



MEMORANDUM

VIA E-MAIL

TO: All WVHDF Lending Partners

FROM: Tricia Poe JP
Loan Closing and Pipeline Manager

DATE: Wednesday, October 15, 2025

SUBJECT: Homeownership Program Rate Improvement

The Fund is pleased to announce an improvement to the Homeownership Program rate, effective with lock requests received today – Wednesday, October 15, 2025:

- **Homeownership Program: 6.200% (Targeted and Non-Targeted Counties)**

Loans currently locked with WVHDF must close at their reserved rate, per policy, provided the subject property remains constant. Existing locks will be subject to worst-case program rates upon expiration, or the customer must adhere to a 30-day "sit out" period prior to relocking with the same property.

The Low Down Home Loan (LDHL) and Movin' Up programs rates remain unchanged. Partners are reminded that the LDHL is available with the Homeownership and Movin' Up programs and is only eligible with first lien LTVs of 80.00%, or higher. The CLTV maximum remains 105.00%, calculated using *total loan amount*.

Thank you for your continued support of our programs. Please let me or other Single Family Lending staff know if you have any questions.