



WASHINGTON STATE  
HOUSING FINANCE  
COMMISSION

Opening doors to a better life

# Home Advantage

HERE to HOME



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	1/23/2024	9:00 AM	3.000%
Home Advantage- Government	7.250%	1.000%	2.00%	60	1/23/2024	9:00 AM	4.000%
Home Advantage- Government	7.500%	0.000%	2.00%	60	1/23/2024	9:00 AM	4.000%
Home Advantage- Government	7.750%	0.000%	2.00%	60	1/23/2024	9:00 AM	5.000%
Home Advantage- Freddie < 80% AMI	7.125%	1.000%	NA	60	1/23/2024	9:00 AM	3.000%
Home Advantage- Freddie < 80% AMI	7.250%	1.000%	NA	60	1/23/2024	9:00 AM	4.000%
Home Advantage- Freddie < 80% AMI	7.625%	0.000%	NA	60	1/23/2024	9:00 AM	4.000%
Home Advantage- Freddie < 80% AMI	7.875%	0.000%	NA	60	1/23/2024	9:00 AM	5.000%
Home Advantage- Freddie < 80% AMI NO DPA	6.500%	1.000%	NA	60	1/23/2024	9:00 AM	0.000%
Home Advantage- Freddie < 80% AMI NO DPA	7.000%	0.000%	NA	60	1/23/2024	9:00 AM	0.000%
Home Advantage- Freddie > 80% AMI	7.375%	1.000%	NA	60	1/23/2024	9:00 AM	3.000%
Home Advantage- Freddie > 80% AMI	7.500%	1.000%	NA	60	1/23/2024	9:00 AM	4.000%
Home Advantage- Freddie > 80% AMI	7.750%	0.000%	NA	60	1/23/2024	9:00 AM	4.000%
Home Advantage- Freddie > 80% AMI NO DPA	6.750%	1.000%	NA	60	1/23/2024	9:00 AM	0.000%
Home Advantage- Freddie > 80% AMI NO DPA	7.250%	0.000%	NA	60	1/23/2024	9:00 AM	0.000%
Home Advantage- Fannie < 80% AMI	7.250%	1.000%	2.00%	60	1/23/2024	9:00 AM	3.000%
Home Advantage- Fannie < 80% AMI	7.375%	1.000%	2.00%	60	1/23/2024	9:00 AM	4.000%
Home Advantage- Fannie < 80% AMI	7.750%	0.000%	2.00%	60	1/23/2024	9:00 AM	4.000%
Home Advantage- Fannie < 80% AMI	8.000%	0.000%	2.00%	60	1/23/2024	9:00 AM	5.000%
Home Advantage- Fannie < 80% AMI NO DPA	6.750%	1.000%	2.00%	60	1/23/2024	9:00 AM	0.000%
Home Advantage- Fannie < 80% AMI NO DPA	7.125%	0.000%	2.00%	60	1/23/2024	9:00 AM	0.000%
Home Advantage- Fannie > 80% AMI	7.500%	1.000%	2.00%	60	1/23/2024	9:00 AM	3.000%
Home Advantage- Fannie > 80% AMI	7.625%	1.000%	2.00%	60	1/23/2024	9:00 AM	4.000%
Home Advantage- Fannie > 80% AMI	8.000%	0.000%	2.00%	60	1/23/2024	9:00 AM	4.000%
Home Advantage- Fannie > 80% AMI	8.250%	0.000%	2.00%	60	1/23/2024	9:00 AM	5.000%
Home Advantage- Fannie > 80% AMI NO DPA	6.875%	1.000%	2.00%	60	1/23/2024	9:00 AM	0.000%
Home Advantage- Fannie > 80% AMI NO DPA	7.375%	0.000%	2.00%	60	1/23/2024	9:00 AM	0.000%

# 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	1/23/2024	9:00 AM	4.000%
EnergySpark- Fannie < 80% AMI	7.125%	1.000%	2.00%	75	1/23/2024	9:00 AM	4.000%
EnergySpark- Fannie < 80% AMI NO DPA	6.500%	1.000%	2.00%	75	1/23/2024	9:00 AM	0.000%

# House Key Opportunity

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Program	Interest Rate*	Origination Fee	High		Today's Date	Effective Date	Effective Time
			Balance Fee****	Lock Term			
House Key Opportunity- Government	6.500%	1.000%	0.00%	60	1/23/2024	1/10/2024	9:00 AM
House Key Opportunity- Freddie < 80% AMI	6.750%	1.000%	0.00%	60	1/23/2024	1/10/2024	9:00 AM
House Key Opportunity- Freddie > 80% AMI	7.125%	1.000%	0.00%	60	1/23/2024	1/10/2024	9:00 AM
House Key Opportunity- Fannie < 80% AMI	6.750%	1.000%	0.00%	60	1/23/2024	1/10/2024	9:00 AM
House Key Opportunity- Fannie > 80% AMI	7.125%	1.000%	0.00%	60	1/23/2024	1/10/2024	9:00 AM
House Key Opportunity- Fannie Habitat <65% AMI	4.500%	1.000%	0.00%	60	1/23/2024	7/17/2023	9:00 AM
House Key Opportunity- Fannie CLT <65% AMI	4.500%	1.000%	0.00%	60	1/23/2024	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](http://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](http://heretohome.org) for more information.*