



## Homebuyers save money 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 point on their interest rate.**

Plus, they still qualify for our downpayment assistance!

### 2. The utility bill:

Energy and water are among the hidden costs of homeownership. The more efficient, the more money saved, every month.

[wshfc.org/EnergySpark](http://wshfc.org/EnergySpark)



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



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 \$160,000
- 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!

Learn more! [wshfc.org/EnergySpark](http://wshfc.org/EnergySpark)