



Quick Move-In Homes



1/0 buydown on a 30-year FHA mortgage*

- Year 1: 3.875% Rate / 5.6376% APR
- Years 2-30-: 4.875% Rate / 5.6376% APR



1/0 buydown on a 30-year VA mortgage**

- Year 1: 3.875% Rate / 5.8155% APR
- Years 2-30: 4.875% Rate / 5.8155% APR



PLUS, **\$5,000** in Paid Closing Costs***

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*The payment is based on a \$320,000 sales price with a \$308,800 loan amount. Financed amount is \$314,204 which includes the FHA UFMIP of 1.75%. A 3.50% down payment and a minimum credit score of 640 is required. The interest rate applies to a 30-year FHA loan with a 1/0 buy-down. The interest rate is temporarily reduced to 3.875% for year 1, 4.875% for year 2-30. The ANNUAL PERCENTAGE RATE is 5.6376%. Program is available on selected Quick Move-In homes and applies to new contracts only. Promotion does not apply cancellations, re-writes, or transfers. The seller's contribution is limited to agency limits, which depend on the loan program and LTV. Buyer must occupy the property as their primary residence and meet all qualification requirements of the program. The buyer must make a loan application within 48 hours of contract signing and must close by May 30, 2025. Other financing programs may be available with as little as 0% down. The rate is subject to change without notice and is not guaranteed until locked with M/I Financial, LLC. Financing is offered through M/I Financial, LLC (NMLS# 50684). Restrictions do apply.

**The payment is based on a \$320,000 sales price with a \$320,000 loan amount. Financed amount is \$326,880 which includes the VA Funding Fee of 2.15%. A 0% down payment and a minimum credit score of 640 is required. The interest rate applies to a 30-year VA loan with a 1/0 buy-down. The interest rate is temporarily reduced to 3.875% for year 1, 4.875% for year 2-30. The ANNUAL PERCENTAGE RATE is 5.8155%. Program is available on selected Quick Move-In homes and applies to new contracts only. Promotion does not apply cancellations, re-writes, or transfers. The seller's contribution is limited to agency limits, which depend on the loan program and LTV. Buyer must occupy the property as their primary residence and meet all qualification requirements of the program. The buyer must make a loan application within 48 hours of contract signing and must close by May 30, 2025. Other financing programs may be available with as little as 3.5% down. The rate is subject to change without notice and is not guaranteed until locked with M/I Financial, LLC. Financing is offered through M/I Financial, LLC (NMLS# 50684). Restrictions do apply.

***In addition to the limited-time rate, the buyer will receive \$5,000 towards allowable closing costs through M/I Financial, LLC (NMLS# 50684). Closing costs exclude prepaid items such as taxes, insurance, and escrows. The seller's contribution is limited to agency limits, which depend on the loan program and LTV. Buyer will be responsible for any down payment required by the loan program guidelines and any upfront mortgage insurance premiums. Offer is for a limited time only and is subject to change at any time without notice. Valid on FULL-PRICED CONTRACTS written between 4/7/2025 and 5/13/2025.