

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.

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

#### WHEDA LENDER 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.

## 3 CHOOSE YOUR LOAN



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

## 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 Servicing@wheda.com.



