

Washington State Housing Finance Commission Rates

| Effective Date/Time |                          | 5/2/2025                                  | 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                             | 6.750%        | 1.00%           | 3.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Government Loans         | FHA, VA, USDA                             | 6.875%        | 1.00%           | 4.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Government Loans         | FHA, VA, USDA                             | 7.000%        | 0.00%           | 4.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Government Loans         | FHA, VA, USDA                             | 7.250%        | 0.00%           | 5.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Freddie Mac Conventional | Less than 80% AMI                         | 7.000%        | 1.00%           | 3.00%      | N/A          | 0.50%             | 60        |
| Home Advantage      | Freddie Mac Conventional | Less than 80% AMI                         | 7.125%        | 1.00%           | 4.00%      | N/A          | 0.50%             | 60        |
| Home Advantage      | Freddie Mac Conventional | Less than 80% AMI, No Orig Fee            | 7.250%        | 0.00%           | 4.00%      | N/A          | 0.50%             | 60        |
| Home Advantage      | Freddie Mac Conventional | Less than 80% AMI, No Orig Fee            | 7.500%        | 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    | 6.875%        | 0.00%           | 0.00%      | N/A          | 0.50%             | 60        |
| Home Advantage      | Freddie Mac Conventional | Greater than 80% AMI                      | 7.125%        | 1.00%           | 3.00%      | N/A          | 0.50%             | 60        |
| Home Advantage      | Freddie Mac Conventional | Greater than 80% AMI                      | 7.250%        | 1.00%           | 4.00%      | N/A          | 0.50%             | 60        |
| Home Advantage      | Freddie Mac Conventional | Greater than 80% AMI, No Orig Fee         | 7.375%        | 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 | 7.000%        | 0.00%           | 0.00%      | N/A          | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Less than 80% AMI                         | 7.125%        | 1.00%           | 3.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Less than 80% AMI                         | 7.250%        | 1.00%           | 4.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Less than 80% AMI, No Orig Fee            | 7.375%        | 0.00%           | 4.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Less than 80% AMI, No Orig Fee            | 7.625%        | 0.00%           | 5.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Less than 80% AMI No DPA                  | 6.750%        | 1.00%           | 0.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Less than 80% AMI No DPA, No Orig Fee     | 7.000%        | 0.00%           | 0.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Greater than 80% AMI                      | 7.250%        | 1.00%           | 3.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Greater than 80% AMI                      | 7.375%        | 1.00%           | 4.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Greater than 80% AMI, No Orig Fee         | 7.500%        | 0.00%           | 4.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Greater than 80% AMI, No Orig Fee         | 7.750%        | 0.00%           | 5.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Greater than 80% AMI, No DPA              | 6.875%        | 1.00%           | 0.00%      | 2.00%        | 0.50%             | 60        |
| Home Advantage      | Fannie Mae Conventional  | Greater than 80% AMI, No DPA, No Orig Fee | 7.125%        | 0.00%           | 0.00%      | 2.00%        | 0.50%             | 60        |
| Energy Spark        | Government Loans         | Energy FHA, VA, USDA                      | 6.625%        | 1.00%           | 4.00%      | 2.00%        | 0.50%             | 75        |
| Energy Spark        | Fannie Mae Conventional  | Energy Fannie less than 80% AMI           | 7.000%        | 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        |

|                        |                                |                                                               |        |       |       |       |  |       |    |
|------------------------|--------------------------------|---------------------------------------------------------------|--------|-------|-------|-------|--|-------|----|
|                        |                                |                                                               |        |       |       |       |  | 0.50% |    |
| 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                        | 6.875% | 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 | 7.000% | 0.00% | 0.00% | 2.00% |  | 0.50% | 60 |
| Covenant Homeownership | Fannie Mae Conventional        | Less than 80% AMI, No DPA                                     | 6.750% | 1.00% | 0.00% | 2.00% |  | 0.50% | 60 |
| Covenant Homeownership | Fannie Mae Conventional        | Less than 80% AMI, No DPA, No Orig Fee                        | 7.000% | 0.00% | 0.00% | 2.00% |  | 0.50% | 60 |
| Covenant Homeownership | Fannie Mae Conventional        | Greater than 80% AMI, Less than 100% AMI, No DPA              | 6.875% | 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 | 7.125% | 0.00% | 0.00% | 2.00% |  | 0.50% | 60 |