



Effective Dates: 5/6/2025

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)  | 7.68% | \$0     | 0.00%         | 100.000     |
| HECM - FIXED (Closed End)  | 7.81% | \$0     | 0.00%         | 100.000     |
| HECM - FIXED (Closed End)  | 7.93% | \$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             | 1.500  | 5.420        | 5.730     | 100.000                  | 100.475                   | 100.500                   | 100.820                   | 100.810                   | 100.710                   | 100.650                   | 100.750                   | 100.670                   | 100.650                    |
| HECM - CMT Monthly             | 1.625  | 5.545        | 5.855     | 101.000                  | 101.550                   | 101.500                   | 101.450                   | 101.350                   | 101.210                   | 101.190                   | 101.110                   | 101.150                   | 101.150                    |
| HECM - CMT Monthly             | 1.750  | 5.670        | 5.980     | 101.000                  | 101.000                   | 101.800                   | 101.780                   | 101.750                   | 101.730                   | 101.700                   | 101.530                   | 101.520                   | 101.520                    |
| HECM - CMT Monthly             | 1.875  | 5.795        | 6.105     | 101.000                  | 103.720                   | 102.710                   | 102.360                   | 102.310                   | 102.650                   | 102.410                   | 102.258                   | 102.250                   | 102.210                    |
| HECM - CMT Monthly             | 2.000  | 5.920        | 6.230     | 104.000                  | 104.710                   | 104.580                   | 103.530                   | 103.410                   | 103.270                   | 103.140                   | 102.890                   | 102.870                   | 102.750                    |
| HECM - CMT Monthly             | 2.125  | 6.045        | 6.355     | 104.800                  | 106.470                   | 105.880                   | 105.310                   | 104.870                   | 104.720                   | 104.340                   | 104.010                   | 103.970                   | 103.690                    |
| HECM-CMT Monthly               | 2.250  | 6.170        | 6.480     | 105.000                  | 109.370                   | 107.115                   | 105.990                   | 105.790                   | 105.612                   | 105.240                   | 104.790                   | 104.800                   | 104.310                    |
| HECM - CMT Monthly             | 2.375  | 6.295        | 6.605     | 105.000                  | 104.000                   | 108.375                   | 107.125                   | 106.510                   | 106.210                   | 105.997                   | 105.440                   | 105.410                   | 104.912                    |
| HECM - CMT Monthly             | 2.500  | 6.420        | 6.730     | 100.000                  | 105.000                   | 105.000                   | 106.000                   | 105.880                   | 105.790                   | 105.630                   | 105.610                   | 105.580                   | 105.450                    |
| HECM - CMT Monthly             | 2.625  | 6.545        | 6.855     | 100.000                  | 100.000                   | 104.000                   | 104.000                   | 105.000                   | 104.990                   | 104.900                   | 104.850                   | 104.850                   | 104.750                    |
| HECM - CMT Monthly             | 2.750  | 6.670        | 6.980     | 100.000                  | 100.000                   | 100.000                   | 100.000                   | 100.000                   | 100.000                   | 100.000                   | 100.000                   | 100.000                   | 100.000                    |
| LESA Add 10 BPS                |        |              |           |                          |                           |                           |                           |                           |                           |                           |                           |                           |                            |
| 1 Y CMT = 3.920 10yr CMT 4.230 |        |              |           |                          |                           |                           |                           |                           |                           |                           |                           |                           |                            |

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

Call your Sales Director For Rate Quotes on Lower

\*\*LLPA for ARM Loans

Life Expectancy 3-4 years, AGE 90+ + PLEASE CALL PRIOR TO SUBMISSION @5.50 price h

For Loans with Youngest Borrower 62-69 Add 77 bps to above price.

Reduce above prices by 150 bps when life expectancy is 5-7 years ( Age Range 84-89)+

UPB abive \$250,000 add 39BPS to Above Price

Important Notes

|  |                                |                               |
|--|--------------------------------|-------------------------------|
| Moneyhouse FHA Sponsor ID:   | 1125900037 Fannie Mae Approval | Seller/ Servicr # 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    |

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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](mailto: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: