

HECM QUICK REFERENCE GUIDE





Product Characteristics	MHOUSE HECM FIXED - CLOSED END	MHOUSE ARM MONTHLY CMT OPEN END - 10% CAP/5% CAP	MHOUSE ARM ANNUAL CMT OPEN END - 5% CAP
HECM PRODUCT TYPE	HECM FIXED 3.06% TO 5.56% PRODUCT AVAILABILITY SUBJECT TO CHANGE DUE TO MARKET CONDITIONS. CONSULT Moneyhouse WEEKLY PRICING SUMMARY	HECM CMT 1.375% TO 3.255% MARGINS PRODUCT AVAILABILITY SUBJECT TO CHANGE DUE TO MARKET CONDITIONS. CONSULT MONEYHOUSE WEEKLY PRICING SUMMARY	HECM CMT 1.75% TO 3.00% MARGINS PRODUCT AVAILABILITY SUBJECT TO CHANGE DUE TO MARKET CONDITIONS. CONSULT MONEYHOUSE WEEKLY PRICING SUMMARY
Eligible Product Origination and Loan Purchase States	~Moneyhouse Footprint~ Puerto Rico not currently available Refer to current Moneyhouse Licensed and Approved States Listing	~Moneyhouse Footprint~ Puerto Rico not currently available Refer to current Moneyhouse Licensed and Approved States Listing	~Moneyhouse Footprint~ Puerto Rico not currently available Refer to current Moneyhouse Licensed and Approved States Listing
Pricing	Rate sheet offerings are subject to change and distributed weekly or as market conditions dictate.	Rate sheet offerings are subject to change and distributed weekly or as market conditions dictate.	Rate sheet offerings are subject to change and distributed weekly or as market conditions dictate.
Minimum Age Requirement	All Borrowers must be 62 years of age on the date of closing. Application date may be up to 60 days prior. For non-borrowing spouses, see below.	All Borrowers must be 62 years of age on the date of closing. Application date may be up to 60 days prior. For non-borrowing spouses, see below.	All Borrowers must be 62 years of age on the date of closing. Application date may be up to 60 days prior. For non-borrowing spouses, see below.
Title Vesting	Fee Simple, Life Estates, Leaseholds, Inter- Vivos Trusts, Land Trusts Vesting subject to Underwriter and Title approval – specific additional documents required – consult the Moneyhouse Underwriting Guide for details	Fee Simple, Life Estates, Leaseholds, Inter- Vivos Trusts, Land Trusts Vesting subject to Underwriter and Title approval – specific additional documents required – consult the Moneyhouse Underwriting Guide for details	Fee Simple, Life Estates, Leaseholds, Inter- Vivos Trusts, Land Trusts Vesting subject to Underwriter and Title approval – specific additional documents required – consult the Moneyhouse Underwriting Guide for details
Non-Borrowing Spouse	Effective with case numbers assigned on or after 08/04/2014 Moneyhouse has updated its non-borrowing spouse guidelines per HUD Mortgagee Letter 2014-07: HECM – Non- Borrowing Spouse and Mortgage Letter 2014- 12: HECM – New Principal Limit Factors For more detailed information which effects origination, case file numbers, PLF tables, specific origination and closing documentation, certifications, occupancy, eligibility and other specific guideline requirements consult the Moneyhouse Guide and published Lender Alerts for further details. Revised non- borrowing spouse guidelines per the above mortgagee letter may supersede or replace some of the matrix contents stated herein. In cases where a non-borrowing spouse is party to a transaction, please refer to the mortgagee letters indicated above prior to applying the information provided in this matrix.	Effective with case numbers assigned on or after 08/04/2014 Moneyhouse has updated its non-borrowing spouse guidelines per HUD Mortgagee Letter 2014-07: HECM – Non- Borrowing Spouse and Mortgage Letter 2014- 12: HECM – New Principal Limit Factors For more detailed information which effects origination, case file numbers, PLF tables, specific origination and closing documentation, certifications, occupancy, eligibility and other specific guideline requirements consult the Moneyhouse Guide and published Lender Alerts for further details. Revised non- borrowing spouse guidelines per the above mortgagee letter may supersede or replace some of the matrix contents stated herein. In cases where a non-borrowing spouse is party to a transaction, please refer to the mortgagee letters indicated above prior to applying the information provided in this matrix.	Effective with case numbers assigned on or after 08/04/2014 Moneyhouse has updated its non-borrowing spouse guidelines per HUD Mortgagee Letter 2014-07: HECM – Non- Borrowing Spouse and Mortgage Letter 2014-12: HECM – New Principal Limit Factors For more detailed information which effects origination, case file numbers, PLF tables, specific origination and closing documentation, certifications, occupancy, eligibility and other specific guideline requirements consult the Moneyhouse Guide and published Lender Alerts for further details. Revised non-borrowing spouse guidelines per the above mortgagee letter may supersede or replace some of the matrix contents stated herein. In cases where a non-borrowing spouse is party to a transaction, please refer to the mortgagee letters indicated above prior to applying the information provided in this matrix.
Occupancy	Owner occupied, primary residence. Purchase occupancy verification required within 60 days of closing; refinance occupancy verification and cash/income qualifications must conform to standard HUD HECM and Moneyhouse Guidelines.	Owner occupied, primary residence. Purchase occupancy verification required within 60 days of closing; refinance occupancy verification and cash/income qualifications must conform to standard HUD HECM and Moneyhouse Guidelines.	Owner occupied, primary residence. Purchase occupancy verification required within 60 days of closing; refinance occupancy verification and cash/income qualifications must conform to standard HUD HECM and Moneyhouse Guidelines.
Transaction Types	Primary Residence Refinance, HECM to HECM Refinance and Purchase Transactions	Primary Residence Refinance, HECM to HECM Refinance and Purchase Transactions	Primary Residence Refinance, HECM to HECM Refinance and Purchase Transactions
Eligible Properties	1 - 4 unit properties, manufactured housing built after June 15, 1976 meeting HUD minimum property standards, PUDs and HUD approved list or HRAP/DELRAP approved condos – Minimum 2 units	1 - 4 unit properties, manufactured housing built after June 15, 1976 meeting HUD minimum property standards, PUDs and HUD approved list or HRAP/DELRAP approved condos – Minimum 2 units	1 - 4 unit properties, manufactured housing built after June 15, 1976 meeting HUD minimum property standards, PUDs and HUD approved list or HRAP/DELRAP approved condos – Minimum 2 units
Adjusted Property Value	Equals the lesser of the HECM National Mortgage Limit (\$822,375.00) or the final appraised value as determined by the Underwriter.	Equals the lesser of the HECM National Mortgage Limit (\$822,375.000) or the final appraised value as determined by the Underwriter	Equals the lesser of the HECM National Mortgage Limit (\$822,375.00) or the final appraised value as determined by the Underwriter
Minimum Home Value	\$50,000.00	\$50,000.00	\$50,000.00

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Recourse	The HECM is a non-recourse loan	The HECM is a non-recourse loan	The HECM is a non-recourse loan
Home Purchase	Eligible for all products, TX NBS not permitted. Additional Guidelines Apply Occupancy required within 60 days of closing, and income/cash-to-close requirements as applicable follow HUD guidelines	Eligible for all products, TX NBS not permitted. Additional Guidelines Apply Occupancy required within 60 days of closing, and income/cash-to-close requirements as applicable follow HUD guidelines	Eligible for all products, TX NBS not permitted. Additional Guidelines Apply Occupancy required within 60 days of closing, and income/cash-to-close requirements as applicable follow HUD guidelines
Borrower Counseling	Mandatory, face-to-face or telephone w/ HUD approved counselor for all owners on title at application, including POA or Guardian/Conservator. Non-Borrowing Spouse & Remaindermen are also required to attend counseling – see Moneyhouse Underwriting Guide for complete listing.	Mandatory, face-to-face or telephone w/ HUD approved counselor for all owners on title at application, including POA or Guardian/Conservator. Non-Borrowing Spouse & Remaindermen are also required to attend counseling – see Moneyhouse Underwriting Guide for complete listing.	Mandatory, face-to-face or telephone w/ HUD approved counselor for all owners on title at application, including POA or Guardian/Conservator. Non-Borrowing Spouse & Remaindermen are also required to attend counseling – see Moneyhouse Underwriting Guide for complete listing.
Financial Assessment	Borrower(s) must pass financial assessment guidelines related to residual cash and other criteria based upon ability to pay and willingness to pay analysis as related to prior and current payment of property charges as well as overall credit history and federal debt payment. No FICO score is required as part of the analysis.	Borrower(s) must pass financial assessment guidelines related to residual cash and other criteria based upon ability to pay and willingness to pay analysis as related to prior and current payment of property charges as well as overall credit history and federal debt payment. No FICO score is required as part of the analysis.	Borrower(s) must pass financial assessment guidelines related to residual cash and other criteria based upon ability to pay and willingness to pay analysis as related to prior and current payment of property charges as well as overall credit history and federal debt payment. No FICO score is required as part of the analysis.
Prior Foreclosure Guidelines	Moneyhouse follows HUD Guidelines, including HUD exceptions; Letter from Borrower(s) required documenting extenuating circumstances within 3 years. Second level review from Moneyhouse Chief Credit Officer required.	Moneyhouse follows HUD Guidelines, including HUD exceptions; Letter from Borrower(s) required documenting extenuating circumstances within 3 years. Second level review from Moneyhouse Chief Credit Officer required.	Moneyhouse follows HUD Guidelines, including HUD exceptions; Letter from Borrower(s) required documenting extenuating circumstances within 3 years. Second level review from Moneyhouse Chief Credit Officer required.
Payment Plan Options	Lump Sum Option Only at closing with no subsequent draws permitted. No Term or Tenure payments permitted on Fixed Rate closed-end products.	Line of Credit, Tenure Payments, Term Payments, or any combination thereof defined as Modified Tenure or Modified Term Payment Plan. Consult the Moneyhouse Underwriting Guide for further information on the various types of Payment Plan Options available and detailed information...	Line of Credit, Tenure Payments, Term Payments, or any combination thereof defined as Modified Tenure or Modified Term Payment Plan. Consult the Moneyhouse Underwriting Guide for further information on the various types of Payment Plan Options available and detailed information...
Tenure Payments = fixed payments until maturity event	N/A	Available	Available
Term Payments = fixed payments for a fixed number of mos	N/A	Available	Available
Appraisals AMC	Appraisal performed by an FHA approved panel appraiser per HUD Handbook 4150.2. Moneyhouse-approved AMC Roster only for all Wholesale and Turnkey Level submissions.	Appraisal performed by an FHA approved panel appraiser per HUD Handbook 4150.2. Moneyhouse-approved AMC Roster only for all Wholesale and Turnkey Level submissions.	Appraisal performed by an FHA approved panel appraiser per HUD Handbook 4150.2. Moneyhouse-approved AMC Roster only for all Wholesale and Turnkey Level submissions.
Required Repairs	Not permitted for purchase transactions. All repairs are subject to HUD and Moneyhouse Guidelines as disclosed in the Moneyhouse Repair FAQ document	Not permitted for purchase transactions. All repairs are subject to HUD and Moneyhouse Guidelines as disclosed in the Moneyhouse Repair FAQ document.	Not permitted for purchase transactions. All repairs are subject to HUD and Moneyhouse Guidelines as disclosed in the Moneyhouse Repair FAQ document.
Repair Set-Asides	Not permitted for Purchase Transactions. Permitted based upon bid estimate or appraiser amount recommended, not to exceed 15% of the lesser of the appraised value or Underwriter adjusted property value – maximum 30% total property repairs permitted, subject to underwriter discretion and repairs must be completed and inspected to equal the 15% maximum requirement or less prior to closing. Per ML 2014-11, "No unused repair set-aside funds for a fixed interest rate HECM shall be made available to the mortgagor under any circumstance".	Not permitted for Purchase Transactions. Permitted based upon bid estimate or appraiser amount recommended, not to exceed 15% of the lesser of the appraised value or Underwriter adjusted property value – maximum 30% total property repairs permitted, subject to underwriter discretion and repairs must be completed and inspected to equal the 15% maximum requirement or less prior to closing	Not permitted for Purchase Transactions. Permitted based upon bid estimate or appraiser amount recommended, not to exceed 15% of the lesser of the appraised value or Underwriter adjusted property value – maximum 30% total property repairs permitted, subject to underwriter discretion and repairs must be completed and inspected to equal the 15% maximum requirement or less prior to closing
Tax and Insurance Escrows	Not required at this time unless required by Full or Partial LESA calculation	Not required at this time unless required by Full or Partial LESA calculation	Not required at this time unless required by Full or Partial LESA calculation.
Expected Rate	Expected rate equals the Note Rate	Published 10-year CMT index plus margin	Published 10-year CMT index plus margin

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Initial Rate Index	Initial Rate equals the Note Rate Fixed for the life of the loan	Published 1 Year or 1 Month CMT index plus margin Adjustable Rate Open End	Published 1 Year CMT index plus margin Adjustable Rate Open End
Margin	Not Applicable	Varies based upon program requested - refer to Moneyhouse weekly product and pricing summary for further information	Varies based upon program requested - refer to Moneyhouse weekly product and pricing summary for further information
Adjustment Cap	Not Applicable Note Rate is fixed	none	2% per year
Lifetime Rate Cap	Not Applicable Note Rate is fixed	CAP 10 is 10% above Initial Rate CAP 5 is 5% Above Initial Rate	5% above Initial Rate
Interest Rate Changes	Not Applicable	Monthly	Annually
Rate Locks	Loans must be locked prior to submission for closing or purchase review – see Moneyhouse weekly product & pricing summary for lock options	Loans must be locked prior to submission for closing or purchase review – see Moneyhouse daily product & pricing summary for lock options	Loans must be locked prior to submission for closing or purchase review – see Moneyhouse daily product & pricing summary for lock options
Loan Maturity Date and/or Events	The loan becomes due and payable 150 years from the date of birth of the youngest borrower. A maturity event requiring full repayment occurs upon the death of all borrowers, the sale of the home, or if no borrower occupies the property as the primary residence for 12 consecutive months. Standard uniform contractual mortgage and deed of trust defaults also apply and if left uncured may result in loan maturity/foreclosure/acceleration. Consult the loan agreements and security instruments for additional information.	The loan becomes due and payable 150 years from the date of birth of the youngest borrower. A maturity event requiring full repayment occurs upon the death of all borrowers, the sale of the home, or if no borrower occupies the property as the primary residence for 12 consecutive months. Standard uniform contractual mortgage and deed of trust defaults also apply and if left uncured may result in loan maturity/foreclosure/acceleration. Consult the loan agreements and security instruments for additional information.	The loan becomes due and payable 150 years from the date of birth of the youngest borrower. A maturity event requiring full repayment occurs upon the death of all borrowers, the sale of the home, or if no borrower occupies the property as the primary residence for 12 consecutive months. Standard uniform contractual mortgage and deed of trust defaults also apply and if left uncured may result in loan maturity/foreclosure/acceleration. Consult the loan agreements and security instruments for additional information.
Principal Limit	Equals maximum funds available before costs, fees, reserves and set-a-sides based upon the age of youngest borrower, the expected rate at application and the Underwriter adjusted property value	Equals maximum funds available before costs, fees, reserves and set-a-sides based upon the age of youngest borrower, the expected rate at application and the Underwriter adjusted property value	Equals maximum funds available before costs, fees, reserves and set-a-sides based upon the age of youngest borrower, the expected rate at application and the Underwriter adjusted property value
PLF Tables:	Current PLF Table as of 08-04-2014 per HUD Mortgagee Letter 2014-07: HECM – Non-Borrowing Spouse and Mortgage Letter 2014-12: HECM – New Principal Limit Factors	Current PLF Table as of 08-04-2014 per HUD Mortgagee Letter 2014-07: HECM – Non-Borrowing Spouse and Mortgage Letter 2014-12: HECM – New Principal Limit Factors	Current PLF Table as of 08-04-2014 per HUD Mortgagee Letter 2014-07: HECM – Non-Borrowing Spouse and Mortgage Letter 2014-12: HECM – New Principal Limit Factors
Mandatory Obligations:	All Lien Payoffs, Federal Debt and Closing Costs, including origination and counseling fees. Utilization per HUD Guidelines.	All Lien Payoffs, Federal Debt and Closing Costs, including origination and counseling fees. Utilization per HUD guidelines.	All Lien Payoffs, Federal Debt and Closing Costs, including origination and counseling fees. Utilization per HUD guidelines.
Minimum Draw Required:	Based Upon Mandatory Obligations	None	None
Upfront MIP:	Determined by amount of Principal Limit used:	Determined by amount of Principal Limit used:	Determined by amount of Principal Limit used:
	2 % OF Maximum Claim	2 % Of Maximum Claim	2 % of Maximum Claim
Annual Mortgage Insurance Premium	Monthly premium based on an annual rate of 0.50% of the outstanding loan balance	Monthly premium based on an annual rate of 0.50% of the outstanding loan balance	Monthly premium based on an annual rate of 0.50% of the outstanding loan balance
Growth Feature Increase to unused credit line	Not applicable for Closed End Fixed Rate HECMs	Note Rate + 0.50%	Note Rate + 0.50%

Product Characteristics	MHOUSE HECM FIXED - CLOSED END	MHOUSE ARM MONTHLY CMT OPEN END - 5%-10% CAP	MHOUSE ARM ANNUAL CMT OPEN END - 5% CAP
Origination Fees	Unless otherwise stated on current Moneyhouse Rate sheet, the HUD maximum may be used: 2% of the first \$200M in property value, plus 1 % of the remaining property value with a cap of \$6,000.00. On property values* less than \$100M, may choose optional flat fee of \$2,500.00. *Property value: lesser of the HECM National Mortgage Limit (\$822,375.00), appraised value or the Underwriter adjusted property value.	Unless otherwise stated on current Moneyhouse Rate sheet, the HUD maximum may be used: 2% of the first \$200M in property value, plus 1 % of the remaining property value with a cap of \$6,000.00. On property values* less than \$100M, may choose optional flat fee of \$2,500.00. *Property value: lesser of the HECM National Mortgage Limit (\$822,375.00), appraised value or the Underwriter adjusted property value.	Unless otherwise stated on current Moneyhouse Rate sheet, the HUD maximum may be used: 2% of the first \$200M in property value, plus 1 % of the remaining property value with a cap of \$6,000.00. On property values* less than \$100M, may choose optional flat fee of \$2,500.00. *Property value: lesser of the HECM National Mortgage Limit (\$822,375.00), appraised value or the Underwriter adjusted property value.
Monthly Servicing Fee	No monthly servicing fee to borrower unless indicated on the Moneyhouse ate Sheet. Servicing fee generated from pass through rate to investor.	No monthly servicing fee to borrower unless indicated on the Moneyhouse ate Sheet. Servicing fee generated from pass through rate to investor.	No monthly servicing fee to borrower unless indicated on the Moneyhouse ate Sheet. Servicing fee generated from pass through rate to investor.
Mandatory Counseling Requirement	Mandatory counseling required prior to loan approval. Moneyhouse suggests counseling completed prior to loan application. Arm's length HUD requirement between MLO, Lender and Borrower(s). MLO must provide counseling information and resources at time of pre-qualification. Steering not permitted.	Mandatory counseling required prior to loan approval. Moneyhouse suggests counseling completed prior to loan application. Arm's length HUD requirement between MLO, Lender and Borrower(s). MLO must provide counseling information and resources at time of pre-qualification. Steering not permitted.	Mandatory counseling required prior to loan approval. Moneyhouse suggests counseling completed prior to loan application. Arm's length HUD requirement between MLO, Lender and Borrower(s). MLO must provide counseling information and resources at time of pre-qualification. Steering not permitted.
General Costs and Fees Guideline	No costs or fees to the Borrower(s) may be incurred on behalf of the Borrower(s) prior to receipt of the original Certificate of Counseling signed and dated by the Borrower(s).	No costs or fees to the Borrower(s) may be incurred on behalf of the Borrower(s) prior to receipt of the original Certificate of Counseling signed and dated by the Borrower(s).	No costs or fees to the Borrower(s) may be incurred on behalf of the Borrower(s) prior to receipt of the original Certificate of Counseling signed and dated by the Borrower(s).
Lender Paid Closing Costs	Not Applicable, Not Available for HECM for Purchase	Refer to Moneyhouse weekly product and pricing summary for further details, Not available for HECM for Purchase	Refer to Moneyhouse weekly product and pricing summary for further details, Not available for HECM for Purchase
Typical Closing Costs	Per HUD Guidelines	Per HUD Guidelines	Per HUD Guidelines
Financed Fees	100% of closing costs and fees including the origination fee based upon proceeds availability. Lender credits may be applied (if applicable) except for purchase transactions.	100% of closing costs and fees including the origination fee based upon proceeds availability. Lender credits may be applied (if applicable) except for purchase transactions.	100% of closing costs and fees including the origination fee based upon proceeds availability. Lender credits may be applied (if applicable) except for purchase transactions.
Secondary Financing & Subordinations	Not permitted; however existing liens can be subordinated (to 3rd position) providing below are true: -No "new" debt may be created with the intention to subordinate -A mortgage or deed of trust currently in first position may not be subordinated -A revolving line of credit may not be subordinated -All Subordination Agreements require U/W approval prior to closing	Not permitted; however existing liens can be subordinated (to 3rd position) providing below are true: -No "new" debt may be created with the intention to subordinate -A mortgage or deed of trust currently in first position may not be subordinated -A revolving line of credit may not be subordinated -All Subordination Agreements require U/W approval prior to closing	Not permitted; however existing liens can be subordinated (to 3rd position) providing below are true: -No "new" debt may be created with the intention to subordinate -A mortgage or deed of trust currently in first position may not be subordinated -A revolving line of credit may not be subordinated -All Subordination Agreements require U/W approval prior to closing
Maximum Number of FHA Loans	1	1	1
Prepayment Penalty	No prepayment penalty permitted. Repayment of proceeds <u>cannot</u> be "re-borrowed"	No prepayment penalty permitted. Adjustable rate line of credit facility is revolving.	No prepayment penalty permitted. Adjustable rate line of credit facility is revolving.
Assumability	The HECM loan is not assumable	The HECM loan is not assumable	The HECM loan is not assumable
Financed Fees	Not Applicable	Not Applicable	Not Applicable
Flood Notification	A life-of-loan Flood Certification is required on loans submitted to Moneyhouse for purchase. Additionally, from time to time Federal declaration of disaster area designation will be issued. Moneyhouse requires recertification for all properties under appraisal while the declaration remains in effect. Moneyhouse will purchase a loan where the community does not participate in the NFIP, providing the property is NOT deemed to be in a flood zone.	A life-of-loan Flood Certification is required on loans submitted to Moneyhouse for purchase. Additionally, from time to time Federal declaration of disaster area designation will be issued. Moneyhouse requires recertification for all properties under appraisal while the declaration remains in effect. Moneyhouse will purchase a loan where the community does not participate in the NFIP, providing the property is NOT deemed to be in a flood zone.	A life-of-loan Flood Certification is required on loans submitted to Moneyhouse for purchase. Additionally, from time to time Federal declaration of disaster area designation will be issued. Moneyhouse requires recertification for all properties under appraisal while the declaration remains in effect. Moneyhouse will purchase a loan where the community does not participate in the NFIP, providing the property is NOT deemed to be in a flood zone.
Verification of Liquid Assets	Standard HUD/FHA verification requirement. Required for Purchases and loans where the Borrower(s) is "short to close". Verification required at time of Underwriting.	Standard HUD/FHA verification requirement. Required for Purchases and loans where the Borrower(s) is "short to close". Verification required at time of Underwriting.	Standard HUD/FHA verification requirement. Required for Purchases and loans where the Borrower(s) is "short to close". Verification required at time of Underwriting.

Product Characteristics	MHOUSE HECM FIXED - CLOSED END	MHOUSE ARM MONTHLY CMT OPEN END – 5%-10% CAP	MHOUSE ARM ANNUAL CMT OPEN END - 5% CAP
Lender Paid Compensation Requirements	Lender Paid Compensation Guidelines apply to Fixed Closed End transactions. Consult your Compliance/Legal Counsel for specific information.	Lender Paid Compensation Guidelines do not apply to Open End transactions.	Lender Paid Compensation Guidelines do not apply to Open End transactions.
Use of this Matrix VERSION 03-10-2021 Contents subject to change without notice. Not for consumer use.	The information provided herein is for use by mortgage professionals only and is not authorized for publication or use directly to consumers. Matrix information is subject to change without notice and intended as guidance. All loan decisions are subject to Moneyhouse Underwriting review and consideration. No verbal indication for approval, commitment to lend or acceptance of scenario, document, terms, conditions, or other loan components is made or offered with this matrix. All final determination made by Moneyhouse shall be in writing. Moneyhouse is an equal opportunity housing Lender and Employer. For further information contact us at partners@mhodportal.com .	 	The information provided herein is for use by mortgage professionals only and is not authorized for publication or use directly to consumers. Matrix information is subject to change without notice and intended as guidance. All loan decisions are subject to Moneyhouse Underwriting review and consideration. No verbal indication for approval, commitment to lend or acceptance of scenario, document, terms, conditions, or other loan components is made or offered with this matrix. All final determination made by Moneyhouse shall be in writing. Moneyhouse is an equal opportunity housing Lender and Employer. For further information contact us at partners@mhodportal.com .