

ENERGY SPARK

HOME LOAN

Welcome to the newest—and greenest—home-loan program from the **Washington State Housing Finance Commission**.

EnergySpark is designed to work hand-in-hand with our **Home Advantage** loan and downpayment assistance. Homebuyers who may qualify:

- Household income under \$97,000
- Credit score at least 620
- Purchasing either:
 1. A new home that exceeds Washington state energy standards by at least 15%, **OR**
 2. An older home that can be upgraded for 10% energy savings over its current use.

An energy assessment shows the most cost-effective upgrades for the home, and **EnergySpark** helps finance the work!

wshfc.org/EnergySpark



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HOUSING FINANCE
COMMISSION

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HOUSING FINANCE
COMMISSION



Buy a house.
Save energy.
Save money.
It's that simple.

Introducing
ENERGY SPARK
HOME LOAN



Homebuyers **save** two ways:

1. The mortgage rate and down payment:

Borrowers who buy an energy-efficient home or make upgrades to an existing home at the time of purchase **save 1/4 percent on their interest rate.**

Plus, they still qualify for our **downpayment assistance!**

2. The utility bill:

Utilities are among the hidden costs of homeownership. The more efficient the house, the more money saved.

Learn more!

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