West Virginia Housing Development Fund

MEMORANDUM VIA E-MAIL

TO: All WVHDF Lenders

FROM: Tricia Poe
Loan Closing and Pipeline Manager

DATE: Thursday, July 2, 2026

SUBJECT: New Movin' Up Rates

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

- **Movin' Up: 7.000%**
- **Movin' Up Special: 6.875%**

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.

At this time, the Homeownership Program (6.200%) and Low Down Home Loan Program (2.000%) remain 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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