

Opening doors to a better life

Program	Interest Rate <sup>1</sup>	Origination Fee	High Balance Fee <sup>2</sup>	Lock Term	Effective Date	Effective Time	DPA Option <sup>3</sup>
Home Advantage- Government	6.875%	1.000%	2.00%	60	11/5/2024	9:00 AM	3.000%
Home Advantage- Government	7.125%	1.000%	2.00%	60	11/5/2024	9:00 AM	4.000%
Home Advantage- Government	7.375%	0.000%	2.00%	60	11/5/2024	9:00 AM	4.000%
Home Advantage- Government	7.625%	0.000%	2.00%	60	11/5/2024	9:00 AM	5.000%
Home Advantage- Freddie < 80% AMI	7.250%	1.000%	NA	60	11/5/2024	9:00 AM	3.000%
Home Advantage- Freddie < 80% AMI	7.375%	1.000%	NA	60	11/5/2024	9:00 AM	4.000%
Home Advantage- Freddie < 80% AMI	7.500%	0.000%	NA	60	11/5/2024	9:00 AM	4.000%
Home Advantage- Freddie < 80% AMI	7.750%	0.000%	NA	60	11/5/2024	9:00 AM	5.000%
Home Advantage- Freddie < 80% AMI NO DPA	6.750%	1.000%	NA	60	11/5/2024	9:00 AM	0.000%
Home Advantage- Freddie < 80% AMI NO DPA	7.125%	0.000%	NA	60	11/5/2024	9:00 AM	0.000%
Home Advantage- Freddie > 80% AMI	7.375%	1.000%	NA	60	11/5/2024	9:00 AM	3.000%
Home Advantage- Freddie > 80% AMI	7.500%	1.000%	NA	60	11/5/2024	9:00 AM	4.000%
Home Advantage- Freddie > 80% AMI	7.625%	0.000%	NA	60	11/5/2024	9:00 AM	4.000%
Home Advantage- Freddie > 80% AMI NO DPA	6.875%	1.000%	NA	60	11/5/2024	9:00 AM	0.000%
Home Advantage- Freddie > 80% AMI NO DPA	7.250%	0.000%	NA	60	11/5/2024	9:00 AM	0.000%
Home Advantage- Fannie < 80% AMI	7.375%	1.000%	2.00%	60	11/5/2024	9:00 AM	3.000%
Home Advantage- Fannie < 80% AMI	7.500%	1.000%	2.00%	60	11/5/2024	9:00 AM	4.000%
Home Advantage- Fannie < 80% AMI	7.625%	0.000%	2.00%	60	11/5/2024	9:00 AM	4.000%
Home Advantage- Fannie < 80% AMI	7.875%	0.000%	2.00%	60	11/5/2024	9:00 AM	5.000%
Home Advantage- Fannie < 80% AMI NO DPA	6.875%	1.000%	2.00%	60	11/5/2024	9:00 AM	0.000%
Home Advantage- Fannie < 80% AMI NO DPA	7.250%	0.000%	2.00%	60	11/5/2024	9:00 AM	0.000%
Home Advantage- Fannie > 80% AMI	7.375%	1.000%	2.00%	60	11/5/2024	9:00 AM	3.000%
Home Advantage- Fannie > 80% AMI	7.500%	1.000%	2.00%	60	11/5/2024	9:00 AM	4.000%
Home Advantage- Fannie > 80% AMI	7.750%	0.000%	2.00%	60	11/5/2024	9:00 AM	4.000%
Home Advantage- Fannie > 80% AMI	8.000%	0.000%	2.00%	60	11/5/2024	9:00 AM	5.000%
Home Advantage- Fannie > 80% AMI NO DPA	7.000%	1.000%	2.00%	60	11/5/2024	9:00 AM	0.000%
Home Advantage- Fannie > 80% AMI NO DPA	7.250%	0.000%	2.00%	60	11/5/2024	9:00 AM	0.000%

# EnergySpark

HERE to HOME 

Program	Interest Rate 1	Origination Fee	High Balance		Effective Date	Effective Time	DPA Option 3
			Fee 2	Lock Term			
EnergySpark- Government	6.750%	1.000%	2.00%	75	11/5/2024	9:00 AM	4.000%
EnergySpark- Fannie < 80% AMI	7.250%	1.000%	2.00%	75	11/5/2024	9:00 AM	4.000%
EnergySpark- Fannie < 80% AMI NO DPA	6.625%	1.000%	2.00%	75	11/5/2024	9:00 AM	0.000%

# House Key Opportunity

HERE to HOME 

Program	Interest Rate 1	Origination Fee	High Balance		Today's Date	Effective Date	Effective Time
			Fee	Lock Term			
House Key Opportunity- Government	5.750%	1.000%	NA	60	11/5/2024	9/27/2024	9:00 AM
House Key Opportunity- Freddie < 80% AMI	6.000%	1.000%	NA	60	11/5/2024	9/27/2024	9:00 AM
House Key Opportunity- Freddie > 80% AMI	6.375%	1.000%	NA	60	11/5/2024	9/27/2024	9:00 AM
House Key Opportunity- Fannie < 80% AMI	6.000%	1.000%	NA	60	11/5/2024	9/27/2024	9:00 AM
House Key Opportunity- Fannie > 80% AMI	6.375%	1.000%	NA	60	11/5/2024	9/27/2024	9:00 AM
House Key Opportunity- Fannie Habitat <65% AMI	4.500%	1.000%	NA	60	11/5/2024	7/17/2023	9:00 AM
House Key Opportunity- Fannie CLT <65% AMI	4.500%	1.000%	NA	60	11/5/2024	9/25/2023	9:00 AM

# Covenant

HERE to HOME 

Program	Interest Rate 1	Origination Fee	High Balance		Effective Date	Effective Time	DPA Max 4
			Fee 2	Lock Term			
Covenant- Government	6.625%	1.000%	2.00%	60	11/5/2024	9:00 AM	20% or 150K
Covenant- Freddie < 80% AMI	6.750%	1.000%	NA	60	11/5/2024	9:00 AM	20% or 150K
Covenant- Freddie < 80% AMI	7.125%	0.000%	NA	60	11/5/2024	9:00 AM	20% or 150K
Covenant- Freddie > 80 - 100% AMI	6.875%	1.000%	NA	60	11/5/2024	9:00 AM	20% or 150K
Covenant- Freddie > 80 - 100% AMI	7.250%	0.000%	NA	60	11/5/2024	9:00 AM	20% or 150K
Covenant- Fannie < 80% AMI	6.875%	1.000%	2.00%	60	11/5/2024	9:00 AM	20% or 150K
Covenant- Fannie < 80% AMI	7.250%	0.000%	2.00%	60	11/5/2024	9:00 AM	20% or 150K
Covenant- Fannie > 80 - 100% AMI	7.000%	1.000%	2.00%	60	11/5/2024	9:00 AM	20% or 150K
Covenant- Fannie > 80 - 100% AMI	7.250%	0.000%	2.00%	60	11/5/2024	9:00 AM	20% or 150K

- 1 Interest rates for conforming loan amounts up to \$766,550
- 2 Beginning 1/1/2024 the high balance fee will apply to loans delivered to GSE's with loan amounts above \$766,550 and up to \$977,500 (One-Unit) and \$981,500 and up to \$1,251,400 (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.*