

RATE LOCK

Offered through M/I Financial, LLC

30 Year FHA Fixed-Rate Mortgage*

5.25% / **6.314%**
RATE* / APR*

30 Year VA Fixed-Rate Mortgage**

5.25% / **5.879%**
RATE** / APR**

30 Year Conventional Fixed-Rate Mortgage***

5.25% / **5.812%**
RATE*** / APR***



M/I HOMES

*The interest rate of 5.25% is based on a 30-year fixed rate FHA loan with a sales price of \$400,000 and a \$386,000 loan amount. Financed amount is \$392,755 which includes the FHA UFMP of 1.75%. A 3.5% down payment and a minimum credit score of 640 is required. The ANNUAL PERCENTAGE RATE is 6.314%. Program is available on select homes only and applies to new contracts written on or after 3/26/26. 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 30th, 2026. If interest rate is lower 30 days prior to closing buyer has the option to float down to current market rate. A 1% prepaid lock deposit is due at the time of application/rate lock. 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). Funds are limited and program can be discontinued at any time and without notice. Restrictions do apply.

**The interest rate of 5.25% applies to a 30-year fixed VA loan with a financed funding fee of 3.3% based on a \$400,000 sales price and a \$413,200 loan amount. A 0% down payment and a minimum credit score of 640 is required. The ANNUAL PERCENTAGE RATE is 5.879%. Program is available on select homes only and applies to new contracts written on or after 3/26/26. 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 30th, 2026. If interest rate is lower 30 days prior to closing, buyer has the option to float down to current market rate. A 1% prepaid lock deposit is due at the time of application/rate lock. Maximum allowable VA county loan limits apply. 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). Funds are limited and program can be discontinued at any time and without notice. Restrictions do apply.

***The interest rate of 5.25% is based on a 30-year fixed rate conventional loan. The sales price is \$400,000 with a loan amount of \$360,000. A 10% down payment and a minimum credit score of 720 is required. PMI will be required and is included in the APR. The ANNUAL PERCENTAGE RATE is 5.812%. Program is available on select homes only and applies to new contracts written on or after 3/26/26. 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 30th, 2026. If interest rate is lower 30 days prior to closing buyer has the option to float down to current market rate. A 1% prepaid lock deposit is due at the time of application/rate lock. 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). Funds are limited and program can be discontinued at any time and without notice. Restrictions do apply.



SPRING *into* SAVINGS

**HALF OFF
DESIGN OPTIONS***



M/I HOMES

*This offer is available on select single family To-Be-Built homes at Palmera at Wellen Park when you sign a new Purchase Agreement between April 1st, 2026 - May 17th, 2026. Offer not available for previously purchased homes, transfers or cancellations. Purchaser to receive 50% off design upgrades and options at the Design Studio—up to a maximum incentive of \$75,000. Purchaser may use incentive toward Design options and select Structural Options, excluding lofts and pools. Promotion subject to restrictions, can change at any time and may not be combined with any other offers.





LOWER PAYMENTS

30-Year Conventional 7/6 ARM thru M/I Financial, LLC.

3.99% / **5.273%**
YEAR 1-7* APR*

Interest Rate & Payment
Adjust Every 6 Months
YEAR 8-30*

Limited Time Only: This exclusive offer is available for homes that close by **May 29th, 2026**. Act now and take advantage of the opportunity to own the home of your dreams!



M/I HOMES

*The interest rate is based on a 30-year conventional loan with a 7/6 ARM and a 20% down payment for new contracts executed on or after 3/30/26 that close by 5/29/26. In the first 7 years, the interest rate is 3.99%. After 84 payments, the interest rate will increase or decrease a maximum of 5%. A minimum 720 FICO is required. No exceptions. Thereafter, the interest rate is subject to change every 6 months and can increase or decrease a maximum of 1% with a lifetime minimum interest rate of 2.75% and a lifetime maximum interest rate of 8.99%. The adjustments are based on the 30-day average SOFR index plus a margin of 2.75%. The ANNUAL PERCENTAGE RATE is 5.273%. Assuming the 30-day average SOFR index is the same after 84 payments as it is on 3/26/2026 the simple interest rate after the first adjustment would be 6.409% and would remain constant for the next 6 months. There is no guarantee that the index will remain the same during the life of the loan; therefore, the APR may increase or decrease during the term of the loan. The promotion does not apply to cancellations, rewrites, or transfers. Buyer must occupy the property as their primary residence and meet all qualification requirements of the program. Restrictions to apply. Financing is offered through M/I Financial, LLC (NMLS# 50684).



GREAT RATE

FHA 30-Year Fixed Rate*
on Select Quick Move-In Homes

4.875% / **5.764%**
RATE* APR*

with use of M/I Financial, LLC



M/I HOMES

*The interest rate of 4.875% is based on a 30-year fixed rate FHA loan with a sales price of \$350,000 and a \$337,750 loan amount. Financed amount is \$343,660 which includes the FHA UFMP of 1.75%. A 3.5% down payment and a minimum credit score of 640 is required. The ANNUAL PERCENTAGE RATE is 5.764%. Program is available on select homes only and applies to new contracts written after 3/1/26 and close by 5/29/26. 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. 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). Funds are limited and program can be discontinued at any time and without notice. Restrictions do apply.



A Southwest Florida Exclusive!

FREE



GOLF CART

When you purchase a new home in Kings Gate, Palmera at Wellen Park, or Whispering Lakes, you'll receive a **free golf cart***—perfect for exploring your community in effortless style. This **\$10,000–\$15,000 value** adds fun, freedom, and convenience to everyday life. Don't wait to hit cruise control— this limited-time offer won't last forever.



M/I HOMES

For more information ask your **New Home Consultant**

*Offer valid only on new purchase contracts executed between March 4, 2026, and April 30th 2026, for a home located in the Kings Gate, Palmera at Wellen Park, and Whispering Lakes communities. Offer is not valid on contract rewrites, transfers, or for buyers who have had a previous contract with M/I Homes canceled for any reason. Purchaser to choose a Golf Cart through M/I Homes approved Golf Cart Vendor up to a total incentive of \$10,000 - \$15,000 including but not limited to purchase price, taxes, transfer fees, etc. Cart to be chosen prior to closing to calculate final cost. No credit/refund available if Purchaser chooses a golf cart of lesser value. Purchaser to pay balance to vendor if a golf cart of higher value is chosen. Seller Contribution limits apply where applicable. The purchaser must elect one of either the golf cart or the \$10,000 - \$15,000 closing cost credit at the time of contract. If the golf cart is elected, ownership of the golf cart will be transferred to the purchaser as soon as practicable after closing on the home. Purchaser is not required to use M/I Financial, LLC ("MIF") to receive a golf cart. Receipt of the full \$10,000 - \$15,000 closing cost credit is conditioned on the use of MIF and is subject to any applicable governmental and lender restrictions. The purchaser is not required to use MIF in their purchase of the home. Please see a New Home Consultant for details; other restrictions may apply

