

Example – Betty Borrower – 123 Homeowner Lane, Dane County, WI	
Uses	
Purchase price	\$122,900
Est. closing costs and prepaids	2,689
Total funds to close	125,589
Sources	
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Borrower Contribution (1% of purchase price required)	1,802
Gift	10,000
DCHA	12,000
Seller Contribution	1,000
1 st Mortgage	100,787

*Sometimes more than one community program can be “stacked” with DCHA funds. If funds are available, the most common funds that stack with DCHA include Homebuy (city of Madison can originate in Dane County outside the city when state dollars available), Movin’ Out (at least one member of household has a permanent, verifiable disability), Down Payment Plus (DPP) or the South Central Wisconsin Housing Foundation Loan Program, for example.