The Money Source Inc
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Phoenix, AZ 85034

Approved to purchase in all 50 states
NMLS: 6289

Effective Date:
11/18/2026
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: Home at Last

Government

30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate
FHA, VA, USDA: Home At Last	-	620	**0%**	**7.500%**

Conventional

30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate
FNMA / FHLMC =<80% AMI: Home At Last	-	620	**0%**	**7.500%**
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate
FNMA only >80% AMI: Home At Last	-	620	**0%**	**7.750%**

Loan Level Price Adjustments

2 Units	(0.500)
Manufactured Home	(0.500)

Commitment Management

Rate Lock	60 Days
30 Day Extension	(0.250)

Nevada Rural Housing - Kickstart

Government

30 Year Fixed Products	DPA Type	Min FICO	Assistance**	Rate
FHA, VA, USDA	5 YR 2nd	620	**$20,000**	**6.625%**

Conventional

30 Year Fixed Products	DPA Type	Min FICO	Assistance**	Rate
FNMA / FHLMC =<80% AMI	5 YR 2nd	620	**$20,000**	**7.000%**

Loan Level Price Adjustments

2 Units	(0.500)
Manufactured Home	(0.500)

Commitment Management

Rate Lock	60 Days
30 Day Extension	(0.250)

AVAILABLE IN: Carson City, Douglas County, Lyon County, Storey County, or the designated rural parts of Washoe County
Uses **HOUSEHOLD income** and is for refinances or purchases; be sure to confirm values in chart on the right with the Administrator Guidelines.
Assistance is in the form of a 2nd lien, 5 year, forgiven at maturity or due upon sale or refinance
**** For all Kickstart options, the 2nd lien consists of $20,000 in DPA plus 2 pts.**

Kickstart Household Income Limit: 2026

Counties	Gov't	Conv
Carson City	$72,800	$72,000
Lyon	$78,240	$78,240
Storey, Washoe	$93,440	$88,720
Douglas	$89,200	$89,200

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.
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.
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.