



**WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY**

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**Lender Update 2015-12**

October 15, 2015

**In this Update:**

- [IMPORTANT CHANGES to the Conventional and FHA Home Buyer Education \(HBE\) Requirements](#)
- [NEW ACCOUNT EXECUTIVE](#)

**Conventional and FHA Home Buyer Education (HBE) Requirements are EASIER**

**EFFECTIVE IMMEDIATELY:**

- WHEDA will accept Home Buyer Education provided by a WHEDA approved mortgage insurance (MI) provider for all LTV's and CLTV's. Refer to the Conventional and FHA Guides, Matrices' and Overlay Grids for eligibility requirements.
- Home Buyer Education through a HUD approved Counseling Agency, or from an approved on-line provider, Framework or eHomeAmerica, remain acceptable but not required.

Revisions to the Underwriting Guides, Matrices, and Overlay Grids are posted to the website.

<b>WHEDA</b>		
HBE Requirement	CONVENTIONAL LTV/CLTV/HCLTV	FHA LTV/CLTV/HCLTV
One- & 2-Unit Properties <ul style="list-style-type: none"> <li>• <a href="#"><u>WHEDA approved MI Company</u></a></li> <li>• <a href="#"><u>Framework*</u></a></li> <li>• <a href="#"><u>eHomeAmerica*</u></a></li> <li>• <a href="#"><u>HUD approved Counseling Agency*</u></a></li> </ul>	<b>1 unit</b> <b>97%/105%/105%</b> <b>2 unit</b> <b>95%/105%/105%</b>	<b>1 unit</b> <b>96.5%/105%/105%</b> <b>2 unit</b> <b>96.5%/105%/105%</b>
2-Unit Landlord Education Required <ul style="list-style-type: none"> <li>• <a href="#"><u>FannieMae.com</u></a></li> <li>• <a href="#"><u>WHEDA approved MI Company</u></a></li> <li>• <a href="#"><u>HUD approved Counseling Agency*</u></a></li> </ul>		
<i>*Costs are set by provider and must be included in disclosures.</i>		

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### **New Account Executive**

Please welcome the newest member of the Single Family Originations team, Nicole Kane, Account Executive.

Nicole will be working out of her home office covering parts of the Madison area as well as north and west of our headquarters. Nicole has extensive experience in the housing industry in both sales and operations. Over the next couple of weeks, Nicole will be working with all areas of WHEDA Single Family to acquaint herself with our organization, its products and staff. We are confident she will be a positive addition to our sales team.

Please join me in congratulating Nicole on becoming a new member of the WHEDA family!

Please feel free to contact her with your questions, concerns and issues about our programs. Nicole can be reached at 608-266-0191 or [nicole.kane@wheda.com](mailto:nicole.kane@wheda.com).

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## **Who to Contact – Your WHEDA Team**

### ***Management:***

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### ***Underwriting:*** [underwriting@wheda.com](mailto:underwriting@wheda.com)

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### ***WHEDA-Connect***

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### ***Sales and Training:***

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