

Interested in buying a home?  
**START WITH WHEDA!**

Buying a home is one of the biggest and most exciting decisions you'll make in your life. That's why it's so important to get the best home loan available to match your financial situation.

For years, WHEDA has been helping renters around Wisconsin become home owners. In fact, more than 118,000 Wisconsinites have purchased their home with a WHEDA loan. Why did they choose WHEDA? Because WHEDA got them into a home sooner with a mortgage they could afford long term.

**CONTACT THIS WHEDA PARTNER  
AND DISCOVER THE WHEDA  
ADVANTAGE TODAY!**

**NAME:**

**ORGANIZATION:**

**PHONE:**

**EMAIL:**

**WHEDA MADISON**

908 East Main Street  
Suite 501  
Madison, WI 53703  
608-266-7884

**WHEDA MILWAUKEE**

140 South 1st Street  
Suite 200  
Milwaukee, WI 53204  
414-227-4039



**WHEDA**

WISCONSIN HOUSING AND  
ECONOMIC DEVELOPMENT AUTHORITY



**YOUR  
MORTGAGE  
MADE  
AFFORDABLE**



A guide to help home buyers get  
into a home sooner with  
a mortgage they can afford long term.



**WHEDA**

An illustration of a large, stylized hand in a black suit sleeve pointing its index finger down towards a cluster of colorful houses. The houses are in various shades of green, teal, and grey, with some having orange windows. The background has some light yellow clouds.

## HOME BUYERS ARE CHOOSING THE WHEDA ADVANTAGE

The **WHEDA Advantage** offers flexible mortgage loan products with unique financing options that fit the individual needs of home buyers.

### The WHEDA Advantage features:

- Lowest monthly mortgage payment
- Low cost, 30-year fixed interest rate
- Down payment and closing cost assistance
- A mortgage tax credit
- Loan serviced locally by WHEDA

## UNIQUE MORTGAGE PROGRAMS DESIGNED WITH YOU IN MIND

The WHEDA Advantage is a low-cost, 30-year fixed-rate loan that allows you to close on your home with less cash out of pocket while securing the lowest monthly mortgage payment. This versatile product also offers a no mortgage insurance option at a slightly higher interest rate.

The **WHEDA First-Time Homebuyer Advantage** is designed for qualified first-time home buyers, veterans or people purchasing in a federally designated target area. This product offers a fixed-rate mortgage priced below the standard conventional interest rate.

The **WHEDA FHA Advantage** is a quality loan alternative that offers a lower credit score enabling more home buyers to qualify. Borrowers also have the flexibility to leverage WHEDA down payment and closing cost assistance.

## SAVE CASH WITH DOWN PAYMENT AND CLOSING COST ASSISTANCE

The **WHEDA Easy Close Advantage** is a 10-year, fixed-rate loan designed specifically for WHEDA borrowers to help pay for down payment, closing costs and home buyer education expenses.

## AN EXCLUSIVE BENEFIT ONLY THROUGH WHEDA

The **WHEDA Tax Advantage** is an exclusive program that provides a special mortgage tax credit, which reduces a borrower's federal income tax liability over the life of the mortgage. The maximum annual tax credit is \$2,000, which can be claimed for up to 30 years.

## HOW DO I KNOW IF I AM ELIGIBLE FOR A WHEDA LOAN OR THE SPECIAL MORTGAGE TAX CREDIT?

You must have good credit and an income to support a monthly mortgage payment to qualify. Pre-purchase home buyer education is required, and the property must be your primary residence. Certain eligibility criteria, income and loan limits do apply.

For more information about WHEDA's home ownership programs or to find a list of participating lenders, or go to [www.wheda.com](http://www.wheda.com).