



1/o Buydown Rate on a 30-Year FHA Mortgage Loan with use of M/I Financial, LLC

4.375% 5.375% 6.163% YEAR 2-30* 6.163% APR*

Promotional rate applies to contracts written for a limited time on homes that close by April 30, 2025 and is based on a sales price of \$289,999 with a \$279,849 base loan amount. The interest rate applies to a 30-year FHA loan with a 1/1 temporary buy-down. Financed amount is \$288,749 which includes the FHA UFMIP of 175%. The interest rate is temporarily reduced to 4,375% for year 1 and then 5,375% for years 2-30. The ANNUAL PERCENTAGE RATE is 1635% A 3,55% down payment and a minimimum credit is core of 640 is required. Program is available on selected Ouick Move-In homes and applies to new contracts only. Promotion does not apply cancellations, re-writense, or transfers. The seller's contribution is limited to agency limits. 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 April 30, 2025. Other financing programs may be available with as little as 5% down. The rate is subject to change without notice and is not quaranteed until locked with M/I Financial, LLC. Maximum allowable FHA county loan limits apply. Financial is the CREATE Program is a contract applies to a change without notice and is not equire.

