West Virginia Housing Development Fund

MEMORANDUM VIA E-MAIL

TO: All WVHDF Lenders

FROM: Tricia Poe
Loan Closing and Pipeline Manager

DATE: May 20, 2026

SUBJECT: New Homeownership and Movin' Up Program Rate

Effective immediately with new locks received, the rate will adjust as follows:

- **Homeownership Program: 6.200%**
- **Movin' Up: 6.750%**
- **Movin' Up Special: 6.625%**

Provided the subject property remains constant, as per policy, loans currently locked must close at their reserved rate and may be subject to worst-case program rates upon expiration or adhere to a 30-day "sit out" period prior to relocking.

While our new Homeownership and Movin' Up Program rates are an increase from the prior rate, we are grateful to continue to offer our mortgage funds well below the current market rate for 30-year loans.

The Low Down Home Loan Program (2.000%) remains unchanged.

Thank you for all you do on behalf of our mutual customers. Please let me or other Single Family Lending staff know if you have any questions.

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