



LONG-TERM RATE LOCK with float down bonus

Protection if rates rise, and savings if they fall!!



Smart Series

To-Be-Built Homes Closing By 12/31

- **VA:** 5.5% Rate 5.995% APR*
- **FHA:** 5.5% Rate / 6.281 % APR**
- **CONV:** 5.875% Rate / 6.1022% APR***



- **\$7,500** in Paid Closing Costs
- **Free** Covered Patio
- **Half-Off** Lot Premium

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*The interest rate of 5.50% applies to a 30-year VA loan with a financed funding fee of 3.3% based on \$400,000 sales price and \$413,200 loan amount. A 0% down payment and a minimum credit score of 640 is required. The ANNUAL PERCENTAGE RATE is 5.995%. Program is available on select homes only and applies to new contracts written between 7/1/2025 and 7/31/2025. 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 31, 2025. If interest rate is lower 30 days prior to closing, buyer has the option to float down to current market rate. Maximum allowable VA county loan limits apply. 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. Financing is offered through M/I Financial, LLC (NMLS# 50684). Funds are limited and program can be discontinued at any time and without notice. Restrictions do apply.

**The interest rate of 5.50% 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 UPFIP of 1.75%. A 3.5% down payment and a minimum credit score of 640 is required. The ANNUAL PERCENTAGE RATE is 6.281%. Program is available on select homes only and applies to new contracts written between 7/1/2025 and 7/31/2025. 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 31, 2025. If interest rate is lower 30 days prior to closing, buyer has the option to float down to current market rate. 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). Funds are limited and program can be discontinued at any time and without notice. Restrictions do apply.

***The interest rate of 5.875% is based on a 30-year fixed rate conventional loan. The sales price is \$414,508 with a loan amount of \$331,606. A 20% down payment and a minimum credit score of 720 is required. The ANNUAL PERCENTAGE RATE is 6.1022%. Program is available on select homes only and applies to new contracts written between 6/16/2025 and 6/30/2025. 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 31, 2025. If interest rate is lower 30 days prior to closing, buyer has the option to float down to current market rate. 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. Conforming Conventional loan limits apply. Financing is offered through M/I Financial, LLC (NMLS# 50684). Funds are limited and program can be discontinued at any time and without notice. Restrictions do apply.

† On top of the rate, buyer to receive a free covered back patio, half off lot premium, and up to \$7,500 towards allowable closing costs through M/I Financial, LLC (NMLS #50684). Applicable on to-be-built homes in Smart Series communities only. 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. Offer valid on FULL PRICED CONTRACTS written between 7/1/2025 and 7/31/2025.