



# 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 <sup>1</sup>	HA DPA Options <sup>2</sup>
<b>Income Under \$160,000</b>						
<b>FHA, VA and USDA Loans:</b>						
7/21/2022	9:00 AM	6.375%	(60 Day)	1%	2.00%	3% DPA
7/21/2022	9:00 AM	6.750%	(60 Day)	1%	2.00%	4% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	0%		4% DPA
<b>ENERGYSPARK:</b>						
7/21/2022	9:00 AM	6.500%	(75 Day)	1%	2.00%	4% DPA
<b>FHA Loans:</b>						
7/21/2022	9:00 AM	N/A	(60 Day)	0%		5% DPA
<b>FHA, VA and USDA Loans:</b>						
7/21/2022	9:00 AM	6.375%	(60 Day)	1%	2.00%	3% DPA
7/21/2022	9:00 AM	6.750%	(60 Day)	1%	2.00%	4% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	0%		4% DPA
<b>ENERGYSPARK:</b>						
7/21/2022	9:00 AM	6.500%	(75 Day)	1%	2.00%	4% DPA
<b>FHA Loans:</b>						
7/21/2022	9:00 AM	N/A	(60 Day)	0%		5% DPA

DTI <=45%

DTI > 45%

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

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# 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>						
7/21/2022	9:00 AM	N/A	(60 Day)	1%	N/A	3% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	1%	N/A	4% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	0%	N/A	4% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	0%	N/A	5% DPA
<b>Freddie Mac Conventional 1st only</b>						
7/21/2022	9:00 AM	N/A	(60 Day)	1%	N/A	N/A
7/21/2022	9:00 AM	N/A	(60 Day)	0%	N/A	N/A
<b>Freddie Mac Conventional HFA Advantage Loans</b>						
7/21/2022	9:00 AM	6.875%	(60 Day)	1%	N/A	3% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	1%	N/A	4% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	0%	N/A	4% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	0%	N/A	5% DPA
<b>Freddie Mac Conventional 1st only</b>						
7/21/2022	9:00 AM	6.375%	(60 Day)	1%	N/A	N/A
7/21/2022	9:00 AM	6.625%	(60 Day)	0%	N/A	N/A

Income > 80% Area Median

Income = < 80% Area Median

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.

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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>						
7/21/2022	9:00 AM	7.000%	(60 Day)	1%	2.00%	3% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	1%		4% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	0%		4% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	0%		5% DPA
<i>EnergySpark</i>						
7/21/2022	9:00 AM	N/A	(75 Day)	1%	N/A	4% DPA
<b>Fannie Mae First with no WSHFC Down Payment Assistance</b>						
7/21/2022	9:00 AM	6.625%	(60 Day)	1%	2.00%	N/A
7/21/2022	9:00 AM	7.000%	(60 Day)	0%	2.00%	N/A
<i>EnergySpark</i>						
7/21/2022	9:00 AM	N/A	(75 Day)	1%	N/A	N/A
<b>Fannie Mae First with Down Payment Assistance</b>						
7/21/2022	9:00 AM	6.875%	(60 Day)	1%	2.00%	3% DPA
7/21/2022	9:00 AM	7.000%	(60 Day)	1%	2.00%	4% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	0%		4% DPA
7/21/2022	9:00 AM	N/A	(60 Day)	0%		5% DPA
<i>EnergySpark</i>						
7/21/2022	9:00 AM	6.750%	(75 Day)	1%	2.00%	4% DPA
<b>Fannie Mae First with no WSHFC Down Payment Assistance</b>						
7/21/2022	9:00 AM	6.000%	(60 Day)	1%	2.00%	N/A
7/21/2022	9:00 AM	6.750%	(60 Day)	0%	2.00%	N/A
<i>EnergySpark</i>						
7/21/2022	9:00 AM	5.750%	(75 Day)	1%		N/A

Income > 80% Area Median

Income < = 80% Area Median

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.

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