



# Home Advantage

## Government Loans

| Effective Date | Effective Time | 30 Year Fixed<br>Conforming: Up to<br>\$548,250 | Lock<br>Term | Origination<br>Fee | High Balance<br>Loan Add-On<br>Fee <sup>1</sup> | HA DPA<br>Options <sup>2</sup> |
|----------------|----------------|---|--------------|--------------------|---|--------------------------------|
|----------------|----------------|---|--------------|--------------------|---|--------------------------------|

### Income Under \$160,000

#### FHA, VA and USDA Loans:

|                     |         |        |          |    |      |        |
|---------------------|---------|--------|----------|----|------|--------|
| 10/1/2021           | 9:00 AM | 3.500% | (60 Day) | 1% | +1.5 | 4% DPA |
| 10/1/2021           | 9:00 AM | 3.875% | (60 Day) | 0% | +1.5 | 4% DPA |
| <b>ENERGYSPARK:</b> |         |        |          |    |      |        |
| 10/1/2021           | 9:00 AM | 3.250% | (75 Day) | 1% | +1.5 | 4% DPA |

#### FHA Loans:

|           |         |        |          |    |      |        |
|-----------|---------|--------|----------|----|------|--------|
| 10/1/2021 | 9:00 AM | 4.125% | (60 Day) | 0% | +1.5 | 5% DPA |
|-----------|---------|--------|----------|----|------|--------|

DTI <=45% (FICO  
620+)

#### FHA, VA and USDA Loans:

|                     |         |        |          |    |      |        |
|---------------------|---------|--------|----------|----|------|--------|
| 10/1/2021           | 9:00 AM | 3.500% | (60 Day) | 1% | +1.5 | 4% DPA |
| 10/1/2021           | 9:00 AM | 3.875% | (60 Day) | 0% | +1.5 | 4% DPA |
| <b>ENERGYSPARK:</b> |         |        |          |    |      |        |
| 10/1/2021           | 9:00 AM | 3.250% | (75 Day) | 1% | +1.5 | 4% DPA |

#### FHA Loans:

|           |         |        |          |    |      |        |
|-----------|---------|--------|----------|----|------|--------|
| 10/1/2021 | 9:00 AM | 4.125% | (60 Day) | 0% | +1.5 | 5% DPA |
|-----------|---------|--------|----------|----|------|--------|

DTI > 45% (FICO  
640+)

<sup>1.</sup> Beginning January 1, 2021 the high balance fee will apply to loans delivered to GSE's with loan amounts above \$548,250 and up to \$776,250 in King, Pierce, and Snohomish counties. NOTE: High Balance loans not available on Freddie Mac HFA Advantage program.

<sup>2.</sup> Other DPA programs available. See lender programs page for more information.

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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](http://heretohome.org) for more information.



# Home Advantage

## Freddie Mac Conventional HFA Advantage

### Income under \$160,000

| Effective Date                                      | Effective Time | 30 Year Fixed Conforming: Up to \$548,250 | Lock Term | Origination Fee | High-Balance Loan Add-On Fee (1) | HA DPA Options (2) | Income > 80% Area Median   |
|---|----------------|---|-----------|-----------------|----------------------------------|--------------------|----------------------------|
| <b>Freddie Mac Conventional HFA Advantage Loans</b> |                |   |           |                 |                                  |                    |                            |
| 10/1/2021   | 9:00 AM        | 4.625%                                    | (60 Day)  | 1%              | N/A                              | 4% DPA             | Income > 80% Area Median   |
| 10/1/2021   | 9:00 AM        | 4.875%                                    | (60 Day)  | 0%              | N/A                              | 4% DPA             |                            |
| 10/1/2021   | 9:00 AM        | 5.125%                                    | (60 Day)  | 0%              | N/A                              | 5% DPA             |                            |
| <b>Freddie Mac Conventional 1st only</b>            |                |   |           |                 |                                  |                    |                            |
| 10/1/2021   | 9:00 AM        | 3.750%                                    | (60 Day)  | 1%              | N/A                              | N/A                | Income > 80% Area Median   |
| 10/1/2021   | 9:00 AM        | 4.000%                                    | (60 Day)  | 0%              | N/A                              | N/A                |                            |
| <b>Freddie Mac Conventional HFA Advantage Loans</b> |                |   |           |                 |                                  |                    |                            |
| 10/1/2021   | 9:00 AM        | 4.000%                                    | (60 Day)  | 1%              | N/A                              | 4% DPA             | Income = < 80% Area Median |
| 10/1/2021   | 9:00 AM        | 4.250%                                    | (60 Day)  | 0%              | N/A                              | 4% DPA             |                            |
| 10/1/2021   | 9:00 AM        | 4.625%                                    | (60 Day)  | 0%              | N/A                              | 5% DPA             |                            |
| <b>Freddie Mac Conventional 1st only</b>            |                |   |           |                 |                                  |                    |                            |
| 10/1/2021   | 9:00 AM        | 3.250%                                    | (60 Day)  | 1%              | N/A                              | N/A                | Income = < 80% Area Median |
| 10/1/2021   | 9:00 AM        | 3.375%                                    | (60 Day)  | 0%              | N/A                              | N/A                |                            |

1. Beginning January 1, 2021 the high balance fee will apply to loans delivered to GSE's with loan amounts above \$548,250 and up to \$776,250 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.

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## Home Advantage

# Fannie Mae Conventional HFA Preferred Loans

### Income Under \$160,000

| Effective Date | Effective Time | 30 Year Fixed Conforming: Up to \$548,250 | Lock Term | Origination Fee | High-Balance Loan Add-On Fee (1) | HA DPA Options (2) |
|----------------|----------------|---|-----------|-----------------|----------------------------------|--------------------|
|----------------|----------------|---|-----------|-----------------|----------------------------------|--------------------|

#### Fannie Mae First with Down Payment Assistance

|           |         |        |          |    |       |        |
|-----------|---------|--------|----------|----|-------|--------|
| 10/1/2021 | 9:00 AM | 4.500% | (60 Day) | 1% | +1.5  | 4% DPA |
| 10/1/2021 | 9:00 AM | 4.625% | (60 Day) | 0% | +1.5  | 4% DPA |
| 10/1/2021 | 9:00 AM | 5.125% | (60 Day) | 0% | +1.75 | 5% DPA |

#### EnergySpark

|           |         |     |          |    |      |        |
|-----------|---------|-----|----------|----|------|--------|
| 10/1/2021 | 9:00 AM | N/A | (75 Day) | 1% | +1.5 | 4% DPA |
|-----------|---------|-----|----------|----|------|--------|

#### Fannie Mae First with no WSHFC Down Payment Assistance

|           |         |        |          |    |      |     |
|-----------|---------|--------|----------|----|------|-----|
| 10/1/2021 | 9:00 AM | 3.625% | (60 Day) | 1% | +1.5 | N/A |
| 10/1/2021 | 9:00 AM | 3.875% | (60 Day) | 0% | +1.5 | N/A |

#### EnergySpark

|           |         |     |          |    |      |     |
|-----------|---------|-----|----------|----|------|-----|
| 10/1/2021 | 9:00 AM | N/A | (75 Day) | 1% | +1.5 | N/A |
|-----------|---------|-----|----------|----|------|-----|

Income > 80% Area Median

#### Fannie Mae First with Down Payment Assistance

|           |         |        |          |    |       |        |
|-----------|---------|--------|----------|----|-------|--------|
| 10/1/2021 | 9:00 AM | 4.000% | (60 Day) | 1% | +1.5  | 4% DPA |
| 10/1/2021 | 9:00 AM | 4.250% | (60 Day) | 0% | +1.5  | 4% DPA |
| 10/1/2021 | 9:00 AM | 4.625% | (60 Day) | 0% | +1.75 | 5% DPA |

#### EnergySpark

|           |         |        |          |    |      |        |
|-----------|---------|--------|----------|----|------|--------|
| 10/1/2021 | 9:00 AM | 3.750% | (75 Day) | 1% | +1.5 | 4% DPA |
|-----------|---------|--------|----------|----|------|--------|

#### Fannie Mae First with no WSHFC Down Payment Assistance

|           |         |        |          |    |      |     |
|-----------|---------|--------|----------|----|------|-----|
| 10/1/2021 | 9:00 AM | 3.250% | (60 Day) | 1% | +1.5 | N/A |
| 10/1/2021 | 9:00 AM | 3.375% | (60 Day) | 0% | +1.5 | N/A |

#### EnergySpark

|           |         |        |          |    |      |     |
|-----------|---------|--------|----------|----|------|-----|
| 10/1/2021 | 9:00 AM | 3.000% | (75 Day) | 1% | +1.5 | N/A |
|-----------|---------|--------|----------|----|------|-----|

Income < = 80% Area Median

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