

Washington State Housing Finance Commission Rates

| Effective Date/Time |                          | 1/7/2026                                  | 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                             | 6.875%        | 0.00%           | 4.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Government Loans         | FHA, VA, USDA                             | 7.125%        | 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 |