

GREAT RATES AND MORE!

With use of M/I Financial, LLC



2-1 Buydown FHA/VA Rate

2.875% | **3.875%** | **4.875%** / **5.632%**
YEAR 1* | YEAR 2* | YEAR 3-30* | APR*

Up to \$10,000 in Paid Closing Costs on Quick Move-In Homes**



M/I HOMES

*The payment is based on a \$414,507 sales price with a \$400,000 loan amount. Financed amount is \$407,000 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 Federal Housing Authority loan with a 2/1 buy-down. The interest rate is temporarily reduced to 2.875% for year 1, 3.875% for year 2, and 4.875% for years 3-30. The ANNUAL PERCENTAGE RATE is 5.632%. Program is available on selected Quick Move-In homes and applies to new contracts only. Promotion does not apply 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, 2024. 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.

**Up to \$10,000 in paid closing costs in paid closing costs for Quick Move-In contracts apply to buyer's costs, including lender fees, title fees, prepaid escrows, and third-party fees and require the use of M/I Financial, LLC. The amount of closing costs varies by community. 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 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. Below market rates also vary by home and community. Financing is offered through M/I Financial, LLC (NMLS #50684). Some restrictions apply. Promotional offers are valid on contracts written before December 31, 2024 only. Contact an NHC or an M/I Financial representative with any questions or to qualify for a home loan. Offer is subject to change without notice.

