

# GREAT RATE!

30-Year Fixed FHA Loan

**5.25%** / **6.15%**  
RATE\* APR\*

with use of M/I Financial, LLC



M/I HOMES

\*The interest rate of 5.25% 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 6.15%. Program is available on select homes only and applies to new contracts written after 9/16/26 and closing by 12/31/26. 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 Fixed FHA Loan\*

**6.25%** / **7.34%**  
RATE\* APR\*

30- Year Fixed VA Loan\*\*

**6.25%** / **6.913%**  
RATE\*\* APR\*\*

30- Year Fixed Conventional Loan\*\*\*

**6.25%** / **6.89%**  
RATE\*\*\* APR\*\*\*



M/I HOMES

\*The interest rate of 6.25% 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 7.34%. Program is available on select homes only and applies to new contracts written on or after 9/16/26. 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 May 28th, 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 6.25% 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 6.913%. Program is available on select homes only and applies to new contracts written on or after 9/16/26. 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 May 28th, 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 6.25% 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 6.89%. Program is available on select homes only and applies to new contracts written on or after 9/16/26. 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 May 28th, 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.

