



# Home Advantage

## Government Loans

Effective Date	Effective Time	30 Year Fixed Conforming: Up to \$647,200	Lock Term	Origination Fee	High Balance Loan Add-On Fee <b>1</b>	HA DPA Options <b>2</b>	
<b>Income Under \$160,000</b>							
<b>FHA, VA and USDA Loans:</b>							
7/1/2022	9:00 AM	5.875%	(60 Day)	1%	2.00%	3% DPA	<b>DTI &lt;=45%</b>
7/1/2022	9:00 AM	6.125%	(60 Day)	1%	2.00%	4% DPA	
7/1/2022	9:00 AM	6.625%	(60 Day)	0%	2.00%	4% DPA	
<b>ENERGYSPARK:</b> 7/1/2022	9:00 AM	5.875%	(75 Day)	1%	2.00%	4% DPA	
<b>FHA Loans:</b>							
7/1/2022	9:00 AM	N/A	(60 Day)	0%		5% DPA	
<b>FHA, VA and USDA Loans:</b>							
7/1/2022	9:00 AM	5.875%	(60 Day)	1%	2.00%	3% DPA	<b>DTI &gt; 45%</b>
7/1/2022	9:00 AM	6.125%	(60 Day)	1%	2.00%	4% DPA	
7/1/2022	9:00 AM	6.625%	(60 Day)	0%	2.00%	4% DPA	
<b>ENERGYSPARK:</b> 7/1/2022	9:00 AM	5.875%	(75 Day)	1%	2.00%	4% DPA	
<b>FHA Loans:</b>							
7/1/2022	9:00 AM	N/A	(60 Day)	0%		5% DPA	

**1.** Beginning January 1, 2022 the high balance fee will apply to loans delivered to GSE's with loan amounts above \$647,200 and up to \$891,250 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.

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. 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 \$647,200	Lock Term	Origination Fee	High-Balance Loan Add-On Fee (1)	HA DPA Options (2)	
<b>Freddie Mac Conventional HFA Advantage Loans</b>							
7/1/2022	9:00 AM	N/A	(60 Day)	1%	N/A	3% DPA	Income > 80% Area Median
7/1/2022	9:00 AM	N/A	(60 Day)	1%	N/A	4% DPA	
7/1/2022	9:00 AM	N/A	(60 Day)	0%	N/A	4% DPA	
7/1/2022	9:00 AM	N/A	(60 Day)	0%	N/A	5% DPA	
<b>Freddie Mac Conventional 1st only</b>							
7/1/2022	9:00 AM	6.625%	(60 Day)	1%	N/A	N/A	Income > 80% Area Median
7/1/2022	9:00 AM	N/A	(60 Day)	0%	N/A	N/A	
<b>Freddie Mac Conventional HFA Advantage Loans</b>							
7/1/2022	9:00 AM	6.500%	(60 Day)	1%	N/A	3% DPA	Income = < 80% Area Median
7/1/2022	9:00 AM	6.625%	(60 Day)	1%	N/A	4% DPA	
7/1/2022	9:00 AM	N/A	(60 Day)	0%	N/A	4% DPA	
7/1/2022	9:00 AM	N/A	(60 Day)	0%	N/A	5% DPA	
<b>Freddie Mac Conventional 1st only</b>							
7/1/2022	9:00 AM	5.750%	(60 Day)	1%	N/A	N/A	Income = < 80% Area Median
7/1/2022	9:00 AM	6.250%	(60 Day)	0%	N/A	N/A	

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2. Other DPA programs available. See lender programs page for more information.

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## Fannie Mae Conventional HFA Preferred Loans

### Income Under \$160,000

Effective Date	Effective Time	30 Year Fixed Conforming: Up to \$647,200	Lock Term	Origination Fee	High-Balance Loan Add-On Fee (1)	HA DPA Options (2)
<b>Fannie Mae First with Down Payment Assistance</b>						
7/1/2022	9:00 AM	6.625%	(60 Day)	1%	2.00%	3% DPA
7/1/2022	9:00 AM	N/A	(60 Day)	1%		4% DPA
7/1/2022	9:00 AM	N/A	(60 Day)	0%		4% DPA
7/1/2022	9:00 AM	N/A	(60 Day)	0%		5% DPA
<i>EnergySpark</i>						
7/1/2022	9:00 AM	N/A	(75 Day)	1%	N/A	4% DPA
<b>Fannie Mae First with no WSHFC Down Payment Assistance</b>						
7/1/2022	9:00 AM	6.000%	(60 Day)	1%	2.00%	N/A
7/1/2022	9:00 AM	6.500%	(60 Day)	0%	2.00%	N/A
<i>EnergySpark</i>						
7/1/2022	9:00 AM	N/A	(75 Day)	1%	N/A	N/A
<b>Fannie Mae First with Down Payment Assistance</b>						
7/1/2022	9:00 AM	6.250%	(60 Day)	1%	2.00%	3% DPA
7/1/2022	9:00 AM	6.375%	(60 Day)	1%	2.00%	4% DPA
7/1/2022	9:00 AM	6.750%	(60 Day)	0%	2.00%	4% DPA
7/1/2022	9:00 AM	N/A	(60 Day)	0%		5% DPA
<i>EnergySpark</i>						
7/1/2022	9:00 AM	6.125%	(75 Day)	1%	2.00%	4% DPA
<b>Fannie Mae First with no WSHFC Down Payment Assistance</b>						
7/1/2022	9:00 AM	5.500%	(60 Day)	1%	2.00%	N/A
7/1/2022	9:00 AM	5.875%	(60 Day)	0%	2.00%	N/A
<i>EnergySpark</i>						
7/1/2022	9:00 AM	5.250%	(75 Day)	1%		N/A

Income > 80% Area Median

Income < = 80% Area Median

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