



Effective Dates: 7/23/2024

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

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.

Wholesale- 1 Pricing CMT

LLPA's below apply to fixed rates

** Borrower Paid Option Now Available

Fixed Rates Must draw 80% + of funds.

See Important notes and contact list below

[Scenarios Link >](#)



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	6.485	5.825	100.000	100.000	100.000	100.000	100.900	100.910	100.870	100.680	100.650	100.620
HECM - CMT Monthly	1.750	6.610	5.950	100.000	100.000	101.000	101.000	101.510	101.490	101.410	101.330	101.230	101.210
HECM - CMT Monthly	1.875	6.735	6.075	100.000	101.000	101.450	102.390	102.100	102.000	101.940	101.830	101.720	101.790
HECM - CMT Monthly	2.000	6.860	6.200	104.000	103.440	103.110	102.880	102.800	102.810	102.730	102.610	102.580	102.530
HECM - CMT Monthly	2.125	6.985	6.325	104.800	104.860	104.550	104.110	103.490	103.410	103.390	103.330	103.290	103.260
HECM-CMT Monthly	2.250	7.110	6.450	105.000	106.430	105.530	105.660	104.400	104.650	104.190	103.990	103.930	103.910
HECM - CMT Monthly	2.375	7.235	6.575	105.000	104.000	107.000	105.990	106.200	105.760	104.980	104.510	104.400	104.390
HECM - CMT Monthly	2.500	7.360	6.700	100.000	100.000	107.900	107.040	106.540	106.240	105.660	105.310	105.080	105.000
HECM - CMT Monthly	2.625	7.485	6.825	100.000	100.000	108.410	107.810	106.910	106.890	106.200	105.880	105.670	105.640
HECM - CMT Monthly	2.750	7.610	6.950	100.000	100.000	108.000	107.880	107.120	107.300	106.340	106.100	105.700	105.510
1 Y CMT													
LESA Add 10 BPS				4.860	10yr CMT	4.200							

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: