

# Washington State Housing Finance Commission Rates

Effective Date/Time			6/5/2025	9:00 AM					
WSHFC Program	Loan Type	Product	Interest Rate	Origination Fee	DPA Option	High Balance	Temporary Buydown	Lock Term	
Home Advantage	Government Loans	FHA, VA, USDA	6.875%	1.00%	3.00%	2.00%	0.50%	60	
Home Advantage	Government Loans	FHA, VA, USDA	7.125%	1.00%	4.00%	2.00%	0.50%	60	
Home Advantage	Government Loans	FHA, VA, USDA	7.750%	0.00%	4.00%	2.00%	0.50%	60	
Home Advantage	Government Loans	FHA, VA, USDA	8.125%	0.00%	5.00%	2.00%	0.50%	60	
Home Advantage	Freddie Mac Conventional	Less than 80% AMI	7.125%	1.00%	3.00%	N/A	0.50%	60	
Home Advantage	Freddie Mac Conventional	Less than 80% AMI	7.250%	1.00%	4.00%	N/A	0.50%	60	
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	7.625%	0.00%	4.00%	N/A	0.50%	60	
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	7.875%	0.00%	5.00%	N/A	0.50%	60	
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No DPA	6.750%	1.00%	0.00%	N/A	0.50%	60	
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No DPA, No Orig Fee	7.000%	0.00%	0.00%	N/A	0.50%	60	
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI	7.250%	1.00%	3.00%	N/A	0.50%	60	
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI	7.375%	1.00%	4.00%	N/A	0.50%	60	
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI, No Orig Fee	7.625%	0.00%	4.00%	N/A	0.50%	60	
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI No DPA	6.875%	1.00%	0.00%	N/A	0.50%	60	
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI, No DPA, No Orig Fee	7.125%	0.00%	0.00%	N/A	0.50%	60	
Home Advantage	Fannie Mae Conventional	Less than 80% AMI	7.250%	1.00%	3.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Less than 80% AMI	7.375%	1.00%	4.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	7.625%	0.00%	4.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	8.000%	0.00%	5.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Less than 80% AMI No DPA	6.875%	1.00%	0.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Less than 80% AMI No DPA, No Orig Fee	7.125%	0.00%	0.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI	7.375%	1.00%	3.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI	7.500%	1.00%	4.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	7.750%	0.00%	4.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	8.125%	0.00%	5.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No DPA	7.000%	1.00%	0.00%	2.00%	0.50%	60	
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No DPA, No Orig Fee	7.250%	0.00%	0.00%	2.00%	0.50%	60	
Energy Spark	Government Loans	Energy FHA, VA, USDA	7.000%	1.00%	4.00%	2.00%	0.50%	75	
Energy Spark	Fannie Mae Conventional	Energy Fannie less than 80% AMI	7.250%	1.00%	4.00%	2.00%	0.50%	75	
Energy Spark	Fannie Mae Conventional	Energy Fannie less than 80% AMI No DPA	6.500%	1.00%	0.00%	2.00%	0.50%	75	

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House Key Opportunity	Government Loans	FHA, VA, USDA	6.750%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Freddie Mac Conventional	Less than 80% AMI	6.875%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Freddie Mac Conventional	Greater than 80% AMI	7.250%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Fannie Mae Conventional	Less than 80% AMI	6.875%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Fannie Mae Conventional	Greater than 80% AMI	7.250%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	CLT/Habitat- Less than 65% AMI	Habitat for Humanity	4.500%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	CLT/Habitat- Less than 65% AMI	Community Land Trust	4.500%	1.00%	0.00%	0.00%		0.50%	60
								0.50%	
Covenant Homeownership	Government Loans	FHA, VA, USDA	6.375%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Less than 80% AMI, No DPA	6.750%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Less than 80% AMI, No DPA, No Orig Fee	7.000%	0.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Greater than 80% AMI, Less than 100% AMI, No DPA	6.875%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Greater than 80% AMI, Less than 100% AMI, No DPA, No Orig Fee	7.125%	0.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Less than 80% AMI, No DPA	6.875%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Less than 80% AMI, No DPA, No Orig Fee	7.125%	0.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Greater than 80% AMI, Less than 100% AMI, No DPA	7.000%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Greater than 80% AMI, Less than 100% AMI, No DPA, No Orig Fee	7.250%	0.00%	0.00%	2.00%		0.50%	60