

# SMALL TOWNS, BIG DREAMS

## WHEDA is here for you

Rural Wisconsin home ownership is more affordable with WHEDA. Eligible borrowers can receive a **reduced interest rate** when buying a home in certain counties in Wisconsin.

- There are 15 specific counties in the State of Wisconsin that are federally designated “target areas”.
- Eligible Borrowers who purchase a property anywhere in these counties will receive a **reduced interest rate** when they utilize WHEDA financing.

### WHEDA LOAN PRODUCTS:

- Conventional & FHA loan programs.
- 30 year, fixed-rate mortgages only.
- Single family, 2-4 unit, condominiums, and double-wide manufactured housing property types eligible.
- Two Down Payment Assistance (DPA) programs eligible to use in tandem with WHEDA first mortgage program.
- WHEDA's Conventional Homestyle™ Renovation Loan allows qualified borrowers to purchase and renovate a property to make a house your home.

### FEATURES AND BENEFITS:

- Reduced mortgage insurance option for eligible Borrowers.
- Use of WHEDA first mortgage and DPA allows for up to 100% financing.
- Reduced, competitive interest rate on both first and DPA mortgages for eligible borrowers.
- Conventional product has no required borrower funds on the purchase of all property types other than a 2-4 unit.
- All WHEDA loans are serviced by WHEDA.

### ELIGIBLE TARGET AREA COUNTIES

- |            |             |               |
|------------|-------------|---------------|
| ■ Ashland  | ■ Crawford  | ■ Marquette   |
| ■ Barron   | ■ Iron      | ■ Oconto      |
| ■ Bayfield | ■ Jackson   | ■ Rusk        |
| ■ Burnett  | ■ Juneau    | ■ Sawyer      |
| ■ Clark    | ■ Marinette | ■ Trempealeau |

There are other select census tracts throughout the state that can be found [here](#).

*Certain program and property restrictions along with eligibility requirements apply. For more information about WHEDA mortgage loan programs, go to [www.wheda.com](http://www.wheda.com).*

**WHEDA Lender:**