# Washington State Housing Finance Commission Rates

Effective Date/Time 10/23/2026 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 | 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 | 7.875% | 1.00% | 4.00% | N/A | 0.50% | 60 |
| Home Advantage | Freddie Mac Conventional | Less than 80% AMI, No Orig Fee | 8.125% | 0.00% | 4.00% | N/A | 0.50% | 60 |
| Home Advantage | Freddie Mac Conventional | Less than 80% AMI, No Orig Fee | 8.375% | 0.00% | 5.00% | N/A | 0.50% | 60 |
| Home Advantage | Freddie Mac Conventional | Less than 80% AMI, No DPA | 7.250% | 1.00% | 0.00% | N/A | 0.50% | 60 |
| Home Advantage | Freddie Mac Conventional | Less than 80% AMI, No DPA, No Orig Fee | 7.500% | 0.00% | 0.00% | N/A | 0.50% | 60 |
| Home Advantage | Freddie Mac Conventional | Greater than 80% AMI | 7.875% | 1.00% | 3.00% | N/A | 0.50% | 60 |
| Home Advantage | Freddie Mac Conventional | Greater than 80% AMI | 8.000% | 1.00% | 4.00% | N/A | 0.50% | 60 |
| Home Advantage | Freddie Mac Conventional | Greater than 80% AMI, No Orig Fee | 8.250% | 0.00% | 4.00% | N/A | 0.50% | 60 |
| Home Advantage | Freddie Mac Conventional | Greater than 80% AMI, No DPA | 7.375% | 1.00% | 0.00% | N/A | 0.50% | 60 |
| Home Advantage | Freddie Mac Conventional | Greater than 80% AMI, No DPA, No Orig Fee | 7.625% | 0.00% | 0.00% | N/A | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI | 7.750% | 1.00% | 3.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI | 7.875% | 1.00% | 4.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI, No Orig Fee | 8.125% | 0.00% | 4.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI, No Orig Fee | 8.375% | 0.00% | 5.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI No DPA | 7.250% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI No DPA, No Orig Fee | 7.500% | 0.00% | 0.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI | 7.875% | 1.00% | 3.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI | 8.000% | 1.00% | 4.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI, No Orig Fee | 8.250% | 0.00% | 4.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI, No Orig Fee | 8.500% | 0.00% | 5.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI, No DPA | 7.375% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI, No DPA, No Orig Fee | 7.625% | 0.00% | 0.00% | 2.00% | 0.50% | 60 |
| | | | | | | | 0.50% | |
| House Key Opportunity | Government Loans | FHA, VA, USDA | 6.875% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Freddie Mac Conventional | Less than 80% AMI | 7.000% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Freddie Mac Conventional | Greater than 80% AMI | 7.375% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |

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| House Key Opportunity | Fannie Mae Conventional | Less than 80% AMI | 7.000% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Fannie Mae Conventional | Greater than 80% AMI | 7.375% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Fannie CLT/Habitat- Less than 65% | Habitat for Humanity | 5.000% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Fannie CLT/Habitat- Less than 65% | Community Land Trust | 5.000% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| | | | | | | | 0.50% | |
| Covenant Homeownership | Government Loans | FHA, VA, USDA | 7.125% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Freddie Mac Conventional | Less than 80% AMI | 7.250% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Freddie Mac Conventional | Less than 80% AMI, No Orig Fee | 7.500% | 0.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Freddie Mac Conventional | Greater than 80% AMI | 7.375% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Freddie Mac Conventional | Greater than 80% AMI, No Orig Fee | 7.625% | 0.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Fannie Mae Conventional | Less than 80% AMI | 7.250% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Fannie Mae Conventional | Less than 80% AMI, No Orig Fee | 7.500% | 0.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Fannie Mae Conventional | Greater than 80% AMI | 7.375% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Fannie Mae Conventional | Greater than 80% AMI, No Orig Fee | 7.625% | 0.00% | 0.00% | 2.00% | 0.50% | 60 |