

Washington State Housing Finance Commission Rates

Effective Date/Time		1/5/2026	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	6.375%	1.00%	3.00%	2.00%	0.50%	60
Home Advantage	Government Loans	FHA, VA, USDA	6.500%	1.00%	4.00%	2.00%	0.50%	60
Home Advantage	Government Loans	FHA, VA, USDA	6.750%	0.00%	4.00%	2.00%	0.50%	60
Home Advantage	Government Loans	FHA, VA, USDA	7.000%	0.00%	5.00%	2.00%	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI	6.500%	1.00%	3.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI	6.625%	1.00%	4.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	6.875%	0.00%	4.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	7.125%	0.00%	5.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No DPA	6.000%	1.00%	0.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No DPA, No Orig Fee	6.250%	0.00%	0.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI	6.625%	1.00%	3.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI	6.750%	1.00%	4.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI, No Orig Fee	7.000%	0.00%	4.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI, No DPA	6.125%	1.00%	0.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI, No DPA, No Orig Fee	6.375%	0.00%	0.00%	N/A	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI	6.500%	1.00%	3.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI	6.750%	1.00%	4.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	7.000%	0.00%	4.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	7.250%	0.00%	5.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI No DPA	6.000%	1.00%	0.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI No DPA, No Orig Fee	6.250%	0.00%	0.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI	6.750%	1.00%	3.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI	6.875%	1.00%	4.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	7.125%	0.00%	4.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	7.375%	0.00%	5.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No DPA	6.250%	1.00%	0.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No DPA, No Orig Fee	6.375%	0.00%	0.00%	2.00%	0.50%	60
							0.50%	
Energy Spark	Government Loans	Energy FHA, VA, USDA	6.250%	1.00%	4.00%	2.00%	0.50%	75
Energy Spark	Fannie Mae Conventional	Energy Fannie less than 80% AMI	6.500%	1.00%	4.00%	2.00%	0.50%	75
Energy Spark	Fannie Mae Conventional	Energy Fannie less than 80% AMI No DPA	5.750%	1.00%	0.00%	2.00%	0.50%	75

								0.50%	
House Key Opportunity	Government Loans	FHA, VA, USDA	5.875%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Freddie Mac Conventional	Less than 80% AMI	6.000%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Freddie Mac Conventional	Greater than 80% AMI	6.375%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Fannie Mae Conventional	Less than 80% AMI	6.000%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Fannie Mae Conventional	Greater than 80% AMI	6.375%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Fannie CLT/Habitat- Less than 65% Habitat for Humanity		4.500%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Fannie CLT/Habitat- Less than 65% Community Land Trust		4.500%	1.00%	0.00%	0.00%		0.50%	60
								0.50%	
Covenant Homeownership	Government Loans	FHA, VA, USDA	5.875%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Less than 80% AMI	6.000%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	6.250%	0.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Greater than 80% AMI	6.125%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Greater than 80% AMI, No Orig Fee	6.375%	0.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Less than 80% AMI	6.000%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	6.250%	0.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Greater than 80% AMI	6.250%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	6.375%	0.00%	0.00%	2.00%		0.50%	60