

Discover the WHEDA Advantage[®]

We help home buyers access down payment assistance.

Use the **Capital Access Advantage** to help qualify more borrowers for an affordable WHEDA mortgage. A Capital Access second mortgage is a low-cost, deferred down payment assistance loan.

FOR A LIMITED TIME WHEDA is waiving the "Property Eligibility" restriction!

Beginning with rate locks on or after APRIL 1, 2018, the "High Housing Need" eligibility requirement is waived.

- Waiver is limited to first 250 qualified borrowers
- All other Capital Access Parameters must still be met

FEATURES AND BENEFITS:

- \$3,500 loan to be used for down payment and closing costs
- 0.00% APR second mortgage
- Deferred payment; the loan is payable at the time the first mortgage is paid in full
- No prepayment penalties
- First-rate, local loan servicing by WHEDA

PROGRAM REQUIREMENTS:

- Only cost is a recording fee
- Must pair the Capital Access Advantage with a WHEDA first mortgage loan up to 105% CLTV
- Income and purchase price limits apply

Certain program restrictions and eligibility requirements apply.

For more information and to access a product target area map, go to

www.wheda.com/Lender-Toolkit/.



WHEDA

TOGETHER WE BUILD WISCONSIN

WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY

800.334.6873 ■ www.wheda.com

