

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).



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 UFMIP 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 4/30/26. 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 December 31st, 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 4/30/26. 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 December 31st, 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 is required with less than 20% down. 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 December 31st, 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.



GREAT RATE!

30-Year Fixed FHA Loan

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 05/05/26 and closing by 7/30/26. 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.



1 YEAR HOA-Free

in Palmera Townhomes



UP TO
\$5,000
in HOA Fees for One Year*

Limited Time Offer: Ends Tuesday, June 15th
with use of M/I Financial, LLC



M/I HOMES

*Offer available on new homes in the Palmera subdivision if buyer signs and delivers a purchase agreement between 05/05/26 and 06/15/26. HOA fees will be collected for one year at closing and paid for by the seller up to \$5000. Subject to seller contribution limits and only available on Conventional or VA financing. Offer requires financing through the seller's affiliate M/I Financial, LLC. (NML#50684) but use of M/I Financial is not required to purchase a home. Restrictions may apply.



NEW PROMO RATE

WITH USE OF M/I FINANCIAL

ON SECOND HOMES

5.875% | **6.69%**
30-YEAR FIXED
CONVENTIONAL LOAN RATE* 30-YEAR FIXED
CONVENTIONAL LOAN APR*



*The interest rate of 5.875% is based on a 30-year fixed rate conventional loan on a sales price of \$437,500 with a loan amount of \$350,000. A 20% down payment and a minimum credit score of 720 is required. (Second Homes are eligible to do as little as 10% down) PMI is required if putting less than 20% down. The ANNUAL PERCENTAGE RATE is 6.69%. Program is available on selected Quick Move-In homes and applies to new contracts only written after 05/05/2026. 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. This rate is available for second homes and investment properties. Buyers must meet all qualification requirements of the program. Must make a loan application within 48 hours of contract signing and must close by July 31st, 2026. 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). The borrower cannot be affiliated with the builder, developer or seller of the property. Restrictions do apply.

