



# Home Advantage

## Government Loans

| Effective Date                 | Effective Time | 30 Year Fixed<br>Conforming: Up<br>to \$647,200 | Lock<br>Term | Origination<br>Fee | High Balance<br>Loan Add-On Fee<br><sup>1</sup> | HA DPA Options <sup>2</sup> |
|--------------------------------|----------------|---|--------------|--------------------|---|-----------------------------|
| <b>Income Under \$160,000</b>  |                |   |              |                    |   |                             |
| <b>FHA, VA and USDA Loans:</b> |                |   |              |                    |   |                             |
| 7/27/2022                      | 9:00 AM        | 6.125%  | (60 Day)     | 1%                 | 2.00%   | 3% DPA                      |
| 7/27/2022                      | 9:00 AM        | 6.375%  | (60 Day)     | 1%                 | 2.00%   | 4% DPA                      |
| 7/27/2022                      | 9:00 AM        | 6.875%  | (60 Day)     | 0%                 | 2.00%   | 4% DPA                      |
| <b>ENERGYSPARK:</b>            |                |   |              |                    |   |                             |
| 7/27/2022                      | 9:00 AM        | 6.125%  | (75 Day)     | 1%                 | 2.00%   | 4% DPA                      |
| <b>FHA Loans:</b>              |                |   |              |                    |   |                             |
| 7/27/2022                      | 9:00 AM        | N/A   | (60 Day)     | 0%                 |   | 5% DPA                      |
| <b>FHA, VA and USDA Loans:</b> |                |   |              |                    |   |                             |
| 7/27/2022                      | 9:00 AM        | 6.125%  | (60 Day)     | 1%                 | 2.00%   | 3% DPA                      |
| 7/27/2022                      | 9:00 AM        | 6.375%  | (60 Day)     | 1%                 | 2.00%   | 4% DPA                      |
| 7/27/2022                      | 9:00 AM        | 6.875%  | (60 Day)     | 0%                 | 2.00%   | 4% DPA                      |
| <b>ENERGYSPARK:</b>            |                |   |              |                    |   |                             |
| 7/27/2022                      | 9:00 AM        | 6.125%  | (75 Day)     | 1%                 | 2.00%   | 4% DPA                      |
| <b>FHA Loans:</b>              |                |   |              |                    |   |                             |
| 7/27/2022                      | 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> |                |   |           |                 |                                  |                    |                           |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 1%              | N/A                              | 3% DPA             | Income > 80% Area Median  |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 1%              | N/A                              | 4% DPA             |                           |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 0%              | N/A                              | 4% DPA             |                           |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 0%              | N/A                              | 5% DPA             |                           |
| <b>Freddie Mac Conventional 1st only</b>            |                |   |           |                 |                                  |                    |                           |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 1%              | N/A                              | N/A                | Income > 80% Area Median  |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 0%              | N/A                              | N/A                |                           |
| <b>Freddie Mac Conventional HFA Advantage Loans</b> |                |   |           |                 |                                  |                    |                           |
| 7/27/2022   | 9:00 AM        | 6.875%                                    | (60 Day)  | 1%              | N/A                              | 3% DPA             | Income =< 80% Area Median |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 1%              | N/A                              | 4% DPA             |                           |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 0%              | N/A                              | 4% DPA             |                           |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 0%              | N/A                              | 5% DPA             |                           |
| <b>Freddie Mac Conventional 1st only</b>            |                |   |           |                 |                                  |                    |                           |
| 7/27/2022   | 9:00 AM        | 5.875%                                    | (60 Day)  | 1%              | N/A                              | N/A                | Income =< 80% Area Median |
| 7/27/2022   | 9:00 AM        | 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) |
|---|----------------|---|-----------|-----------------|----------------------------------|--------------------|
| <b>Fannie Mae First with Down Payment Assistance</b>          |                |   |           |                 |                                  |                    |
| 7/27/2022   | 9:00 AM        | 7.000%                                    | (60 Day)  | 1%              | 2.00%                            | 3% DPA             |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 1%              |                                  | 4% DPA             |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 0%              |                                  | 4% DPA             |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 0%              |                                  | 5% DPA             |
| <i>EnergySpark</i>  |                |   |           |                 |                                  |                    |
| 7/27/2022   | 9:00 AM        | N/A                                       | (75 Day)  | 1%              | N/A                              | 4% DPA             |
| <b>Fannie Mae First with no WSHFC Down Payment Assistance</b> |                |   |           |                 |                                  |                    |
| 7/27/2022   | 9:00 AM        | 6.125%                                    | (60 Day)  | 1%              | 2.00%                            | N/A                |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 0%              |                                  | N/A                |
| <i>EnergySpark</i>  |                |   |           |                 |                                  |                    |
| 7/27/2022   | 9:00 AM        | N/A                                       | (75 Day)  | 1%              | N/A                              | N/A                |
| <b>Fannie Mae First with Down Payment Assistance</b>          |                |   |           |                 |                                  |                    |
| 7/27/2022   | 9:00 AM        | 6.625%                                    | (60 Day)  | 1%              | 2.00%                            | 3% DPA             |
| 7/27/2022   | 9:00 AM        | 6.875%                                    | (60 Day)  | 1%              | 2.00%                            | 4% DPA             |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 0%              |                                  | 4% DPA             |
| 7/27/2022   | 9:00 AM        | N/A                                       | (60 Day)  | 0%              |                                  | 5% DPA             |
| <i>EnergySpark</i>  |                |   |           |                 |                                  |                    |
| 7/27/2022   | 9:00 AM        | 6.625%                                    | (75 Day)  | 1%              | 2.00%                            | 4% DPA             |
| <b>Fannie Mae First with no WSHFC Down Payment Assistance</b> |                |   |           |                 |                                  |                    |
| 7/27/2022   | 9:00 AM        | 5.750%                                    | (60 Day)  | 1%              | 2.00%                            | N/A                |
| 7/27/2022   | 9:00 AM        | 6.375%                                    | (60 Day)  | 0%              | 2.00%                            | N/A                |
| <i>EnergySpark</i>  |                |   |           |                 |                                  |                    |
| 7/27/2022   | 9:00 AM        | 5.500%                                    | (75 Day)  | 1%              |                                  | N/A                |

Income > 80% Area Median

Income < = 80% Area Median

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