



# 2.99% FIXED 30-YEAR RATE (3.75% APR)



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## Terms and Conditions

Offer is subject to credit approval; not all borrowers will qualify. Available only on new contracts for select inventory homes. Financing examples are based on FHA rates as of May 21st, 2026, assuming a 640 FICO score.

**RATE AND APR DISCLOSURE:** Example reflects a 2.99% interest rate with 3.75% APR on a 30-year fixed FHA loan at 96.5% loan-to-value for a \$400,000 loan amount. The APR includes the interest rate plus other costs such as mortgage insurance, origination fees, and closing costs. Loan amount, interest rate, APR, and monthly payment are estimates only and may vary based on borrower qualifications, credit profile, property details, property completion, and market conditions. Terms are subject to change without notice.

**MEGPRIMEPAY REQUIREMENT:** The 2.99% rate is unlocked through enrollment in MegPrimePay, which may require either deposit/rent/mortgage payments to be made using MP Token, MegPrime's digital currency. Failure to maintain payments through MegPrimePay may affect rate eligibility. MP Token value may fluctuate relative to USD. For current exchange rates, fees, and terms, visit [MegPrimePay.com](https://MegPrimePay.com).

MegPrime is not a lender and is not responsible for loan qualification, underwriting, or financing decisions. For complete terms and disclosures, visit [MegPrimePay.com](https://MegPrimePay.com).

Financing is available exclusively through MCI Mortgage, NMLS #279668, [www.mcimortgage.com](https://www.mcimortgage.com), 2101 Cedar Springs Rd., Suite 720, Dallas, TX 75201, 214-396-4494. 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.