

## Wisconsin Housing and Economic Development Authority (WHEDA)

<http://www.wheda.com/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• WHEDA Advantage</li> <li>• WHEDA FHA Advantage</li> <li>• First-Time Homebuyer Advantage</li> </ul>	<ul style="list-style-type: none"> <li>• Veterans Affordable Loan Opportunity Rate (VALOR)</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Easy Close Advantage (second mortgage loan, must be used in combination with a WHEDA first mortgage)</li> <li>• Capital Access Advantage (0% APR, deferred payment second mortgage loan, must be used in combination with a WHEDA first mortgage).</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, honorably discharged military veterans who have served active duty	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; provides a list of state-wide approved agencies and online courses.	
<b>Individual Development Accounts:</b>	Not offered	
<b>Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:</b>	Fannie Mae's HFA Preferred (Low MI); Fannie Mae's HFA Risk-Sharing (No MI)	

### HELPFUL WEB LINKS

#### Wisconsin Down Payment and Closing Cost Assistance

<https://www.wheda.com/Home-Buyers/Available-Programs/>

#### Wisconsin First Mortgage Programs

<https://www.wheda.com/Home-Buyers/Available-Programs/>

#### Wisconsin Mortgage Tax Credit Certificate

<https://www.wheda.com/Home-Buyers/Available-Programs/>

#### Wisconsin Participating Lenders List

<https://www.wheda.com/home-buyers/find-a-wheda-lender/>

#### Wisconsin Loan Servicing

<https://www.wheda.com/Business-Lending/Loan-Servicing/>

<https://www.wheda.com/Homeowners/>

#### Wisconsin Resources for Lenders

<https://www.wheda.com/Mortgage-Lenders/Getting-Started/>

<https://www.wheda.com/Lender-Toolkit/>

#### Wisconsin Approved Homebuyer Education

<https://www.wheda.com/Home-Buyers/Home-Buyer-Education/>