars in millions, unless noted. Totals may not sum due to rounding.

Reconciliation of Non-GAAP Financial Measures

| (Dollars in thousands) | Three Months Ended December 31, | | Twelve Months Ended December 31, | |
|--|------------------------------------|-------------------|-------------------------------------|---------------------|
| | 2025 | 2024 | 2025 | 2024 |
| | \$ 1,958,357 | \$ 2,169,703 | \$ 7,755,434 | \$ 7,755,219 |
| Home closings revenue | 1,531,510 | 1,632,003 | 6,008,007 | 5,863,743 |
| Home closings gross margin | \$ 426,847 | \$ 537,700 | \$ 1,747,427 | \$ 1,891,476 |
| Inventory impairment charges | — | 2,711 | 28,821 | 5,036 |
| Warranty adjustment charges | \$ — | \$ 592 | \$ 5,596 | \$ 3,656 |
| Adjusted home closings gross margin | \$ 426,847 | \$ 541,003 | \$ 1,781,844 | \$ 1,900,168 |
| Home closings gross margin as a percentage of home closings revenue | 21.8% | 24.8% | 22.5% | 24.4% |
| Adjusted home closings gross margin as a percentage of home closings revenue | 21.8% | 24.9% | 23.0% | 24.5% |

| (Dollars in thousands, except per share data) | Three Months Ended December 31, | | Twelve Months Ended December 31, | |
|---|------------------------------------|-------------------|-------------------------------------|-------------------|
| | 2025 | 2024 | 2025 | 2024 |
| | \$ 174,016 | \$ 242,453 | \$ 782,500 | \$ 883,309 |
| Net income | — | 17,392 | — | 23,682 |
| Legal reserves or settlements | — | 20,530 | 28,821 | 29,637 |
| Real estate impairment charges | 4,905 | 6,545 | 14,791 | 9,453 |
| Pre-acquisition abandonment charges | — | 592 | 5,596 | 3,656 |
| Warranty adjustment charges | — | — | — | — |
| Loss on extinguishment of debt, net | 13,324 | — | 13,324 | — |
| Tax impact due to above non-GAAP reconciling items | (4,058) | (9,282) | (15,049) | (15,488) |
| Adjusted net income | \$ 188,187 | \$ 278,230 | \$ 829,983 | \$ 934,249 |
| Basic weighted average number of shares | 97,106 | 103,189 | 99,069 | 104,813 |
| Adjusted earnings per common share - Basic | \$ 1.94 | \$ 2.70 | \$ 8.38 | \$ 8.91 |
| Diluted weighted average number of shares | 98,656 | 105,218 | 100,707 | 106,846 |
| Adjusted earnings per common share - Diluted | \$ 1.91 | \$ 2.64 | \$ 8.24 | \$ 8.74 |

Reconciliation of Non-GAAP Financial Measures

| (Dollars in thousands) | As of December 31, | | | | | |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Total debt | \$2,928,395 | \$3,302,124 | \$2,483,861 | \$2,017,102 | \$2,120,483 | \$2,291,107 |
| Plus: unamortized debt issuance cost, net | (2,365) | (2,322) | 10,767 | 8,375 | 6,616 | 11,667 |
| Less: mortgage warehouse facilities borrowings | (127,289) | (413,887) | (306,072) | (153,464) | (174,460) | (82,605) |
| Total homebuilding debt | \$2,798,741 | \$2,885,915 | \$2,188,556 | \$1,872,013 | \$1,952,639 | \$2,220,169 |
| Total stockholders' equity | 3,593,750 | 3,970,982 | 4,646,859 | 5,332,286 | 5,878,180 | 6,309,286 |
| Total capitalization | \$6,392,491 | \$6,856,897 | \$6,835,415 | \$7,204,299 | \$7,830,819 | \$8,529,458 |
| Total homebuilding debt to capitalization ratio | 43.8% | 42.1% | 32.0% | 26.0% | 24.9% | 26.0% |
| Total homebuilding debt | \$2,798,741 | \$2,885,915 | \$2,188,556 | \$1,872,013 | \$1,952,639 | \$2,220,169 |
| Less: cash and cash equivalents | (532,843) | (832,821) | (724,488) | (798,568) | (487,151) | (850,037) |
| Net homebuilding debt | \$2,265,898 | \$2,053,094 | \$1,464,068 | \$1,073,445 | \$1,465,488 | \$1,370,132 |
| Total stockholders' equity | 3,593,750 | 3,970,982 | 4,646,859 | 5,332,286 | 5,878,180 | 6,309,289 |
| Total capitalization | \$5,859,648 | \$6,024,076 | \$6,110,927 | \$6,405,731 | \$7,343,668 | \$7,679,421 |
| Net homebuilding debt to capitalization ratio | 38.7% | 34.1% | 24.0% | 16.8% | 20.0% | 17.8% |

Reconciliation of non-GAAP financial measures

In addition to the results reported in accordance with accounting principles generally accepted in the United States (“GAAP”), we provide our investors with supplemental information relating to: (i) adjusted net income and adjusted earnings per common share, (ii) adjusted home closings gross margin and (iii) net homebuilding debt to capitalization ratio.

Adjusted net income and adjusted earnings per common share are non-GAAP financial measures that reflect the net income/(loss) available to the Company excluding, to the extent applicable in a given period, the impact of real estate and inventory impairment charges, impairment of investment in unconsolidated entities, pre-acquisition abandonment charges, unique and unusual warranty charges, gains/losses on land transfers to joint ventures, extinguishment of debt, net, and legal reserves or settlements that the Company deems not to be in the ordinary course of business and in the case of adjusted net income and adjusted earnings per common share, the tax impact due to such items. Adjusted home closings gross margin is a non-GAAP financial measure calculated as GAAP home closings gross margin (which is inclusive of capitalized interest), excluding inventory impairment charges and unique and unusual warranty charges. Net homebuilding debt to capitalization ratio is a non-GAAP financial measure we calculate by dividing (i) total debt, plus unamortized debt issuance cost/(premium), net, and less mortgage warehouse facilities borrowings, net of unrestricted cash and cash equivalents (“net homebuilding debt”), by (ii) total capitalization (the sum of net homebuilding debt and total stockholders’ equity).

Management uses these non-GAAP financial measures to evaluate our performance on a consolidated basis, as well as the performance of our segments, and to set targets for performance-based compensation. We also use the net homebuilding debt to total capitalization ratio as an indicator of overall financial leverage and to evaluate our performance against other companies in the homebuilding industry. In the future, we may include additional adjustments in the above-described non-GAAP financial measures to the extent we deem them appropriate and useful to management and investors.

We believe that adjusted net income and adjusted earnings per common share are useful for investors in order to allow them to evaluate our operations without the effects of various items we do not believe are characteristic of our ongoing operations or performance and also because such metrics assist both investors and management in analyzing and benchmarking the performance and value of our business. Because we use the net homebuilding debt to total capitalization ratio to evaluate our performance against other companies in the homebuilding industry, we believe this measure is also relevant and useful to investors for that reason. We believe that adjusted home closings gross margin is useful to investors because it allows investors to evaluate the performance of our homebuilding operations without the varying effects of items or transactions we do not believe are characteristic of our ongoing operations or performance.

These non-GAAP financial measures should be considered in addition to, rather than as a substitute for, the comparable U.S. GAAP financial measures of our operating performance or liquidity. Although other companies in the homebuilding industry may report similar information, their definitions may differ. We urge investors to understand the methods used by other companies to calculate similarly-titled non-GAAP financial measures before comparing their measures to ours.

A reconciliation of these measures to the comparable GAAP measures is presented above. For purposes of our presentation of our non-GAAP financial measures for the three and twelve months ended December 30, 2024, such measures have been recast to include certain adjustments being presented in the three and twelve months ended December 31, 2025 that were previously deemed immaterial in the prior period.

Forward-looking statements

This presentation includes “forward-looking statements.” These statements are subject to a number of risks, uncertainties and other factors that could cause our actual results, performance, prospects or opportunities, as well as those of the markets we serve or intend to serve, to differ materially from those expressed in, or implied by, these statements. You can identify these statements by the fact that they do not relate to matters of a strictly factual or historical nature and generally discuss or relate to forecasts, estimates or other expectations regarding future events. Generally, the words ““anticipate,” “estimate,” “expect,” “project,” “intend,” “plan,” “believe,” “may,” “will,” “can,” “could,” “might,” “should” and similar expressions identify forward-looking statements, including statements related to expected financial, operating and performance results, planned transactions, planned objectives of management, future developments or conditions in the industries in which we participate and other trends, developments and uncertainties that may affect our business in the future.

Such risks, uncertainties and other factors include, among other things: inflation or deflation; changes in general and local economic conditions; slowdowns or severe downturns in the housing market; homebuyers’ ability to obtain suitable financing; increases in interest rates, taxes or government fees; shortages in, disruptions of and cost of labor; higher cancellation rates of existing agreements of sale; competition in our industry; any increase in unemployment or underemployment; the seasonality of our business; the physical impacts of climate change and the increased focus by third-parties on sustainability issues; our ability to obtain additional performance, payment and completion surety bonds and letters of credit; significant home warranty and construction defect claims; our reliance on subcontractors; failure to manage land acquisitions, inventory and development and construction processes; failure to develop and maintain relationships with suitable land banks; availability of land and lots at competitive prices; decreases in the market value of our land inventory; new or changing government regulations, policy initiatives and legal challenges; our compliance with environmental laws and regulations regarding climate change; our ability to sell mortgages we originate and claims on loans sold to third parties; governmental regulation applicable to our financial services and title services business; the loss of any of our important commercial lender relationships; our ability to use deferred tax assets; raw materials and building supply shortages and price fluctuations, including as a result of tariffs; our concentration of significant operations in certain geographic areas; risks associated with our unconsolidated joint venture arrangements; information technology failures and data security breaches; costs to engage in and the success of future growth or expansion of our operations or acquisitions or disposals of businesses; costs associated with our defined benefit and defined contribution pension schemes; damages associated with any major health and safety incident; our ownership, leasing or occupation of land and the use of hazardous materials; existing or future litigation, arbitration or other claims; negative publicity or poor relations with the residents of our communities; failure to recruit, retain and develop highly skilled, competent people; utility and resource shortages or rate fluctuations; constriction of the capital markets; risks related to instability in the banking system; risks associated with civil unrest, acts of terrorism, threats to national security, the conflicts in Eastern Europe and the Middle East and other geopolitical events; the scale and scope of current and future public health events, including pandemics and epidemics; any failure of lawmakers to agree on a budget or appropriation legislation to fund the federal government’s operations (also known as a government shutdown), and financial markets’ and businesses’ reactions to any such failure; risks related to our substantial debt and the agreements governing such debt, including restrictive covenants contained in such agreements; our ability to access the capital markets; the risks associated with maintaining effective internal controls over financial reporting; provisions in our charter and bylaws that may delay or prevent an acquisition by a third party; and our ability to effectively manage our expanded operations.

In addition, other such risks and uncertainties may be found in our most recent annual report on Form 10-K and our subsequent quarterly reports filed with the Securities and Exchange Commission (SEC) as such factors may be updated from time to time in our periodic filings with the SEC. We undertake no duty to update any forward-looking statement, whether as a result of new information, future events or changes in our expectations, except as required by applicable law.

Investor relations contact

Mackenzie Aron
Vice President
Investor Relations
investor@taylormorrison.com
(407) 906-6262