



Built for **GREAT RATES**



M/I HOMES



2/1 Buydown FHA Rate with use of M/I Financial, LLC

2.875%
YEAR 1*

3.875%
YEAR 2*

4.875%
YEAR 3-30*

5.6272%
APR*

— OR —

Secure a FHA Rate with use of M/I Financial, LLC
**PLUS 3% of your base price to use
towards allowable closing costs.†**

4.875% / 5.6272%
RATE** APR**

*The interest rate is based on a 30-year fixed rate FHA loan with a 2/1 buydown on a sales price of \$414,508 and a \$400,000 loan amount. Financed amount is \$407,000 which includes the FHA UFMIP of 1.75%. A 3.5% down payment and a minimum credit score of 640 is required. The interest rate is temporarily reduced to 2.875% for year 1, 3.875% for year 2, and 4.875% for years 3-30. The ANNUAL PERCENTAGE RATE is 5.6272%. 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 June 30th, 2025. Other financing programs may be available with as little as 5% down. The rate is subject to change without notice and is not guaranteed until locked with M/I Financial, LLC. Maximum allowable FHA county loan limits apply. Financing is offered through M/I Financial, LLC (NMLS# 50684). Restrictions do apply.

**The interest rate of 4.875% is based on a 30-year fixed rate FHA loan with a sales price of \$414,508 and a \$400,000 loan amount. Financed amount is \$407,000 which includes the FHA UFMIP of 1.75%. A 3.5% down payment and a minimum credit score of 640 is required. The ANNUAL PERCENTAGE RATE is 5.6272%. Program is available on selected Quick Move-In homes and applies to new contracts only. Promotion does not apply to 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 June 30th, 2025. Other financing programs may be available with as little as 5% down. The rate is subject to change without notice and is not guaranteed until locked with M/I Financial, LLC. Maximum allowable FHA county loan limits apply. Financing is offered through M/I Financial, LLC (NMLS# 50684). Restrictions do apply.

†In addition to the limited-time rate, the buyer will receive 3% of their base price 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 2/25/2025 and 4/30/2025

