

Washington State Housing Finance Commission

<http://wshfc.org/>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Home Advantage • House Key Opportunity
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • Home Advantage Down Payment Assistance (zero percent interest, deferred loan) • HomeChoice (deferred loan) • Seattle (deferred loan) • ARCH East King County (deferred loan) • Tacoma Down Payment Assistance (deferred loan) • Bellingham (deferred loan) • House Key Veterans (loan) • Opportunity Down Payment Assistance (deferred loan) • Bremerton Down Payment Assistance (deferred loan) • Pierce County Down Payment Assistance Program (deferred loan)
Targeted Populations/Special Programs:	First-time homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required; Washington State Housing Finance Commission sponsors classes across the state. Also allows <i>eHome America</i> online course.
Individual Development Accounts:	Not offered

HELPFUL WEB LINKS

Washington Down Payment and Closing Cost Assistance

<http://wshfc.org/buyers/downpayment.htm>

Washington First Mortgage Programs (including interest rates)

<http://wshfc.org/buyers/HomeAdvantage.htm>

Washington Mortgage Tax Credit Certificate

<http://wshfc.org/buyers/MCCprogram.htm>

Washington Participating Lenders List

<http://wshfc.org/buyers/premier.htm>

Washington Income Limits (scroll to the bottom of the page)

<http://wshfc.org/buyers/HomeAdvantage.htm#limits>

<http://wshfc.org/buyers/key.htm#limits>

Washington Resources for Lenders

<http://wshfc.org/sf/index.htm>

Washington Approved Homebuyer Education

<http://wshfc.org/buyers/education.htm>