GREAT RATE!

30-Year Fixed Conventional Loan

4.875% RATE*

4.9249% APR*

Plus, Up To $10,000 in Closing Costs**

with use of M/I Financial, LLC

M/I HOMES

*The interest rate of 4.875% is based on a 30-year fixed rate conventional loan with a 20% down payment. The sales price is $500,000 with a loan amount of $400,000. The ANNUAL PERCENTAGE RATE is 4.9249%. A minimum credit score of 720 is required. Program is available on select homes only and applies to new contracts written on or after September 12, 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 November 28, 2025. Other financing options may be available with as little as 5% down. 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). Restrictions do apply.

**Closing Costs up to $10,000 may apply to buyer's costs, including lender fees, title fees, prepaid escrows, and 3rd party fees. Buyers are responsible for the buyer's portion of prorated HOA fees and/or dues. The seller's contribution is limited to agency limits of 3% to 6% (depending on the percentage of the down payment and loan program). Buyer will be responsible for any down payment required by the loan program guidelines and any upfront mortgage insurance premiums. Closing Costs are only valid when buyers use M/I Financial, LLC (NMLS #50684) and are limited to the amount determined per community. Incentives and availability are subject to change without notice. Cannot be combined with any other offers. Some restrictions apply. See an M/I Homes New Home Consultant for specific details.