

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 6/01/26 and closing by 8/31/26. 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.



RATE LOCK

Offered through M/I Financial, LLC

30 Year FHA Fixed-Rate Mortgage*

5.50% / **6.57%**
RATE* / APR*

30 Year VA Fixed-Rate Mortgage**

5.50% / **6.137%**
RATE** / APR**

30 Year Conventional Fixed-Rate Mortgage***

5.50% / **6.073%**
RATE*** / APR***



M/I HOMES

*The interest rate of 5.50% 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 6.57%. Program is available on select homes only and applies to new contracts written on or after 06/01/26. 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 5.50% 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 6.137%. Program is available on select homes only and applies to new contracts written on or after 06/01/26. 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 5.50% 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 6.073%. Program is available on select homes only and applies to new contracts written on or after 06/01/26. 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. Restrictions do 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.



*dream***BIG**

PALMERA AT WELLEN PARK

**Purchase a Single-Family Home and
Receive Dream Cruise Cash Valued at \$1,872***

Pick One Single-Family Dream Bonus:

½ Off Gourmet Kitchen, Appliances, & More**
½ Off Lanai Extension, Outdoor Kitchen or Pool**
½ Off Design Studio Options**

**PLUS, Receive
a Free Golf Cart*****

With Use of M/I Financial, LLC.



M/I HOMES

*Dream Big and receive the equivalent of a Dream Cruise credited toward your closing costs. Credit at Closing provided with any new home purchase between May 18th, 2026 - June 21st, 2026. Dream Cruise cash value of \$1,872 based on Disney Cruise Line, 3-Night Bahamian Cruise from Fort Lauderdale on the Disney Dream in an Oceanview Stateroom from November 6-9, 2026, includes 2 guests including taxes, fees & port charges. Buyer to receive closing costs in the amount of \$1,872.

**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 May 18th, 2026 - June 21st, 2026. Purchaser to receive 50% off outdoor upgrades and options OR kitchen upgrades and options OR design upgrades and options at the Design Studio—up to a maximum incentive of \$50,000. Purchasers may use incentives toward Design options or select Structural Options. Does not apply towards Bonus Rooms. Offer not available for previously purchased homes, transfers or cancellations. Offer requires financing through the seller's affiliate M/I Financial, LLC. (NMLS #50684)

***Offer valid only on new purchase contracts executed between May 18th, 2026, and June 21st, 2026, for a home located in the Kings Gate, Palmera at Wellen Park, and Whispering Lakes communities. 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. 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 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. Offer requires financing through the seller's affiliate M/I Financial, LLC. (NMLS #50684)



*dream***BIG**

PALMERA AT WELLEN PARK

**Purchase a Townhome and Receive
Dream Cruise Cash Valued at \$1,872***

Pick One Townhome Dream Bonus:

Free Golf Cart Up To **\$15,000** Value**
Closing Costs Paid Up To **\$15,000** Value***
Free Homesite Up To **\$10,000** Value****

**PLUS, HOA Fees Paid
for One Year!*******

With Use of M/I Financial, LLC.



*Dream Big and receive the equivalent of a Dream Cruise credited toward your closing costs. Credit at Closing provided with any new home purchase between May 18th, 2026 - June 21st, 2026. Dream Cruise cash value of \$1,872 based on Disney Cruise Line, 3-Night Bahamian Cruise from Fort Lauderdale on the Disney Dream in an Oceanview Stateroom from November 6-9, 2026, includes 2 guests including taxes, fees & port charges. Buyer to receive closing costs in the amount of \$1,872.

**Offer valid only on new purchase contracts executed between May 18th, 2026, and June 21st, 2026, for a home located in the Kings Gate, Palmera at Wellen Park, and Whispering Lakes communities. 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. 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 the home. 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. Offer requires financing through the seller's affiliate M/I Financial, LLC. (NMI#50684).

***Up to \$15,000 in 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 fees). The purchaser is responsible for closing costs in excess of this contribution. The seller's contribution is limited to lender limits of 2% to 9% (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 premium. The buyer must make a loan application within 48 hours of contract signing and must close by December 31st, 2026. 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). Restrictions apply.

****Buyer to receive a Free homesite at Whispering Lakes, Kings Gate or Palmera Townhomes in Wellen Park. Ask your New Home Consultant for a list of eligible homesites, available while supplies last with new home purchase between May 18th, 2026-June 21st, 2026.

*****Offer available on new homes in the Palmera subdivision if buyer signs and delivers a purchase agreement between 5/18/26 and 6/21/26. 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. (NMI#50684) but use of M/I Financial is not required to purchase a home. Restrictions may apply.

All Offers not available for previously purchased homes, transfers or cancellations. Promotion for select homes while supplies last & may not be combined with any other offers and is subject to restrictions. Exact savings vary by community and homesite. Please see a New Home Consultant for details; other restrictions may apply.

