Washington State Housing Finance Commission Rates

Effective Date/Time 9/28/2026 12:55 PM

WSHFC Program	Loan Type	Product	Interest Rate	Origination Fee	DPA Option	High Balance	Temporary Buydown	Lock Term
Home Advantage	Government Loans	FHA, VA, USDA	7.875%	1.00%	3.00%	2.00%	0.50%	60
Home Advantage	Government Loans	FHA, VA, USDA	8.000%	1.00%	4.00%	2.00%	0.50%	60
Home Advantage	Government Loans	FHA, VA, USDA	8.625%	0.00%	4.00%	2.00%	0.50%	60
Home Advantage	Government Loans	FHA, VA, USDA	8.750%	0.00%	5.00%	2.00%	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI	7.750%	1.00%	3.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI	8.000%	1.00%	4.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	8.250%	0.00%	4.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	8.500%	0.00%	5.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No DPA	7.375%	1.00%	0.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Less than 80% AMI, No DPA, No Orig Fee	7.625%	0.00%	0.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI	8.000%	1.00%	3.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI	8.125%	1.00%	4.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI, No Orig Fee	8.375%	0.00%	4.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI, No DPA	7.500%	1.00%	0.00%	N/A	0.50%	60
Home Advantage	Freddie Mac Conventional	Greater than 80% AMI, No DPA, No Orig Fee	7.750%	0.00%	0.00%	N/A	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI	7.875%	1.00%	3.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI	8.125%	1.00%	4.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	8.250%	0.00%	4.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	8.500%	0.00%	5.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI No DPA	7.500%	1.00%	0.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Less than 80% AMI No DPA, No Orig Fee	7.750%	0.00%	0.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI	8.125%	1.00%	3.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI	8.250%	1.00%	4.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	8.500%	0.00%	4.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	8.750%	0.00%	5.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No DPA	7.625%	1.00%	0.00%	2.00%	0.50%	60
Home Advantage	Fannie Mae Conventional	Greater than 80% AMI, No DPA, No Orig Fee	7.875%	0.00%	0.00%	2.00%	0.50%	60
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Energy Spark	Government Loans	Energy FHA, VA, USDA	7.750%	1.00%	4.00%	2.00%	0.50%	75
Energy Spark	Fannie Mae Conventional	Energy Fannie less than 80% AMI	7.875%	1.00%	4.00%	2.00%	0.50%	75
Energy Spark	Fannie Mae Conventional	Energy Fannie less than 80% AMI No DPA	7.250%	1.00%	0.00%	2.00%	0.50%	75

							0.50%	
House Key Opportunity	Government Loans	FHA, VA, USDA	6.625%	1.00%	0.00%	0.00%	0.50%	60
House Key Opportunity	Freddie Mac Conventional	Less than 80% AMI	6.750%	1.00%	0.00%	0.00%	0.50%	60
House Key Opportunity	Freddie Mac Conventional	Greater than 80% AMI	7.125%	1.00%	0.00%	0.00%	0.50%	60
House Key Opportunity	Fannie Mae Conventional	Less than 80% AMI	6.750%	1.00%	0.00%	0.00%	0.50%	60
House Key Opportunity	Fannie Mae Conventional	Greater than 80% AMI	7.125%	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	7.375%	1.00%	0.00%	2.00%	0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Less than 80% AMI	7.375%	1.00%	0.00%	2.00%	0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	7.625%	0.00%	0.00%	2.00%	0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Greater than 80% AMI	7.500%	1.00%	0.00%	2.00%	0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Greater than 80% AMI, No Orig Fee	7.750%	0.00%	0.00%	2.00%	0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Less than 80% AMI	7.500%	1.00%	0.00%	2.00%	0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	7.750%	0.00%	0.00%	2.00%	0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Greater than 80% AMI	7.625%	1.00%	0.00%	2.00%	0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	7.875%	0.00%	0.00%	2.00%	0.50%	60