



TMS
THE MONEY SOURCE

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Phoenix, AZ 85034

Approved to purchase in all 50 states
NMLS: 6289



NRH NEVADA
RURAL
HOUSING




Effective Date:
10/9/2026
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						Loan Level Price Adjustments
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	No discount Rate	2% discount* Rate	2 Units (0.500)
FHA, VA, USDA: Rural Rocks	30 Yr	620	\$20,000	7.500%	6.875%	Manufactured Home (0.500)
Conventional						Commitment Management
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	No discount Rate	2% discount* Rate	Rate Lock 60 Days
FNMA / FHLMC =<80% AMI: Rural Rocks	30 Yr	620	\$20,000	7.625%	7.125%	30 Day Extension (0.250)
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	No discount Rate	2% discount* Rate	
FNMA only >80% AMI: Rural Rocks	30 Yr	620	\$20,000	7.750%	7.250%	
*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						Loan Level Price Adjustments
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate		2 Units (0.500)
FHA, VA, USDA: Home At Last	-	620	0%	7.500%		Manufactured Home (0.500)
Conventional						Commitment Management
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate		Rate Lock 60 Days
FNMA / FHLMC =<80% AMI: Home At Last	-	620	0%	7.625%		30 Day Extension (0.250)
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate		
FNMA only >80% AMI: Home At Last	-	620	0%	7.750%		
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.					