



Effective Dates: 4/30/2024

Lock Desk Hours: 10 AM EST-5 PM EST.

Wholesale- 1 Pricing CMT ***

See important notes and contact list below

Your Right Fit Solution To Navigate Reverse Mortgage Lending

FIXED Plan A Lender Paid	Rate	MH Fee	Lender Credit	10 Day Lock
HECM - FIXED (Closed End)	7.68%	HUD Max	0.00%	102.800
HECM - FIXED (Closed End)	7.81%	\$4,000	0.00%	102.800
HECM - FIXED (Closed End)	7.93%	\$2,000	0.00%	102.800
FIXED Plan Borrower Paid	Rate	MH Fee	Lender Credit	10 Day Lock
HECM - FIXED (Closed End)	7.41%	\$0	0.00%	100.000
HECM - FIXED (Closed End)	7.56%	\$0	0.00%	100.000
HECM - FIXED (Closed End)	7.68%	\$0	0.00%	100.000

Borrower Paid Option Pays Origination fee to Partner based on loan calculations.

LLPA's below apply to fixed rates

** Borrower Paid Option Now Available

[Scenarios Link >](#)

Fixed Rates Must draw 80% + of funds.

We now offer the CAP 10 and CAP 5 Monthly CMT at the same price!!!

Monthly CMT 10 and 5	Margin	Initial Rate	Exp. Rate	Utilization 0.01% to 10%	Utilization 10.01% to 20%	Utilization 20.01% to 30%	Utilization 30.01% to 40%	Utilization 40.01% to 50%	Utilization 50.01% to 60%	Utilization 60.01% to 70%	Utilization 70.01% to 80%	Utilization 80.01% to 90%	Utilization 90.01% to 100%
HECM - CMT Monthly	1.625	6.805	6.275	100.000	100.000	100.000	100.000	100.400	100.480	100.450	100.470	100.430	100.410
HECM - CMT Monthly	1.750	6.930	6.400	100.000	100.000	101.000	101.000	101.300	101.300	101.210	101.190	101.190	101.180
HECM - CMT Monthly	1.875	7.055	6.525	100.000	101.000	101.450	101.400	101.310	101.840	101.790	101.630	101.580	101.570
HECM - CMT Monthly	2.000	7.180	6.650	104.000	102.440	103.000	102.780	102.700	102.600	102.430	102.370	102.300	102.230
HECM - CMT Monthly	2.125	7.305	6.775	104.800	104.860	104.550	103.900	103.330	103.270	103.200	103.150	102.970	102.920
HECM - CMT Monthly	2.250	7.430	6.900	105.000	106.300	105.330	105.450	104.200	104.450	104.070	103.870	103.710	103.680
HECM - CMT Monthly	2.375	7.555	7.025	105.000	104.000	107.000	105.880	106.000	105.650	104.880	104.400	104.300	104.190
HECM - CMT Monthly	2.500	7.680	7.150	100.000	100.000	107.800	106.940	106.440	106.140	105.590	105.210	104.950	104.810
HECM - CMT Monthly	2.625	7.805	7.275	100.000	100.000	108.310	107.710	106.810	106.790	106.100	105.770	105.570	105.540
HECM - CMT Monthly	2.750	7.930	7.400	100.000	100.000	108.000	107.880	107.120	107.300	106.340	106.100	105.700	105.510
LESA Add 10 BPS	1 Y CMT = 5.180	10yr CMT = 4.650											

Monthly Adjustable 10% or 5% Lifetime Cap, 1 Year CMT Index

Margins Inbetween above will reduce/increase 4.0 bps per point.

Call your Sales Director For Rate Quotes on Lower

**LLPA for ARM Loans

Reduce above prices by 130 bps when closing PI Factor % is .55%+

If PL is 60% + PLEASE CALL PRIOR TO SUBMISSION

For Loans with Youngest Borrower 62-69 Add 35 bps to above price.

PI Factor Calculation is Principal Limit divided by Max Claim.

Important Notes

Moneyhouse FHA Sponsor ID:	1125900037 Fannie Mae Approval	Seller/ Servicer # 33000-000-7
Current Turn Times: Intake/UW 24-48 hours: We allow same day closings: Closing 24 Hours: Submission Day Cut Off 2:30 PM EST		
Lock is made from CTC issuance for 15 days. If lock expires before the loan is purchased/funded, the lock price will default to the lower of the original locked price or the price at the time the loan funds		
Fixed Rate: compensation based on maximum proceeds available to the borrower (UPB)		
If submitting files via ReverseVision please email intake@moneyhouseus.com upon submission to insure intake is aware of file.		
For Bulk, Forward Commitments and Flow Incentives, please contact your Managing Director below/ If Processing provided by lender Charge to broker is \$495.00 reduced from Premium paid on HUD		

Contact Information

General Questions	partners@moneyhouseus.com
Scenarios: Pre Submission U/W	Click Link SCENARIOS
Registration/Lock Portal	Click Link Registration/Lock
FHA Case Number Request	Click Link FHA Case Number Request
Pricing Questions or Bids for Multiple Loans	Click Link secondary@moneyhouseus.com
Partner Services Director Tammi Clarke	(844) 780-5960 tclarke@moneyhouseus.com
David Gold National Accounts Sales Director	(407) 399-6120 dgold@moneyhouseus.com
Helpful Forms:	Click link Helpful Forms
Submissions	intake@moneyhouseus.com

State Licensing: AZ, Ca., Co., DC, FL, GA, Md., Or., Tx., IL, TN., PR.

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Loss Payee: The Moneyhouse, Inc. ISAOA/ATIMA

8751 Commodity Crcl Ste 17 Orlando, FL 32819

(800) 3054-6098x421

NMLS 169716

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LOCK BOX

secondary@moneyhouseus.com

Lock Date:	10 Day:	
COMPANY NAME:		
LOAN NUMBER:		
BORROWER LAST NAME:		

PLEASE CHECK ONE OF THE APPLICABLE BOXES

FIXED RATE:	RATE:	
ADJUSTABLE (Monthly):	ARGIN:	
ADJUSTABLE (Annual):	ARGIN:	
LOCKED BY:		
SIGNATURE:		