



WASHINGTON STATE
HOUSING FINANCE
COMMISSION

Home Advantage

HERE to HOME



Opening doors to a better life

| Program | Interest Rate* | Origination Fee | High Balance Fee** | Lock Term | Effective Date | Effective Time | DPA Option*** |
|--|----------------|-----------------|--------------------|-----------|----------------|----------------|---------------|
| Home Advantage- Government | 7.125% | 1.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 3.000% |
| Home Advantage- Government | 7.250% | 1.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 4.000% |
| Home Advantage- Government | 7.750% | 0.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 4.000% |
| Home Advantage- Government | 8.000% | 0.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 5.000% |
| Home Advantage- Freddie < 80% AMI | 7.375% | 1.000% | NA | 60 | 5/13/2024 | 9:00 AM | 3.000% |
| Home Advantage- Freddie < 80% AMI | 7.500% | 1.000% | NA | 60 | 5/13/2024 | 9:00 AM | 4.000% |
| Home Advantage- Freddie < 80% AMI | 7.750% | 0.000% | NA | 60 | 5/13/2024 | 9:00 AM | 4.000% |
| Home Advantage- Freddie < 80% AMI | 8.000% | 0.000% | NA | 60 | 5/13/2024 | 9:00 AM | 5.000% |
| Home Advantage- Freddie < 80% AMI NO DPA | 6.875% | 1.000% | NA | 60 | 5/13/2024 | 9:00 AM | 0.000% |
| Home Advantage- Freddie < 80% AMI NO DPA | 7.250% | 0.000% | NA | 60 | 5/13/2024 | 9:00 AM | 0.000% |
| Home Advantage- Freddie > 80% AMI | 7.500% | 1.000% | NA | 60 | 5/13/2024 | 9:00 AM | 3.000% |
| Home Advantage- Freddie > 80% AMI | 7.625% | 1.000% | NA | 60 | 5/13/2024 | 9:00 AM | 4.000% |
| Home Advantage- Freddie > 80% AMI | 7.875% | 0.000% | NA | 60 | 5/13/2024 | 9:00 AM | 4.000% |
| Home Advantage- Freddie > 80% AMI NO DPA | 7.000% | 1.000% | NA | 60 | 5/13/2024 | 9:00 AM | 0.000% |
| Home Advantage- Freddie > 80% AMI NO DPA | 7.375% | 0.000% | NA | 60 | 5/13/2024 | 9:00 AM | 0.000% |
| Home Advantage- Fannie < 80% AMI | 7.500% | 1.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 3.000% |
| Home Advantage- Fannie < 80% AMI | 7.625% | 1.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 4.000% |
| Home Advantage- Fannie < 80% AMI | 7.875% | 0.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 4.000% |
| Home Advantage- Fannie < 80% AMI | 8.125% | 0.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 5.000% |
| Home Advantage- Fannie < 80% AMI NO DPA | 7.000% | 1.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 0.000% |
| Home Advantage- Fannie < 80% AMI NO DPA | 7.375% | 0.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 0.000% |
| Home Advantage- Fannie > 80% AMI | 7.750% | 1.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 3.000% |
| Home Advantage- Fannie > 80% AMI | 7.875% | 1.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 4.000% |
| Home Advantage- Fannie > 80% AMI | 8.250% | 0.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 4.000% |
| Home Advantage- Fannie > 80% AMI | 8.500% | 0.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 5.000% |
| Home Advantage- Fannie > 80% AMI NO DPA | 7.250% | 1.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 0.000% |
| Home Advantage- Fannie > 80% AMI NO DPA | 7.500% | 0.000% | 2.00% | 60 | 5/13/2024 | 9:00 AM | 0.000% |



Opening doors to a better life

EnergySpark

HERE to HOME



| Program | Interest Rate* | Origination Fee | High | | Effective Date | Effective Time | DPA Option*** |
|--------------------------------------|----------------|-----------------|---------------|-----------|----------------|----------------|---------------|
| | | | Balance Fee** | Lock Term | | | |
| EnergySpark- Government | 7.000% | 1.000% | 2.00% | 75 | 5/13/2024 | 9:00 AM | 4.000% |
| EnergySpark- Fannie < 80% AMI | 7.375% | 1.000% | 2.00% | 75 | 5/13/2024 | 9:00 AM | 4.000% |
| EnergySpark- Fannie < 80% AMI NO DPA | 6.750% | 1.000% | 2.00% | 75 | 5/13/2024 | 9:00 AM | 0.000% |



Opening doors to a better life

House Key Opportunity

HERE to HOME



| Program | Interest Rate* | Origination Fee | High | | Today's Date | Effective Date | Effective Time |
|--|----------------|-----------------|-----------------|-----------|--------------|----------------|----------------|
| | | | Balance Fee**** | Lock Term | | | |
| House Key Opportunity- Government | 6.250% | 1.000% | 0.00% | 60 | 5/13/2024 | 4/4/2024 | 9:00 AM |
| House Key Opportunity- Freddie < 80% AMI | 6.500% | 1.000% | 0.00% | 60 | 5/13/2024 | 4/4/2024 | 9:00 AM |
| House Key Opportunity- Freddie > 80% AMI | 6.875% | 1.000% | 0.00% | 60 | 5/13/2024 | 4/4/2024 | 9:00 AM |
| House Key Opportunity- Fannie < 80% AMI | 6.500% | 1.000% | 0.00% | 60 | 5/13/2024 | 4/4/2024 | 9:00 AM |
| House Key Opportunity- Fannie > 80% AMI | 6.875% | 1.000% | 0.00% | 60 | 5/13/2024 | 4/4/2024 | 9:00 AM |
| House Key Opportunity- Fannie Habitat <65% AMI | 4.500% | 1.000% | 0.00% | 60 | 5/13/2024 | 7/17/2023 | 9:00 AM |
| House Key Opportunity- Fannie CLT <65% AMI | 4.500% | 1.000% | 0.00% | 60 | 5/13/2024 | 9/25/2023 | 9:00 AM |

*Interest rates for conforming loan amounts up to \$766,550

**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.

***Other DPA programs available. See www.wshfc.org/sf/downloads.html for more information.

****House Key Opportunity FHA, USDA, VA and Fannie programs- High balance loans above \$766,550 and up to \$977,500 (One-Unit) are allowed in High Cost Areas. No additional fees apply.

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 for more information.