WASHINGTON STATE HOUSING FINANCE COMMISSION

Opening doors to a better life

HERE *to* HOME

Home Advantage

Government Loans

Effective Date	Effective Time	30 Year Fixed Conforming: Up to $510,400	Lock Term	Origination Fee	High Balance Loan Add-On Fee 1	HA DPA Options 2	
Income Under $145,000							
FHA, VA and USDA Loans:							**DTI <=45% (FICO 620+)**
9/1/2020	9:00 AM	2.875%	(60 Day)	1%	+1.5	4% DPA	
9/1/2020	9:00 AM	3.750%	(60 Day)	0%	+1.5	4% DPA	
ENERGYSPARK:							
9/1/2020	9:00 AM	2.625%	(75 Day)	1%	+1.5	4% DPA	
FHA, VA and USDA Loans:							**DTI > 45% (FICO 660+)**
9/1/2020	9:00 AM	2.875%	(60 Day)	1%	+1.5	4% DPA	
9/1/2020	9:00 AM	3.750%	(60 Day)	0%	+1.5	4% DPA	
ENERGYSPARK:							
9/1/2020	9:00 AM	2.625%	(75 Day)	1%	+1.5	4% DPA	

1. Beginning January 1, 2019 the high balance fee will apply to loans delivered to GSE's with loan amounts above $510,400 and up to $741,750 in King, Pierce, and Snohomish counties. NOTE: High Balance loans not available on Freddie Mac HFA Advantage program.

2. Other DPA programs available. See lender programs page for more information.

Rates subject to change without notice. WSHFC staff will make every reasonable effort to post daily rates by 9:00am Monday - Friday PST. Rates posted after 4:00pm PST, over holidays, and weekends are sample rates from the previous business day and are not to be relied upon for reservations. Homebuyers interested in applying for financing should contact one of the Commission's Participating Lenders. The Commission does not lend money directly to consumers. Participating Lenders pre-qualify consumers and originate all mortgage loans. This is not an advertisement for credit as defined in Regulation Z. Contact a Commission Participating Lender for Annual Percentage Rate (APR). This is not a commitment to lend. Further fees may apply. Contact your participating loan officer for more information. Interest rate buydowns are prohibited. Visit heretohome.org for more information.

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Freddie Mac Conventional HFA Advantage

Income under $145,000

Effective Date	Effective Time	30 Year Fixed Conforming: Up to $510,400	Lock Term	Origination Fee	High-Balance Loan Add-On Fee (1)	HA DPA Options (2)	
Freddie Mac Conventional HFA Advantage Loans							
9/1/2020	9:00 AM	4.250%	(60 Day)	1%	N/A	4% DPA	Income > 80% Area Median
9/1/2020	9:00 AM	4.750%	(60 Day)	0%	N/A	4% DPA	
9/1/2020	9:00 AM	5.250%	(60 Day)	0%	N/A	5% DPA	
Freddie Mac Conventional 1st only							
9/1/2020	9:00 AM	3.250%	(60 Day)	1%	N/A	N/A	
9/1/2020	9:00 AM	3.375%	(60 Day)	0%	N/A	N/A	
Freddie Mac Conventional HFA Advantage Loans							
9/1/2020	9:00 AM	3.375%	(60 Day)	1%	N/A	4% DPA	Income =< 80% Area Median
9/1/2020	9:00 AM	4.125%	(60 Day)	0%	N/A	4% DPA	
9/1/2020	9:00 AM	4.250%	(60 Day)	0%	N/A	5% DPA	
Freddie Mac Conventional 1st only							
9/1/2020	9:00 AM	2.750%	(60 Day)	1%	N/A	N/A	
9/1/2020	9:00 AM	2.875%	(60 Day)	0%	N/A	N/A	

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Fannie Mae Conventional HFA Preferred Loans

Income Under $145,000

Income > 80% Area Median

Effective Date	Effective Time	30 Year Fixed Conforming: Up to $510,400	Lock Term	Origination Fee	High-Balance Loan Add-On Fee (1)	HA DPA Options (2)
Fannie Mae First with Down Payment Assistance						
9/1/2020	9:00 AM	4.125%	(60 Day)	1%	+1.5	4% DPA
9/1/2020	9:00 AM	4.500%	(60 Day)	0%	+1.5	4% DPA
9/1/2020	9:00 AM	4.875%	(60 Day)	0%	+1.75	5% DPA
EnergySpark						
9/1/2020	9:00 AM	N/A	(75 Day)	1%	N/A	4% DPA
Fannie Mae First with no WSHFC Down Payment Assistance						
9/1/2020	9:00 AM	3.125%	(60 Day)	1%	+1.5	N/A
9/1/2020	9:00 AM	3.375%	(60 Day)	0%	+1.5	N/A
EnergySpark						
9/1/2020	9:00 AM	N/A	(75 Day)	1%	N/A	N/A

Income <= 80% Area Median

Fannie Mae First with Down Payment Assistance						
9/1/2020	9:00 AM	3.375%	(60 Day)	1%	+1.5	4% DPA
9/1/2020	9:00 AM	4.125%	(60 Day)	0%	+1.5	4% DPA
9/1/2020	9:00 AM	4.250%	(60 Day)	0%	+1.5	5% DPA
EnergySpark						
9/1/2020	9:00 AM	3.125%	(75 Day)	1%	+1.5	4% DPA
Fannie Mae First with no WSHFC Down Payment Assistance						
9/1/2020	9:00 AM	2.750%	(60 Day)	1%	+1.5	N/A
9/1/2020	9:00 AM	2.875%	(60 Day)	0%	+1.5	N/A
EnergySpark						
9/1/2020	9:00 AM	2.500%	(75 Day)	1%	+1.5	N/A

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