



HOLIDAY OF HOMES

2-1 Buydown FHA Rate^{*}

2.875% | **3.875%** | **4.875%** / **5.6272%**
YEAR 1^{*} | YEAR 2^{*} | YEAR 3-30^{*} | APR^{*}

with the use of M/I Financial, LLC

PLUS up to 2% in closing costs^{**}



M/I HOMES

*The interest rate of 4.875% is based on a 30-year fixed-rate FHA loan with a 2/1 buydown on a sales price of \$414,508 and a \$400,000 loan amount. The financed amount is \$407,000, which includes the FHA UFMIP of 1.75%. A 3.5% down payment and a minimum credit score of 640 are required. The 4.875% interest rate is temporarily reduced to 2.875% for year 1, 3.875% for year 2, and 4.875% for years 3-30. The ANNUAL PERCENTAGE RATE is 5.6272%. 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, rewrites, 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 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). Restrictions do apply.

**Buyer will receive up to 2% towards allowable closing costs through M/I Financial, LLC (NMLS#50684). Closing costs exclude prepaid items such as taxes, insurance, and escrows. The seller's contribution is limited to agency limits, which depend on the loan program and LTV. The buyer must make a loan application within 48 hours of contract signing and must close by December 31, 2025. Buyer will be responsible for any down payment required by the loan program guidelines and any upfront mortgage insurance premiums. Some restrictions may apply. The offer is for a limited time, and subject to change without notice.

