

# 6 STEPS TO A WHEDA LOAN

## 1

### MANAGE YOUR MONEY



Have your finances in order before applying for a loan. Know your credit score, as most of WHEDA's programs require a minimum credit score of 620.

## 2

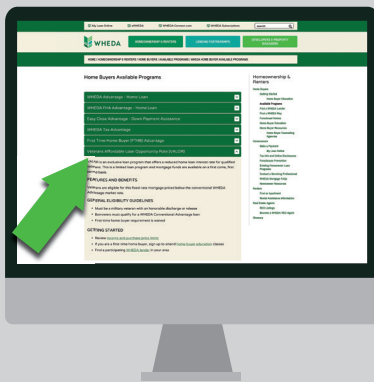
### WHEDA LENDER

### FIND A LENDER

Contact a WHEDA Participating Lender. Our mortgage lender partners look at your monthly income, credit history and debt level to qualify you for a WHEDA loan that best fits your needs.

Buying a home is one of the biggest, most exciting decisions you'll ever make. Let WHEDA guide you toward your future home.

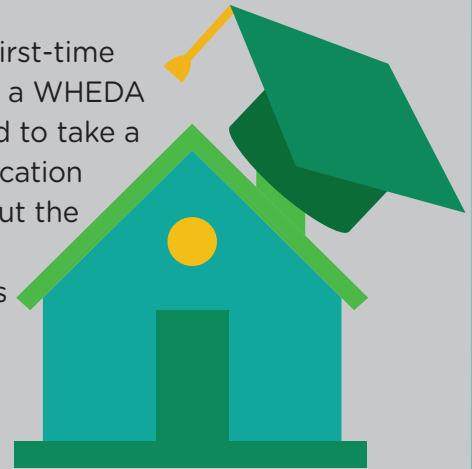
## 3 CHOOSE YOUR LOAN



WHEDA has loan programs tailored to your individual needs whether you are purchasing, refinancing, a first-time or repeat buyer.

## 4 HOME BUYER EDUCATION

Get educated! First-time borrowers using a WHEDA loan are required to take a home buyer education class. Learn about the buying process, financing options and being a responsible homeowner.



## 5 SHOP FOR YOUR HOME

Get preapproved! Finding out how much house you can afford narrows your search saving you time. After preapproval, you can work with a qualified real estate professional to find a home in your target neighborhood and price range.



## 6 BECOME A HOMEOWNER

Congratulations! Closing is done, you are now officially a homeowner! Let WHEDA's Loan Servicing Team help you manage your WHEDA loan account via phone at 800-562-5546 or email [Servicing@wheda.com](mailto:Servicing@wheda.com).



**WHEDA**

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