

Attachment 10

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.

WHEDA ADVANTAGE PROGRAM INCOME LIMITS AND PURCHASE PRICE LIMITS

The following income limits and purchase price limits for home buyers are effective **January 1, 2010**. Below are the new limits broken down by county.

County Income and Purchase Price Limits

COUNTY	1 - 2 member household	3 + member household	Purchase Price Limits
ADAMS	\$66,000	\$75,900	\$235,000
ASHLAND	\$66,000	\$75,900	\$280,000
BARRON	\$66,000	\$75,900	\$280,000
BAYFIELD	\$66,000	\$75,900	\$280,000
BROWN	\$66,000	\$75,900	\$235,000
BUFFALO	\$66,000	\$75,900	\$235,000
BURNETT	\$66,000	\$75,900	\$280,000
CALUMET	\$72,000	\$82,800	\$235,000
CHIPPEWA	\$66,000	\$75,900	\$235,000
CLARK	\$66,000	\$75,900	\$280,000
COLUMBIA	\$67,700	\$77,855	\$235,000
CRAWFORD	\$66,000	\$75,900	\$280,000
DANE	\$80,000	\$92,000	\$235,000
DODGE	\$66,000	\$75,900	\$235,000
DOOR	\$66,000	\$75,900	\$235,000
DOUGLAS	\$66,000	\$75,900	\$235,000
DUNN	\$66,000	\$75,900	\$235,000
EAU CLAIRE	\$66,000	\$75,900	\$235,000
FLORENCE	\$66,000	\$75,900	\$235,000
FOND DU LAC	\$66,000	\$75,900	\$235,000
FOREST	\$66,000	\$75,900	\$235,000
GRANT	\$66,000	\$75,900	\$235,000
GREEN	\$66,000	\$75,900	\$235,000
GREEN LAKE	\$66,000	\$75,900	\$235,000

COUNTY	1 - 2 member household	3 + member household	Purchase Price Limits
IOWA	\$66,000	\$75,900	\$235,000
IRON	\$66,000	\$75,900	\$280,000
JACKSON	\$66,000	\$75,900	\$280,000
JEFFERSON	\$67,500	\$77,625	\$235,000
JUNEAU	\$66,000	\$75,900	\$280,000
KENOSHA	\$70,900	\$81,535	\$235,000
KEWAUNEE	\$66,000	\$75,900	\$235,000
LA CROSSE	\$66,000	\$75,900	\$235,000
LAFAYETTE	\$66,000	\$75,900	\$235,000
LANGLADE	\$66,000	\$75,900	\$235,000
LINCOLN	\$66,000	\$75,900	\$235,000
MANITOWOC	\$66,000	\$75,900	\$235,000
MARATHON	\$66,000	\$75,900	\$235,000
MARINETTE	\$66,000	\$75,900	\$280,000
MARQUETTE	\$66,000	\$75,900	\$280,000
MENOMINEE	\$66,000	\$75,900	\$235,000
MILWAUKEE	\$70,700	\$81,305	\$235,000
MONROE	\$66,000	\$75,900	\$235,000
OCONTO	\$69,480	\$81,060	\$280,000
ONEIDA	\$66,000	\$75,900	\$235,000
OUTAGAMIE	\$72,000	\$82,800	\$235,000
OZAUKEE	\$70,700	\$81,305	\$235,000
PEPIN	\$66,000	\$75,900	\$235,000
PIERCE	\$83,900	\$96,485	\$235,000

COUNTY	1 - 2 member household	3 + member household	Purchase Price Limits
POLK	\$66,000	\$75,900	\$235,000
PORTAGE	\$67,500	\$77,625	\$235,000
PRICE	\$66,000	\$75,900	\$235,000
RACINE	\$67,900	\$78,085	\$235,000
RICHLAND	\$66,000	\$75,900	\$235,000
ROCK	\$66,000	\$75,900	\$235,000
RUSK	\$66,000	\$75,900	\$280,000
SAUK	\$66,000	\$75,900	\$235,000
SAWYER	\$66,000	\$75,900	\$280,000
SHAWANO	\$66,000	\$75,900	\$235,000
SHEBOYGAN	\$67,700	\$77,855	\$235,000
ST. CROIX	\$83,900	\$96,485	\$235,000
TAYLOR	\$66,000	\$75,900	\$235,000
TREMPELEAU	\$69,240	\$80,780	\$280,000
VERNON	\$66,000	\$75,900	\$235,000
VILAS	\$66,000	\$75,900	\$235,000
WALWORTH	\$69,500	\$79,925	\$235,000
WASHBURN	\$66,000	\$75,900	\$235,000
WASHINGTON	\$70,700	\$81,305	\$235,000
WAUKESHA	\$70,700	\$81,305	\$235,000
WAUPACA	\$66,000	\$75,900	\$235,000
WAUSHARA	\$66,000	\$75,900	\$235,000
WINNEBAGO	\$66,000	\$75,900	\$235,000
WOOD	\$66,000	\$75,900	\$235,000

City Target Areas

Designated target areas within the following cities / villages have unique income limits (1-2, 3+ member) and a purchase price limit of \$280,000:

Augusta (\$74,400, \$86,800) Beloit (\$78,000, \$91,000)
Clear Lake (\$75,000, 87,500) Fond du Lac (78,720, 91,840)
Green Bay (\$79,080, \$92,260) Janesville (\$78,000, \$91,000)
Kenosha (\$85,080, \$99,260) La Crosse (\$76,080, \$88,760)
La Farge (\$66,000, \$75,900) Madison (\$96,000, \$112,000)
Milwaukee (\$84,840, \$98,980) Oshkosh (\$80,280, \$93,660)
Racine (\$81,480, \$95,060) Superior (\$71,880, \$83,860)
Wausau (\$80,160, \$93,520)

Eligibility Criteria

Income Limits *

The combined income of all individuals who will occupy the property cannot exceed the limit for the area in which the property is located.

Borrowers do **not** have to be first-time home buyers in these counties / cities.

Purchase Price Limits *

The purchase price cannot exceed the limit for the area in which the property is located.

* Income and Purchase Price Limits based on federal and state guidelines