



MEMORANDUM

VIA E-MAIL

TO: All WVHDF Lending Partners

FROM: Tricia Poe
Loan Closing and Pipeline Manager

DATE: Wednesday, August 19, 2026

SUBJECT: Movin' Up Rate Increase

Effective with new loan reservations received Wednesday, August 19, 2026, our Movin' Up Program interest rates will be changing as follows:

- **Movin' Up: 7.250%**
- **Movin' Up Special: 7.125%**

The Homeownership and Low Down Home Loan (LDHL) program 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 maximum LDHL loan amount is \$12,000, and the CLTV maximum remains 105.00%, calculated using *total loan amount*.

Thank you for your continued partnership. Please let me or other Single-Family Lending staff know if you have any questions.