



# HOLIDAY OF HOMES

Below Market\* 3/2/1 FHA Buydown Rate

**1.875%** | **2.875%** | **3.875%**  
YEAR 1\*\* | YEAR 2\*\* | YEAR 3-30\*\*

**4.875%** / **5.6328%**  
YEAR 4-30\*\* / APR\*\*

PLUS: receive paid closing costs up to \$6,000!\*\*\*



M/I HOMES

\*Below-market rate as compared to the weekly Freddie Mac Primary Mortgage Market Survey.

\*\*Promotional Rate is based on a \$350,000 sales price with a \$337,750 base loan amount. The financed amount of \$343,660, 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 applies to a 30-year fixed FHA loan with a 3/2/1 buy-down. The 4.875% interest rate is temporarily reduced to 1.875% for year 1, 2.875% for year 2, 3.875% for year 3 and 4.875% for years 4-30. The ANNUAL PERCENTAGE RATE is 5.6328%. The 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 December 31st, 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.

\*\*\*On top of the 3/2/1 buydown, the buyer is to receive up to \$6,000 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. The program is available on selected Quick Move-In homes and applies to new contracts only. Promotion does not apply to cancellations, rewrites, or transfers. Offer is for a limited time only and is subject to change at any time without notice. Offer valid on FULL-PRICED CONTRACTS written between 12/1/2025 and 12/8/2025. Must close by 12/31/25. Restrictions do apply.

