



## SELECT INVENTORY HOMES

Limited Time 2/1 Buydown with First-Year Rates as Low as:

**2.875%/5.6384%** APR (FHA/VA)\*  
through M/I Financial LLC

Plus, **\$5,000** in closing costs!

*harvest*

of Homes

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\*The payment is based on a \$320,000 sales price with a \$308,800 loan amount. Financed amount is \$314,204 which includes the FHA UFMP 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 5.6384%. 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. Valid for contracts written between 10/28/2024-11/3/2024 and must close by November 29th, 2024. Financing programs may be available with as little as 5% down. Available on new business only to new customers not currently under contract with M/I Homes. Available on advertised price only. The rate is subject to change without notice and is not guaranteed until locked with M/I Financial, LLC. Financing is offered through M/I Financial, LLC (NMLS# 50684). Restrictions do apply.

\*\*Buyer to receive \$5,000 in paid closing costs. Closing costs exclude prepaid items such as taxes, insurance, and escrows. The seller's contribution is limited to agency limits which depend on the loan program and LTV. Buyer will be responsible for any down payment required by the loan program guidelines and any upfront mortgage insurance premiums. Valid on FULL PRICED CONTRACTS written between 10/28/2024 and 10/31/2024