The Money Source Inc
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Phoenix, AZ 85034

Approved to purchase in all 50 states
NMLS: 6289

Effective Date:
9/22/2026
Nevada Rural Housing Rate Sheet
for Approved TMS Correspondent Lenders

Secondary Dept. Hours: M-F 11-7 ET
Secondary@TheMoneySource.com

Contact Secondary department for extensions or questions

Nevada Rural Housing: Rural Rocks

Government				No discount	2% discount*
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate	Rate
FHA, VA, USDA: Rural Rocks	30 Yr	620	**$20,000**	**6.875%**	**6.375%**

Conventional				No discount	2% discount*
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate	Rate
FNMA / FHLMC =<80% AMI: Rural Rocks	30 Yr	620	**$20,000**	**7.125%**	**6.750%**
				No discount	2% discount*
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate	Rate
FNMA only >80% AMI: Rural Rocks	30 Yr	620	**$20,000**	**7.250%**	**6.875%**

Loan Level Price Adjustments	
2 Units	(0.500)
Manufactured Home	(0.500)

Commitment Management	
Rate Lock	60 Days
30 Day Extension	(0.250)

*For options with a 2% Discount, Borrower pays 2 points (2%) from the $20,000 to lower the interest rate, and the remainder of the Assistance may be used toward down payment and closing costs.

Nevada Rural Housing: Home at Last

Government				
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate
FHA, VA, USDA: Home At Last	-	620	**0%**	**7.000%**

Conventional				
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate
FNMA / FHLMC =<80% AMI: Home At Last	-	620	**0%**	**7.250%**
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate
FNMA only >80% AMI: Home At Last	-	620	**0%**	**7.250%**

Loan Level Price Adjustments	
2 Units	(0.500)
Manufactured Home	(0.500)

Commitment Management	
Rate Lock	60 Days
30 Day Extension	(0.250)

Other Information	
Rate	Above rates are funded at Loan Price (100.000 or 98.000), plus Lender SRP and applicable LLPA(s). Rate lock is offered for 60 days. Seller must deliver the full loan package (Credit & Legal) on or before 11:59pm ET on the lock expiration date.
Rural Rocks Assistance	**Assistance for all 2nd lien products is due on sale or refinance or forgiven upon maturity.** Assistance will be funded by the lender and reimbursed upon purchase by the master servicer.
Discount and Lender Comp	In all programs, Servicer will purchase loan from Lender at 100.00% less Discount (if any) plus Lender Compensation (SRP) of 1.50%.
Guidelines	See Administrator Guidelines for income limits, eligible areas, homebuyer education requirements, and other details.
Availability of Rates	Rate populated as N/A indicates the level of DPA assistance is not supported by current market conditions.