



Welcome to another great **Home Sweet Ogden** home!

This home has been remodeled by Ogden City.

This packet provides documents that must be included with an offer.

REPC & Contract Notes:

- **Buyers must be owner-occupants.**
- The seller is Ogden City.
- There are income limits on specific homes.
- Earnest money must be at least \$500.
- The sales price is not negotiable.
- Seller’s acceptance of a completed offer will take no less than 5 business days.
- All homes are purchased **AS-IS** and additional rehabilitation work will not be considered.
- The seller will **NOT** contribute any money to the buyers’ closing costs in addition to any applicable Own in Ogden funds.

Buyers may be required to apply for **Own in Ogden** funds (up to \$5000). **Separate application required.**

When submitting an offer, you must include the following additional documents:

| Home Sweet Ogden  | Own in Ogden  |
|---|---|
| Home Sweet Ogden Application  | Own in Ogden Application  |
| Home Sweet Ogden Addendum   | Own in Ogden Loan Commitment (signed & dated)   |
| Income Verification<br>(most recent federal tax return & 60 days most recent pay stubs) | Income Verification<br>(most recent federal tax return & 60 days most recent pay stubs) |
| Picture ID  | Picture ID  |
| Pre-approval Letter from Lender   | Lender Affidavit (signed & notarized)   |

**Offers will not be processed until a complete packet is received.**

For additional information about Home Sweet Ogden & Own in Ogden, you may contact:

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 801-629-8945  
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# Home Buyer Eligibility Criteria

## Occupancy Requirement:

- Buyer must be an owner-occupant and maintain the home as their primary residence for the period stated on the Property Fact Sheet. This requirement is enforced by the terms of the down payment financing provided by Ogden City.

## Income:

- **There are income limits only on specific homes.** If income limits apply, then buyer must be able to verify eligible income by providing a copy of the most recent household tax returns and the four most recent paycheck stubs. If applicable, income would be subject to the limits on the table below:
- In addition to the above, guidelines for funding used to repair or construct the home may impose additional income restrictions. See Property Fact Sheet.

| INCOME GUIDELINES FOR HOME PURCHASE |               |
|-------------------------------------|---------------|
| Household Size                      | 80% of Median |
| 1 Person                            | \$50,750      |
| 2 Persons                           | \$58,000      |
| 3 Persons                           | \$65,250      |
| 4 Persons                           | \$72,500      |
| 5 Persons                           | \$78,350      |
| 6 Persons                           | \$84,100      |
| 7 Persons                           | \$89,900      |
| 8 Persons                           | \$95,700      |

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## Application:

- Buyer must submit a Home Sweet Ogden application with all required attachments.

## Sales Price:

- Contract Sales Price will be the negotiated price as stated in the purchase contract.

## Financing:

- Buyer must qualify for and provide a first mortgage. Prior to submitting an offer, buyer must obtain a pre-approval letter from a lender stating qualification for a mortgage sufficient to purchase the home.
- Ogden City may provide up to \$5,000 towards down payment and closing costs, for qualified buyers. Separate program guidelines may apply. The buyer will be required to furnish a minimum of \$500 out-of-pocket.

# Drawing Application

Drawing Date: \_\_\_\_\_

House Address: \_\_\_\_\_

Applicant: \_\_\_\_\_  
*(Print Name)*

Address: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell: \_\_\_\_\_ Work: \_\_\_\_\_

Mortgage pre-qualified with: \_\_\_\_\_

Agent Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Lender's Phone: \_\_\_\_\_

\* I certify that my household income is within the limits prescribed for this home as found on the Property Fact Sheet. I agree to provide verification of income if my application is accepted. Refer to the chart below:

| INCOME GUIDELINES FOR HOME PURCHASE |               |
|-------------------------------------|---------------|
| Household Size                      | 80% of Median |
| 1 Person                            | \$50,750      |
| 2 Persons                           | \$58,000      |
| 3 Persons                           | \$65,250      |
| 4 Persons                           | \$72,500      |
| 5 Persons                           | \$78,350      |
| 6 Persons                           | \$84,100      |
| 7 Persons                           | \$89,900      |
| 8 Persons                           | \$95,700      |

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\* If I am notified that my Drawing Application is at the top of the list, I agree to submit a full-price offer on a Real Estate Purchase Contract within **two days**. Failure to do so will result in the rejection of my Drawing Application.

\* I agree to comply with all Home Sweet Ogden Program guidelines.

\* I agree to submit only one Drawing Application per household.

\_\_\_\_\_  
 Applicant Signature Date



# Home Purchase Checklist

## Before Submitting an Offer

- Eligible Buyer:**
  - Determine if you are an eligible buyer. Refer to the Home Buyer Eligibility Criteria.
  - Obtain income verifications – the most recent household tax returns and the 60 days most recent paycheck stubs.
  - Household income must be 80% of area median income as stated on the Property Fact Sheet for each property.

| INCOME GUIDELINES FOR HOME PURCHASE |               |
|-------------------------------------|---------------|
| Household Size                      | 80% of Median |
| 1 Person                            | \$50,750      |
| 2 Persons                           | \$58,000      |
| 3 Persons                           | \$65,250      |
| 4 Persons                           | \$72,500      |
| 5 Persons                           | \$78,350      |
| 6 Persons                           | \$84,100      |
| 7 Persons                           | \$89,900      |
| 8 Persons                           | \$95,700      |

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- Loan Pre-Approval:** Prior to submitting an offer, buyer must obtain a pre-approval letter from a lender stating qualification for a mortgage sufficient to purchase the home.
- Application Package:** Complete a Home Sweet Ogden Application, and attach the required items.

## Submitting an Offer

- Properties will only be shown after the offer period begins. Buyer's may work with their real estate agent or may contact the listing broker.
- Sales Price:** Contract Sales Price will be negotiated between the buyer and Ogden City.
- Down Payment Financing:** Enter information provided on the Property Fact Sheet regarding Ogden City assistance. If the Ogden City loan is required as part of the program, it cannot be deleted from the offer.
- Earnest Money:** The buyer is required to furnish a minimum of \$500 out of pocket towards the purchase.
- Addendum:** Complete and attach the required Addendum to the REPC which outlines the Home Sweet Ogden program guidelines and financial assistance to be provided.
- Application:** Attach the completed Home Sweet Ogden application, along with the required items.
- Submit Offers** to the listing broker.

## Offer Acceptance

- If multiple offers are received on the first business day of the general offering period, then a drawing will be conducted.
- Ogden City will allow only one chance per household per drawing.
- Thereafter, offers will be accepted on a first-come, first-served basis.

## Down Payment Financing

- Refer to the Property Fact Sheet for down payment assistance information.
- The Own-In-Ogden down payment program is available for qualified buyers. A separate application can be obtained by calling (801) 629-8940.

**Closing Title Company:** Ogden City will not conduct split closings. Ogden City will pay for Owner's Title Policy if closing occurs at Stewart Title Insurance Agency of Utah, Inc., 1592 South 500 West, Suite 100, Bountiful, UT 84010. (801) 292-3400. If Buyer chooses to use a different title company then it will be at the Buyer's expense.



# Home Sweet Ogden

## Application

### APPLICANT INFORMATION

Applicant Name(s): \_\_\_\_\_

Present Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

Total Number in Household: \_\_\_\_\_ Ages: \_\_\_\_\_

**Individual Gross Annual Income:** (all members 18 years of age and older)

|            |              |          |
|------------|--------------|----------|
| Name _____ | Source _____ | \$ _____ |
| Name _____ | Source _____ | \$ _____ |
| Name _____ | Source _____ | \$ _____ |
| Name _____ | Source _____ | \$ _____ |

**Total Household Annual Income:** \$ \_\_\_\_\_

(For each household member 18 years and older; attach most recent federal tax return & 60 days most recent pay stubs from each income source)

- Are you a first-time home buyer? [ ] YES [ ] NO
- Do you anticipate your household composition changing in the next 12 months? [ ] YES [ ] NO
- Are you currently receiving subsidized housing benefits (rental assistance)? [ ] YES [ ] NO
- Are you a citizen or legal resident of the United States: [ ] YES [ ] NO

*If legal resident, please provide tax id#* \_\_\_\_\_

### HOUSEHOLD INFORMATION

The following questions are for survey purposes only, however your response would help us evaluate the program.

Please select Ethnicity: Hispanic or Latino [ ] Yes [ ] No

Please select all that apply (Race): [ ] White [ ] Asian

[ ] Black or African American [ ] Native Hawaiian or Other Pacific Islander  
 [ ] Other [ ] American Indian or Alaska Native

Gender of Head of Household: [ ] Male [ ] Female Single Head of Household: [ ] Yes [ ] No

Age of Head of Household: [ ] Under 62 [ ] Over 62 Member of Household Disabled: [ ] Yes [ ] No

### PROPERTY INFORMATION

Property Address: \_\_\_\_\_

Negotiated Purchase Price: \$ \_\_\_\_\_

Realtor: \_\_\_\_\_ Phone: \_\_\_\_\_

Lender: \_\_\_\_\_ Phone: \_\_\_\_\_

I hereby apply to purchase a home under the Home Sweet Ogden Program. I agree to comply with all terms and conditions outlined in the Real Estate Purchase Contract. I understand that failure to comply, or submission of false or misleading information may result in a rejection of this application. I also understand that I am not committed to buy the above-mentioned property. PENALTY FOR FALSE OR FRAUDULENT STATEMENT, U.S.C. Title 18, Section 1001, provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years or both."

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

**Required Attachments:**

- Income Verification (most recent federal tax return and four most recent pay check stubs)
- 1<sup>st</sup> Mortgage Pre-Approval Letter

# Addendum to Real Estate Purchase Contract Home Sweet Ogden Program



This is an Addendum to that Real Estate Purchase Contract (REPC) with an Offer Reference Date of \_\_\_\_\_, between \_\_\_\_\_ as Buyer, and Ogden City Corporation as Seller, regarding the property located at \_\_\_\_\_. The following terms are hereby incorporated in the REPC:

## Agreement

The Buyer certifies that the information provided to the Seller herewith is accurate, and that the Buyer will comply with all Home Sweet Ogden guidelines noted below. Seller agrees to provide financing shown below, subject to Buyer's full disclosures and qualification for said financing.

## Property Type (check one)

- Rehab: A home acquired by Ogden City and remodeled.  
 New: a home, newly constructed by Ogden City.

## Income Cap (check one)

- 80% of Area Median  
 None

- Buyer certifies that combined gross annual income of all household members 18 years or older does not exceed the stated maximum. Refer to the following chart:

| INCOME GUIDELINES FOR HOME PURCHASE |               |
|-------------------------------------|---------------|
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| 1 Person                            | \$50,750      |
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| 3 Persons                           | \$65,250      |
| 4 Persons                           | \$72,500      |
| 5 Persons                           | \$78,350      |
| 6 Persons                           | \$84,100      |
| 7 Persons                           | \$89,900      |
| 8 Persons                           | \$95,700      |

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## Occupancy Period

- Buyer agrees to initial occupancy of the property as their principal place of residence.
- Purchase financing assistance may impose occupancy period requirements.

**Purchase Financing Assistance**

- Purchase Financing Assistance as checked below cannot be deleted from the offer. A minimum of \$500 buyer’s out-of-pocket is required. No cash to buyer at closing.
- [ ] Ogden City Carry-back: Ogden City will carry back a portion of the sales price as a second mortgage in the following amount \$\_\_\_\_\_, with the following terms:
- [ ] City-paid Closing Costs: Ogden City will pay up to \$3,000 towards buyer’s closing costs. The buyer will be required to furnish a minimum of \$500 out-of-pocket.
- [ ] N/A: Purchase Financing Assistance is not required.
- [ ] Own-In-Ogden Assistance: \$5,000 loan to be applied towards down payment and closing costs. A separate application is required and must be submitted to Ogden City Community Development by the loan application deadline stated in this REPC. Buyer understands any Own-in-Ogden assistance conferred to the buyer under this agreement shall be repaid in full in the event the owner moves, sells, or refinances. To obtain the Own-In-Ogden assistance, Ogden City and Buyer will enter into a loan agreement pursuant to the regulations of the U.S. Department of Housing and Urban Development Home Investment Partnerships Program, 24 CFR Part 92, hereinafter "HOME Program." The HOME Program mandates that Ogden City and the Buyer comply with certain requirements to ensure that the HOME-assisted housing meets affordability requirements for a minimum period of five years. This is referred to as the “Period of Affordability.” The Home Affordability Agreement which enforces these provisions will be signed at closing.

**Seller Warranties**

Buyer acknowledges and agrees that the warranties contained in Section 10 of the REPC are limited as follows:

10.1. Condition of Property: Property is sold in as-is condition and no additional rehabilitation work will be considered. Seller shall warrant to Buyer at closing that the repairs performed by Seller will be free from defects in workmanship for a period of one year from the date of closing on the purchase by Buyer. The Warranty will include a listing of said repairs.

10.2. Condition of Property: Paragraph (b) is deleted. Seller represents that Seller has never occupied the property.

**Closing Title Company:** Ogden City will pay for Owner’s Title Policy if closing occurs at Stewart Title Insurance Agency of Utah, Inc., 1592 South 500 West, Suite 100, Bountiful, UT 84010. (801) 292-3400. If Buyer chooses to use a different title company then it will be at the Buyer’s expense.

**Application Package**

- Attached hereto and made a part hereof, is the following Application Package:
- [ ] Home Sweet Ogden Application
  - [ ] Income verification in the form of the most recent household federal income tax return and four most recent pay check stubs from all household members 18 years or older.
  - [ ] Officer/Teacher Eligibility Verification: Letter from employer verifying that an Officer or Teacher buyer meets the definition of an eligible Officer or Teacher.
  - [ ] Home Buyer Education Completion Certificate indicating successful completion of home buyer education course with USU Extension Services. (This item should be completed prior to closing).
  - [ ] Pre-approval Letter from buyer’s first mortgage lender.

\_\_\_\_\_  
**Buyer Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Seller Signature**

\_\_\_\_\_  
**Date**



# Verification of Employment

**AUTHORIZATION:** Federal Regulations require us to verify Employment Income of all members of the household applying for participation in the HOME Program which we operate and to re-examine this income periodically. We ask your cooperation in supplying this information. This information will be used only to determine the eligibility status and level of benefit of the household.

Your prompt return of the requested information will be appreciated. A self-addressed return envelope is enclosed.

**RELEASE:** I hereby authorize the release of the requested information:

\_\_\_\_\_  
Signature of Applicant & Date

or a copy of the executed "HOME Program Eligibility Release Form," which authorizes the release of the information requested, is attached.

**WARNING:** Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government

Employed since: \_\_\_\_\_  
Occupation: \_\_\_\_\_  
Salary: \_\_\_\_\_  
Effective date of last increase: \_\_\_\_\_  
Base pay rate:  
\$ \_\_\_\_\_ Hour/ Week/ Month (circle one)  
Average hours/week at base pay rate: \_\_\_\_\_ hrs.  
Number weeks worked per year \_\_\_\_\_

Overtime pay rate: \$ \_\_\_\_\_ /Hour  
Expected weekly average number of hours overtime to be worked during next 12 months: \_\_\_\_\_

Any other compensation not included above (specify for commissions, bonuses, tips, etc.):  
For: \_\_\_\_\_  
\$ \_\_\_\_\_ per \_\_\_\_\_

Is pay received for vacation? \_\_\_\_\_  
If yes, number of days per year. \_\_\_\_\_

Total base pay earnings for past 12 months.  
\$ \_\_\_\_\_  
Total overtime earnings for the past 12 months.  
\$ \_\_\_\_\_  
Probability and expected date of any pay increase:  
\_\_\_\_\_

Does the employee have access to a retirement account \_\_\_\_\_?

If YES, what amount can they get access to?  
\$ \_\_\_\_\_

\_\_\_\_\_  
Signature of Employer Date

\_\_\_\_\_  
Title Telephone

\_\_\_\_\_  
Company/Agency Name





# HOME Program Eligibility Release Form

**Purpose:** Your signature on this HOME Program Eligibility Release Form, and the signatures of each member of your household who is 18 years of age or older, authorizes the above-named organization to obtain information from a third party relative to your eligibility and continued participation in the:

- HOME TBRA Program
- HOME Homebuyer Program
- HOME Rental Rehabilitation Program
- HOME Homeowner Rehabilitation Program

**Privacy Act Notice Statement:** The Department of Housing and Urban Development (HUD) is requiring the collection of the information derived from this form to determine an applicant's eligibility in a HOME Program and the amount of assistance necessary using HOME funds. This information will be used to establish level of benefit on the HOME Program; to protect the Government's financial interest; and to verify the accuracy of the information furnished. It may be released to appropriate Federal, state, and local agencies when relevant to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of your eligibility approval. The Department is authorized to ask for this information by the National Affordable Housing Act of 1990.

**Instructions:** Each adult member of the household must sign a HOME Program Eligibility Release Form prior to the receipt of benefit. Tenants in HOME-1, assisted rental units must sign on an annual basis to establish continued eligibility, and additional 2, signatures must be obtained from new adult tenants whenever they join the household or whenever members of the household become 18 years of age. 3.

**Note:** This general consent may not be used to request a copy of a tax return. If a copy of a tax return is needed, IRS form 4506, "request for copy of tax form" must be prepared 4, and signed separately.

**Information Covered:** Inquiries may be made about items initiated by applicant/tenant.

|  | Verification Required | Initials |
|--|-----------------------|----------|
| Income (all sources)   |                       |          |
| Assets (all sources)   |                       |          |
| Child Care Expense   |                       |          |
| Handicap Assistance Expense (if applicable)  |                       |          |
| Medical Expense (if applicable)  |                       |          |
| Other (list)   |                       |          |
| Dependent Deduction<br><input type="checkbox"/> Full-Time Student<br><input type="checkbox"/> Handicap/Disabled<br><input type="checkbox"/> Family Member<br><input type="checkbox"/> Minor Children |                       |          |

**Authorization:** I authorize the above named HOME Participating Jurisdiction and HUD to obtain information about me and my household that is pertinent to eligibility for participation in the HOME Program.

I acknowledge that:

A photocopy of this form is as valid as the original.

I have the right to review the file and the information received using this form (with a person of my choosing to accompany me).

I have the right to copy information from this file and to request correction of information I believe inaccurate.

All adult household members will sign this form and cooperate with the owner in this process.

**Signatures:**

Family Member Head

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature & Date

Adult Family Member #2

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature & Date

Adult Family Member #3

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature & Date

Adult Family Member #4

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature & Date