

Discover the **WHEDA Advantage[®]**

We make it easy to close.

Qualify more borrowers with the **Easy Close Advantage** – WHEDA’s down payment and closing cost assistance loan option.

Piggyback an Easy Close second mortgage with a 97% LTV WHEDA first mortgage to lower or completely cover your borrower’s down payment and/or closing costs.

FEATURES AND BENEFITS:

- Low 10-year, fixed-rate second mortgage
- Loan can be the greater of 3% of the purchase price or \$3,000 for a conventional loan
- Loan can be the greater of 3.5% of the purchase price or \$3,500 for a FHA loan
- May be used for down payment, closing costs or single-payment mortgage insurance premiums
- First-rate, local loan servicing by WHEDA

PROGRAM REQUIREMENTS:

- Only cost is a recording fee
- Must pair Easy Close with a WHEDA first mortgage loan
- Income and credit guidelines apply

Certain program restrictions and eligibility requirements apply. For more information about WHEDA mortgage loan programs, go to www.wheda.com/mortgagelenders/.

We work every day to make our advantage your advantage – the WHEDA Advantage.



WHEDA

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