



MegPrime Rate

Your new home is waiting! Choose the rate incentive that works best for you for a limited time.

RATES AS LOW AS

2.99%

(7.41% APR)*

YEAR 1	2.99%	YEAR 2	3.99%
YEAR 3	4.99%	YEAR 4-30	5.99%

OR

5-YR FIXED RATE

4.75%

(6.115% 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

***FHA 30-Year Fixed with 3/2/1 Temporary Buydown**

Interest Rate: 5.99% (7.41% APR). Buydown Schedule (based on 3.5% down payment): Year 1: 2.99%, Year 2: 3.99%, Year 3: 4.99%, Years 4–30: 5.99%. First-year rate is reduced by 3 percentage points, second year by 2 points, and third year by 1 point before reverting to the original note rate for the remainder of the loan term.

****FHA 5-Year Fixed - 5/1 ARM**

Interest Rate: 4.75% (6.115% APR). Fixed for the first 60 months, then adjusts annually for the remainder of the 30-year term. Margin/Floor: 2.25%. Index: 1-Year Constant Maturity Treasury (CMT), using the most recent figure available 45 days before each adjustment. Rate Caps: 1% Initial, 1% Annual, 5% Lifetime. Convertibility: Not available.

Refinancing - Buy Now, Save Later

Conditions and restrictions apply. Lender fees (i.e., administration, application, closing, commitment, processing, underwriting and wire fees) will be waived when, by December 31st, 2026, borrower closes on a refinance of a qualifying loan with MCI Mortgage. All other fees apply. Qualifying loans are purchase loans originated and closed by MCI Mortgage on or before December 31st, 2025 on which borrower has made at least 7 consecutive timely payments. Excludes brokered loans. Refinanced loan must meet agency and investor guidelines. Limited to the initial refinance of the qualifying loan. Subject to credit approval. Can only be combined with select, approved offers. All loans subject to borrower qualifications, including income, property evaluation, and final credit approval. Rates and fees subject to change. MCI Mortgage reserves the right to modify or terminate the program at any time.

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 10/31/25. APR examples based on FHA rates available 8/15/25 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. Seller credit may not exceed actual closing costs or 6% of the loan amount, whichever is less. any unused amounts will be forfeited. Offer excludes Down Payment Assistance loans. Rates, terms, and availability 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.