## We help Lending Partners close more loans.

For over 45 years, WHEDA has helped more than 122,000 home buyers in Wisconsin realize the American Dream. We achieve this with unique mortgage products designed to expand what's possible for our partners and the families they serve.

## **FEATURES AND BENEFITS:**

- Multiple loan options including Conventional, No Mortgage Insurance (MI) and FHA products
- Preferred interest rate option for eligible first-time home buyers
- Exclusive Mortgage Credit Certificate (MCC) program for eligible borrowers
- No loan-level price adjustments
- Down payment and closing cost assistance (DPA) loans
- No borrower minimum investment required gifts, grants, and DPA loans are accepted
- Reduced MI costs
- Multiple channel options available including Broker, Correspondent and Mini-Corr
- Quick turnaround times for rate locks, underwriting and loan funding
- Manual underwriting available
- Live lender support from WHEDA's origination team
- Local loan servicing by a non-retail competitor

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



WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY

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