MegPrime Rate

Your new home is waiting! Get this special fixed rate for a 30 year mortgage through November 30th.

4.99% FIXED RATE

(6.352% APR)*

+ $10K CLOSING COSTS

BUY Now SAVE Later

As Megatel Homes' preferred lender, MCI Mortgage will help you buy your home now and refinance later by waiving lender fees when rates drop. This offer applies to select homes with contracts written before December 31, 2025.

Contact Us Today!

469-946-8066
MEGATELHOMES.COM

See reverse side for terms and conditions

Terms and Conditions

Refinancing – Buy Now, Save Later

Conditions and restrictions apply. Lender fees (including administration, application, closing, commitment, processing, underwriting, and wire fees) will be waived when, by December 31, 2026, the borrower closes on a refinance of a qualifying loan with MCI Mortgage. All other fees apply. Qualifying loans must be Purchase loans only, originated and closed by MCI Mortgage on or before December 31, 2025, with a minimum of seven consecutive on-time payments. Excludes brokered loans. Refinanced loans must meet agency and investor guidelines and are limited to the first refinance of the qualifying loan. Subject to credit approval. May only be combined with select, approved offers.

Terms and Conditions

FHA 30-Year Fixed Rate Mortgage

Interest Rate: 4.99% (6.12% APR). Fixed for the entire 30-year term. Based on a 3.5% down payment and a sales price of $450,000. Loan amount, APR, and payment examples are estimates and subject to change based on borrower qualifications, credit profile, and market conditions.

General Terms for All Programs

Offer subject to credit approval; not all borrowers will qualify. Valid for new contracts on select inventory homes closing on or before 12/31/2025. APR example based on FHA rates available 11/7/2025 with a FICO score of 680, sales price of $450,000, and 96.5% LTV. Closing costs vary depending on loan structure and are the buyer's responsibility. Total seller credit may not exceed actual closing costs or 6% of the loan amount including rate buydown, whichever is less. Any unused amounts will be forfeited. Offer excludes Down Payment Assistance loans. Rates, terms, and availability are subject to change or discontinuation without notice.

Financing available exclusively through MCI Mortgage, NMLS# 279668, www.mcimortgage.com, 2101 Cedar Springs Rd., Suite 720, Dallas, TX 75201, 214-396-4494.

MCI Mortgage is an Equal Housing Opportunity Lender.