

**QUICK MOVE-IN
HOMES**



Limited Time!

4.875%
RATE*

5.6432%
APR*

**PLUS \$5,000 in closing costs* OR forgo rate
and receive \$10,000 in closing costs***

*Donate a new backpack and receive an extra \$1,000 in closing costs***

Sales@mihomes.com
mihomes.com/SaveByTheBell



*The interest rate is 4.875% with a 30-year FHA fixed rate mortgage and a 3.50% down payment. The ANNUAL PERCENTAGE RATE IS 5.6432% and is based on a sales price of \$304,990 with a loan amount of \$299,465. The program is available on select inventory homes only. Buyer must occupy the property and meet all qualification requirements of the program. The Seller's contribution is limited to agency limits which depend on the loan program and LTV. Payments are based on a minimum 640 credit score. Buyer must make loan application within 48 hours of contract signing and must close by August 30th, 2024. Advertised rate is for a limited time and is subject to change without notice. The rate is not guaranteed until locked with M/I Financial, LLC (NMLS# 50684). Financing is offered through M/I Financial, LLC (NMLS# 50684). This program is offered on VA loans as well. Buyer to receive \$5,000 in closing costs if choosing to use the limited-time interest rate. If buyer waives the limited time rate, buyer to receive \$10,000 in closing costs. Offers cannot be combined. Allowable closing costs through M/I Financial, LLC (NMLS #50684) 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. Some restrictions apply. Availability may vary per plan, homesite, and community. Offer is for a limited time only and is subject to change at any time without notice. Valid on FULL PRICED CONTRACTS written between 7/8/2024 and 7/31/2024.

**If buyer donates backpack, they will receive \$1,000 towards allowable closing costs through M/I Financial, LLC (NMLS# 50684) in addition to chosen incentives.

