$50K

YOUR WAY

Up to $50,000 in Flex Cash*

On Select Single-Family Homes at **Palmera at Wellen Park.**

Use your Flex Cash towards **Designer Finishes** & **Selections***, **Home Upgrades** & **Enhancements***, & **Closing Costs***

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 September 1st, 2026 and September 30th, 2026 and closes by December 31, 2026. Purchaser will receive up to $50,000 Flex Cash that may be applied toward a combination of closing costs, upgrades, and design options, up to a maximum incentive of $50,000. Incentive does not apply toward the Base Price, Homesite Premiums, Bonus Rooms, or Pools. If using a portion of the incentive toward closing costs, Builder will provide closing cost assistance up to $25,000; however, this is not in addition to the $50,000 Your Way Flex Cash incentive and is included within the maximum $50,000 incentive amount. Seller contributions are limited by agency guidelines based on loan program and loan-to-value percentage and are available only on loans closed through M/I Financial, LLC (NMLS #50684),but use of M/I Financial is not required to purchase a home. Offer is not available on previously purchased homes, transfers, or cancellations. Restrictions apply. Program subject to change without notice.

RATE LOCK

Offered through M/I Financial, LLC

30 Year FHA Fixed-Rate Mortgage*

5.875% RATE* / **7.057%** APR*

30 Year VA Fixed-Rate Mortgage**

5.875% RATE** / **6.625%** APR**

30 Year Conventional Fixed-Rate Mortgage***

5.875% RATE*** / **6.552%** APR***

M/I HOMES

*The interest rate of 5.875% 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 7.057%. Program is available on select homes only and applies to new contracts written on or after 8/11/26. 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 March 31st, 2027. If interest rate is lower 30 days prior to closing buyer has the option to float down to current market rate. Contact your MIF Loan Officer for more details on the Float-Down option. 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 5.875% 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 6.625%. Program is available on select homes only and applies to new contracts written on or after 8/11/26. 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 March 31st, 2027. If interest rate is lower 30 days prior to closing, buyer has the option to float down to current market rate. Contact your MIF Loan Officer for more details on the Float-Down option. 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 5.875% 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 6.552%. Program is available on select homes only and applies to new contracts written on or after 8/11/26. 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 March 31st, 2027. If interest rate is lower 30 days prior to closing buyer has the option to float down to current market rate. Contact your MIF Loan Officer for more details on the Float-Down option. 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.

GREAT RATE

FHA 30-Year Fixed Rate*

on Select Quick Move-In Homes

4.875% RATE* / **5.764%** 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 UFMIP 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 8/19/26 and closing by 11/30/26. 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.

EQUAL HOUSING OPPORTUNITY