



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 ¹	HA DPA Options ²
Income Under \$160,000						
FHA, VA and USDA Loans:						
7/21/2022	12:30 PM	6.375%	(60 Day)	1%	2.00%	3% DPA
7/21/2022	12:30 PM	6.500%	(60 Day)	1%	2.00%	4% DPA
7/21/2022	12:30 PM	7.000%	(60 Day)	0%	2.00%	4% DPA
ENERGYSPARK:						
7/21/2022	12:30 PM	6.250%	(75 Day)	1%	2.00%	4% DPA
FHA Loans:						
7/21/2022	12:30 PM	N/A	(60 Day)	0%		5% DPA
FHA, VA and USDA Loans:						
7/21/2022	12:30 PM	6.375%	(60 Day)	1%	2.00%	3% DPA
7/21/2022	12:30 PM	6.500%	(60 Day)	1%	2.00%	4% DPA
7/21/2022	12:30 PM	7.000%	(60 Day)	0%	2.00%	4% DPA
ENERGYSPARK:						
7/21/2022	12:30 PM	6.250%	(75 Day)	1%	2.00%	4% DPA
FHA Loans:						
7/21/2022	12:30 PM	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)	
Freddie Mac Conventional HFA Advantage Loans							
7/21/2022	12:30 PM	N/A	(60 Day)	1%	N/A	3% DPA	Income > 80% Area Median
7/21/2022	12:30 PM	N/A	(60 Day)	1%	N/A	4% DPA	
7/21/2022	12:30 PM	N/A	(60 Day)	0%	N/A	4% DPA	
7/21/2022	12:30 PM	N/A	(60 Day)	0%	N/A	5% DPA	
Freddie Mac Conventional 1st only							
7/21/2022	12:30 PM	7.000%	(60 Day)	1%	N/A	N/A	Income > 80% Area Median
7/21/2022	12:30 PM	N/A	(60 Day)	0%	N/A	N/A	
Freddie Mac Conventional HFA Advantage Loans							
7/21/2022	12:30 PM	6.750%	(60 Day)	1%	N/A	3% DPA	Income = < 80% Area Median
7/21/2022	12:30 PM	7.000%	(60 Day)	1%	N/A	4% DPA	
7/21/2022	12:30 PM	N/A	(60 Day)	0%	N/A	4% DPA	
7/21/2022	12:30 PM	N/A	(60 Day)	0%	N/A	5% DPA	
Freddie Mac Conventional 1st only							
7/21/2022	12:30 PM	6.125%	(60 Day)	1%	N/A	N/A	Income = < 80% Area Median
7/21/2022	12:30 PM	6.625%	(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)
Fannie Mae First with Down Payment Assistance						
7/21/2022	12:30 PM	7.000%	(60 Day)	1%	2.00%	3% DPA
7/21/2022	12:30 PM	N/A	(60 Day)	1%		4% DPA
7/21/2022	12:30 PM	N/A	(60 Day)	0%		4% DPA
7/21/2022	12:30 PM	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
Fannie Mae First with no WSHFC Down Payment Assistance						
7/21/2022	12:30 PM	6.500%	(60 Day)	1%	2.00%	N/A
7/21/2022	12:30 PM	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
Fannie Mae First with Down Payment Assistance						
7/21/2022	12:30 PM	6.750%	(60 Day)	1%	2.00%	3% DPA
7/21/2022	12:30 PM	6.875%	(60 Day)	1%	2.00%	4% DPA
7/21/2022	12:30 PM	N/A	(60 Day)	0%		4% DPA
7/21/2022	12:30 PM	N/A	(60 Day)	0%		5% DPA
<i>EnergySpark</i>						
7/21/2022	12:30 PM	6.625%	(75 Day)	1%	2.00%	4% DPA
Fannie Mae First with no WSHFC Down Payment Assistance						
7/21/2022	12:30 PM	5.875%	(60 Day)	1%	2.00%	N/A
7/21/2022	12:30 PM	6.625%	(60 Day)	0%	2.00%	N/A
<i>EnergySpark</i>						
7/21/2022	12:30 PM	5.625%	(75 Day)	1%		N/A

Income > 80% Area Median

Income < = 80% Area Median

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