



LOWER PAYMENTS

Market

with 2/1 Buydown thru M/I Financial, LLC



6.375% Rate / 7.6293% APR*



2.875% Rate / 5.6322% APR**



3.875% Rate / 5.6322% APR**



4.875% Rate / 5.6322% APR**

\$950 to \$502 per month savings



M/I HOMES

*Rate is based off of the FHA Market Rate on July 2025 for a 30-year fixed rate FHA loan. The ANNUAL PERCENTAGE RATE is 7.6293% and is based on a sales price of \$399,999 with a loan amount of \$385,999 with a monthly payment of \$2580.
**The interest rate of 4.875% is based on a 30-year fixed rate FHA loan with a 2/1 buydown on a sales price of \$399,999 and a \$385,999 loan amount with a monthly payment of \$2,078.48. The financed amount is \$392,753, 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, resulting in a monthly payment of \$1,629.50, and 3.875% for year 2, resulting in a monthly payment of \$1,846.87. From year 3 through year 30, the interest rate is 4.875%, with a monthly payment of \$2,078.48. Payments do not include taxes, insurance, HOA or FHA monthly mortgage insurance so your total payment will be higher. The ANNUAL PERCENTAGE RATE is 5.6322%. 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. Promotional rate applies to contracts written by 9/30/2025. The buyer must make a loan application within 48 hours of contract signing and must close by 11/28/2025. 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. Restrictions do apply. Financing is offered through M/I Financial, LLC (NMLS# 50684).

