

# M/I HOMES *dream* **BIG**

For a limited-time you can **choose the best way to save**  
with the use of M/I Financial, LLC.

2/1 Buydown on a 30-year FHA Loan

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

OR

2/1 Buydown on a 30-year Conventional Loan

**3.875%** | **4.875%** | **5.875%** / **5.9398%**  
YEAR 1\*\* | YEAR 2\*\* | YEAR 3-30\*\* | APR\*\*

OR

Up to **\$15,000 in Paid Closing Costs**



M/I HOMES

\*The interest rate applies to a 30-year FHA loan with a 2/1 buy-down with a sales price of \$414,508 and a \$400,000 loan amount. The 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 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%. 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. The buyer must make a loan application within 48 hours of contract signing and must close by July 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 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.

\*\*The interest rate applies to a 30-year conventional loan with a 2/1 buy-down. 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 interest rate is temporarily reduced to 3.875% for year 1, 4.875% for year 2, and 5.875% for years 3-30. The ANNUAL PERCENTAGE RATE is 5.9398%. This 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. The buyer must make a loan application within 48 hours of contract signing and must close by July 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 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.

\*\*\*Paid closing costs may vary per home and apply to buyer's costs, including allowable closing costs, prepaid, and capital contribution fees up to 3% of the sales price (excludes discount points, future HOA dues, and fees from home inspections, radon inspections, or any other purchase-related transaction fee). The purchaser is responsible for closing costs in excess of this contribution. The seller's contribution is limited to lender limits of 3% to 6% (depending on the percentage of down payment and loan program selected). The buyer/purchaser is responsible for any down payment required by the loan program guidelines and any upfront mortgage insurance premiums. See NHC for specific community incentives. Paid closing costs vary by community and are only available when financing through M/I Financial, LLC (NMLS #50684). The offer is for a limited time and is subject to change.

