

NEW from

WHEDA

WHEDA[®] EASY CLOSE ADVANTAGE

DOWN PAYMENT ASSISTANCE LOAN

Looking for help with down payment and closing costs? When you qualify for a WHEDA Advantage mortgage, you may qualify for the **Easy Close Advantage**. This \$3,000 loan for 10 years was created to help you pay for down payment, closing costs and home buyer education expenses.

FEATURES AND BENEFITS

- **An exclusive offer.** Designed specifically for WHEDA Advantage customers to help first-time home buyers get into a home sooner.
- **A low-cost, fixed interest rate for 10 years.** This loan term combined with a fixed interest rate ensures your loan payments are affordable, approximately \$34 a month.
- **Immediate access to loan funds at the time of closing.** You qualify for the Easy Close Advantage at the same time you qualify for a WHEDA Advantage mortgage, making the process quick and easy.
- **Free access to educational resources.** You can access home buyer education and credit counseling from WHEDA's trusted network of partners to help ensure your future success as a homeowner.

PROGRAM REQUIREMENTS

- First-time home buyers must use a WHEDA Advantage mortgage to be eligible for the Easy Close Advantage.
- Borrowers must contribute a minimum of \$1,000 into the WHEDA Advantage mortgage loan transaction.
- Income and credit guidelines do apply.

Please contact your WHEDA lender for more information.



WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY
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WHEDA ADVANTAGE[®]

With over 35 years of mortgage experience, you can trust that the WHEDA Advantage has everything you need to make smart financial choices and realize your dream of home ownership.

LOW, FIXED INTEREST RATE FINANCING.

All WHEDA mortgages have an affordable, 30-year fixed interest rate. You will never have to worry about your monthly principal and interest payment increasing because your interest rate stays the same for the entire term of your loan.

JOB LOSS MORTGAGE PAYMENT PROTECTION.

Most WHEDA borrowers are eligible for **Job Loss Mortgage Protection**. If you experience involuntary job loss, all or part of your mortgage payment may be covered for up to six months.

DOWN PAYMENT AND CLOSING COST ASSISTANCE.

Get specialized down payment options that help reduce the amount of cash-to-close.

ACCESS TO EDUCATIONAL RESOURCES.

Borrowers have access to home buyer education and credit counseling through trusted non-profit partners. Home buyer education is proven to help you obtain an affordable mortgage and become a responsible, long-standing homeowner.

QUICK LOAN APPROVAL.

WHEDA reviews each loan application individually and personally works with our lending partners to approve loans that meet practical, yet sensible underwriting guidelines to help ensure your long-term success.

WHEDA SERVICING.

You are in good hands with WHEDA's caring, knowledgeable mortgage loan advisors. Should you encounter unexpected expenses or life changes that make paying your mortgage difficult, WHEDA's mortgage loan advisors will work with you to help you get back on your feet.

EXCLUSIVE OFFERS.

You get unique benefits only available to WHEDA homeowners to help you manage your mortgage and take care of your home, including access to online mortgage payments, home care newsletters and the **WHEDA Home Improvement Advantage** for financing future home repairs.

Check out the home buyers section of *wheda.com* today! Find information on home buyer education classes or participating WHEDA lenders in your area.