MEGATEL HOMES | MegPrime

AFTER CLOSING INCENTIVES

RECEIVE

$12,000

CASH IN YOUR BANK ACCOUNT AFTER CLOSING*

0% interest · unsecured loan

What $12,000 can do for you?

- **Furnish your new home from day one**
- **Pay down credit cards or other debt**
- **Rebuild the savings you spent to buy**
- **Book a vacation**
- **Cover moving day and settling-in costs**

Plus when you purchase a Megatel Home Receive:

MORTGAGE RATES AS LOW AS

2.99%

(5.80% APR)**

UP TO

$10K

toward closing costs**

Getting the keys is just the beginning...

Questions? Speak to a Megatel Homes Sales Consultant or call (469) 946-8066

See Back For Terms and Conditions >

Terms and Conditions:

*AFTER CLOSING INCENTIVES TERMS: The After Closing Incentives loan is an optional, unsecured, 0% interest loan offered by MegPrime Pay. It is subject to eligibility, MegPrime Pay's approval, and execution of a separate written loan agreement signed by both parties. The offer is available to buyers who purchase and close on a new home with Megatel Homes or a participating partner seller. Limit one per household. Eligible buyers may apply no earlier than 14 and no later than 45 calendar days after their closing date; eligibility for this offer expires after day 45. Applicants must complete MegPrime Pay's underwriting process and meet MegPrime Pay app approval and identity verification (KYC) requirements. MegPrime Pay reserves the right to approve or deny any loan application, subject to applicable law. Funding is not guaranteed. Loan amount may not exceed $12,000. The approved amount depends on underwriting, applicable law, and regulations, and may not exceed applicable contribution or concession limits. Upon approval and execution of the loan agreement, funds will be delivered to the borrower's MegPrime Pay app wallet within 14 days in the form of USDC, MegPrime Pay Token or ACH. Loan funds may be used for any purpose. Loan terms, repayment schedule, and payment due dates are set forth in the executed loan agreement. Payments must be made through the MegPrime Pay app. If the borrower defaults on repayment, all rewards, including Executive Status rewards, will be suspended, and the outstanding balance remains due as stated in the loan agreement. This offer is sponsored by MegPrime Pay to promote the MegPrime Pay app. This offer does not constitute a commitment to lend. No loan is approved or guaranteed unless and until MegPrime Pay issues written approval and both parties execute the applicable loan agreement. This offer may be changed or cancelled at any time without notice, subject to applicable law.

EXECUTIVE STATUS – $100/MO REWARDS: Borrowers who have been approved for and received funds under the After Closing Rewards loan may enroll in MegPrime Pay Executive Status to earn $100 per month in rewards. To qualify, a borrower must have a minimum of $1,000 in in-app spending each calendar month through the MegPrime Pay app or MegPrime Pay card. Loan repayments and transfers do not count toward the monthly minimum. Rewards are earned only in months in which the $1,000 minimum is met; no partial rewards will be issued. MegPrime Pay may request documentation or other proof of qualifying activity at any time to verify eligibility. Earned rewards will first be applied automatically toward the borrower's monthly After Closing Rewards loan repayment. Any remaining rewards will be delivered to the borrower's MegPrime Pay app within 30 days and may be received in MegPrime Pay Token, USDC, or ACH transfer, as available. MegPrime Pay Token is a digital asset whose value may fluctuate relative to the U.S. dollar. Enrollment in Executive Status is optional and is not required to obtain the After Closing Rewards loan. Borrowers who do not enroll, or who do not meet the monthly minimum, remain responsible for their loan repayment and may pay directly through the MegPrime Pay app using accepted payment methods. A missed loan payment may result in suspension or forfeiture of Executive Status and all other MegPrime Pay rewards, subject to applicable agreements and law. Executive Status is a limited-time reward and will end on the earlier date of when the loan is paid in full and the balance is $0, or announced by MegPrime Pay. No rewards will be earned or issued after Executive Status ends.

**FINANCING TERMS – 2.99% RATE & UP TO $10K TOWARD CLOSING COSTS: The advertised interest rate is based on a $350,000 FHA loan, with a 3.50% down payment, a 30-year fixed loan at 4.99% (5.80% APR), and a temporary 2/1 buy-down to 2.99% on select inventory. Terms and qualifications apply. This offer is available for a limited time on select homes in specific communities and does not apply to all homes or communities. A written sales contract is required. Prior sales, offers, transfers, or contract rewrites are not eligible. Special financing options, builder incentives, and closing costs vary by community and homesite and are subject to change without notice. Buyers must meet specific loan qualifications, including occupancy, downpayment, credit, underwriting, and program requirements. Special financing is not available for all credit profiles. This is not an offer to enter into an interest rate or discount point agreement. Any such agreement must be in writing and signed by both the borrower and the seller's preferred lender. Financing through the seller's preferred lender is required to receive this offer, but buyers are not obligated to use the preferred lender to purchase a home. All incentives are subject to credit approval. Megatel Homes, LLC reserves the right to modify or cancel this promotion at any time. Contact your Sales Consultant for complete details. Financing is available exclusively through MCI Mortgage, NMLS #279668, www.mcimortgage.com, 2101 Cedar Springs Rd., Suite 720, Dallas, TX 75201, 214-396-4494. Eligible buyers may receive up to $10,000 toward closing costs when financing through MCI Mortgage, for a limited time. MCI Mortgage is an Equal Housing Opportunity Lender. This is not a commitment to lend. Rates and programs subject to change without notice. Other restrictions may apply. Not valid with any other offer. Additional Terms and Conditions apply.