HOLIDAY OF HOMES

3-2-1 Buydown Conventional Rate*

1.875% YEAR 1* | 2.875% YEAR 2* | 3.875% YEAR 3* | 4.875% YEAR 4-30* / 4.9249% APR*

with the use of M/I Financial, LLC

M/I HOMES

*The interest rate of 4.875% is based on a 30-year fixed rate conventional loan with a 3/2/1 buydown and a 20% down payment. The sales price is $500,000 with a loan amount of $400,000. The 4.875% interest rate is temporarily reduced in year 1 to 1.875%, year 2 to 2.875% year 3 to 3.875% and will be 4.875% in years 4-30. The ANNUAL PERCENTAGE RATE is 4.9249%. A minimum credit score of 720 is required. Program is available on select homes only and applies to new contracts written on or after September 26, 2025. 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 31, 2025. Other financing options may be available with as little as 5% down. 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). Restrictions do apply.