

# Home Advantage

HERE to HOME



| Program                                  | Interest<br>Rate 1 | Origination<br>Fee | High<br>Balance<br>Fee 2 | Temporary<br>Buydown<br>Fee | Lock Term | Effective<br>Date | Effective<br>Time | DPA Option 3 |
|--|--------------------|--------------------|--------------------------|-----------------------------|-----------|-------------------|-------------------|--------------|
| Home Advantage- Government               | 6.750%             | 1.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 3.000%       |
| Home Advantage- Government               | 6.875%             | 1.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 4.000%       |
| Home Advantage- Government               | 7.000%             | 0.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 4.000%       |
| Home Advantage- Government               | 7.250%             | 0.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 5.000%       |
| Home Advantage- Freddie < 80% AMI        | 7.000%             | 1.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 3.000%       |
| Home Advantage- Freddie < 80% AMI        | 7.125%             | 1.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 4.000%       |
| Home Advantage- Freddie < 80% AMI        | 7.250%             | 0.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 4.000%       |
| Home Advantage- Freddie < 80% AMI        | 7.500%             | 0.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 5.000%       |
| Home Advantage- Freddie < 80% AMI NO DPA | 6.750%             | 1.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 0.000%       |
| Home Advantage- Freddie < 80% AMI NO DPA | 6.875%             | 0.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 0.000%       |
| Home Advantage- Freddie > 80% AMI        | 7.125%             | 1.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 3.000%       |
| Home Advantage- Freddie > 80% AMI        | 7.250%             | 1.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 4.000%       |
| Home Advantage- Freddie > 80% AMI        | 7.375%             | 0.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 4.000%       |
| Home Advantage- Freddie > 80% AMI NO DPA | 6.875%             | 1.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 0.000%       |
| Home Advantage- Freddie > 80% AMI NO DPA | 7.000%             | 0.000%             | NA                       | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 0.000%       |
| Home Advantage- Fannie < 80% AMI         | 7.125%             | 1.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 3.000%       |
| Home Advantage- Fannie < 80% AMI         | 7.250%             | 1.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 4.000%       |
| Home Advantage- Fannie < 80% AMI         | 7.375%             | 0.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 4.000%       |
| Home Advantage- Fannie < 80% AMI         | 7.625%             | 0.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 5.000%       |
| Home Advantage- Fannie < 80% AMI NO DPA  | 6.750%             | 1.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 0.000%       |
| Home Advantage- Fannie < 80% AMI NO DPA  | 7.000%             | 0.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 0.000%       |
| Home Advantage- Fannie > 80% AMI         | 7.250%             | 1.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 3.000%       |
| Home Advantage- Fannie > 80% AMI         | 7.375%             | 1.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 4.000%       |
| Home Advantage- Fannie > 80% AMI         | 7.500%             | 0.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 4.000%       |
| Home Advantage- Fannie > 80% AMI         | 7.750%             | 0.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 5.000%       |
| Home Advantage- Fannie > 80% AMI NO DPA  | 6.875%             | 1.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 0.000%       |
| Home Advantage- Fannie > 80% AMI NO DPA  | 7.125%             | 0.000%             | 2.00%                    | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 0.000%       |

# EnergySpark

HERE to HOME



| Program                              | Interest<br>Rate <b>1</b> | Origination<br>Fee | High<br>Balance<br>Fee <b>2</b> | Temporary<br>Buydown<br>Fee | Lock Term | Effective<br>Date | Effective<br>Time | DPA Option <b>3</b> |
|--------------------------------------|---------------------------|--------------------|---------------------------------|-----------------------------|-----------|-------------------|-------------------|---------------------|
| EnergySpark- Government              | 6.625%                    | 1.000%             | 2.00%                           | 0.50%                       | 75        | 5/2/2025          | 9:00 AM           | 4.000%              |
| EnergySpark- Fannie < 80% AMI        | 7.000%                    | 1.000%             | 2.00%                           | 0.50%                       | 75        | 5/2/2025          | 9:00 AM           | 4.000%              |
| EnergySpark- Fannie < 80% AMI NO DPA | 6.500%                    | 1.000%             | 2.00%                           | 0.50%                       | 75        | 5/2/2025          | 9:00 AM           | 0.000%              |

# House Key Opportunity

HERE to HOME



| Program  | Interest<br>Rate <b>1</b> | Origination<br>Fee | High<br>Balance<br>Fee | Temporary<br>Buydown<br>Fee | Lock Term | Today's Date | Effective<br>Date | Effective Time |
|--|---------------------------|--------------------|------------------------|-----------------------------|-----------|--------------|-------------------|----------------|
| House Key Opportunity- Government              | 6.750%                    | 1.000%             | NA                     | 0.50%                       | 60        | 5/2/2025     | 5/1/2025          | 9:00 AM        |
| House Key Opportunity- Freddie < 80% AMI       | 6.875%                    | 1.000%             | NA                     | 0.50%                       | 60        | 5/2/2025     | 5/1/2025          | 9:00 AM        |
| House Key Opportunity- Freddie > 80% AMI       | 7.250%                    | 1.000%             | NA                     | 0.50%                       | 60        | 5/2/2025     | 5/1/2025          | 9:00 AM        |
| House Key Opportunity- Fannie < 80% AMI        | 6.875%                    | 1.000%             | NA                     | 0.50%                       | 60        | 5/2/2025     | 5/1/2025          | 9:00 AM        |
| House Key Opportunity- Fannie > 80% AMI        | 7.250%                    | 1.000%             | NA                     | 0.50%                       | 60        | 5/2/2025     | 5/1/2025          | 9:00 AM        |
| House Key Opportunity- Fannie Habitat <65% AMI | 4.500%                    | 1.000%             | NA                     | 0.50%                       | 60        | 5/2/2025     | 7/17/2023         | 9:00 AM        |
| House Key Opportunity- Fannie CLT <65% AMI     | 4.500%                    | 1.000%             | NA                     | 0.50%                       | 60        | 5/2/2025     | 9/25/2023         | 9:00 AM        |

# Covenant

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| Program                           | Interest<br>Rate <b>1</b> | Origination<br>Fee | High<br>Balance<br>Fee <b>2</b> | Temporary<br>Buydown<br>Fee | Lock Term | Effective<br>Date | Effective<br>Time | DPA Max <b>4</b> |
|-----------------------------------|---------------------------|--------------------|---------------------------------|-----------------------------|-----------|-------------------|-------------------|------------------|
| Covenant- Government              | 6.375%                    | 1.000%             | 2.00%                           | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 20% or 150K      |
| Covenant- Freddie < 80% AMI       | 6.750%                    | 1.000%             | NA                              | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 20% or 150K      |
| Covenant- Freddie < 80% AMI       | 6.875%                    | 0.000%             | NA                              | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 20% or 150K      |
| Covenant- Freddie > 80 - 100% AMI | 6.875%                    | 1.000%             | NA                              | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 20% or 150K      |
| Covenant- Freddie > 80 - 100% AMI | 7.000%                    | 0.000%             | NA                              | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 20% or 150K      |
| Covenant- Fannie < 80% AMI        | 6.750%                    | 1.000%             | 2.00%                           | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 20% or 150K      |
| Covenant- Fannie < 80% AMI        | 7.000%                    | 0.000%             | 2.00%                           | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 20% or 150K      |
| Covenant- Fannie > 80 - 100% AMI  | 6.875%                    | 1.000%             | 2.00%                           | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 20% or 150K      |
| Covenant- Fannie > 80 - 100% AMI  | 7.125%                    | 0.000%             | 2.00%                           | 0.50%                       | 60        | 5/2/2025          | 9:00 AM           | 20% or 150K      |

**1** Interest rates for conforming loan amounts up to \$806,500

**2** Beginning 1/1/2024 the high balance fee will apply to loans delivered to GSE's with loan amounts above \$806,500 and up to \$1,037,300 (One-Unit) and \$1,032,650 and up to \$1,327,950 (Two-Unit) in King, Pierce, Snohomish counties. Note: High balance loans not available on Freddie Mac HFA Advantage program.

**3** Other DPA programs available. See [www.wshfc.org/sf/downloads.html](http://www.wshfc.org/sf/downloads.html) for more information.

**4** 20% down up to \$150,000, of purchase price or appraised value, whichever is less, plus applicable allowed closing costs paid by the homebuyer.

*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 on the House Key Opportunity program. Visit [heretohome.org](http://heretohome.org) for more information.*