

OWN IN OGDEN PROGRAM
LENDER RELEASE



As a potential homebuyer, I provide consent for my lending institution to share confidential information that I have provided them and information the lender may acquire in their lending process on my behalf to the Ogden City Community Development Department. I further acknowledge that the sharing of information between the lending institution and Community Development is required to determine eligibility to participate in the Own in Ogden (OIO) program to receive down payment assistance for the purchase of a home. Examples of shared information could include paystubs, tax returns, bank statements, REPC's/Addendums, credit reports, appraisals, title reports legal ID's and letters of explanation.

Both the lending institution and Community Development will use the utmost discretion in the handling of my private information.

This authorization shall remain valid for 90 days hereafter. Written notification is required to cancel this authorization. Requests can be submitted via the contact information listed below.

Homebuyer signature

Date

Homebuyer signature

Date

Lender

Date



**OWN IN OGDEN PROGRAM
LENDER AFFIDAVIT**



07-29-2025

THE UNDERSIGNED OFFICER SAYS THAT:

- (1) The Undersigned represents the Lender responsible for issuing the purchase money mortgage loan (in first lien position) for the purchase of the residence located at;

_____ and issued to

_____ Buyer(s).

- (2) The Undersigned has read the OWN IN OGDEN PROGRAM GUIDELINES.

Regarding the requirements of the loan agreement between Ogden City, A Utah Municipal Corporation, and the Buyer(s), with respect to the Own in Ogden loan being made to help finance down payment and closing costs associated with the above residence purchase, the undersigned Lender certifies that Own in Ogden Program Requirements (First Mortgage Financing) will have been met at the time of closing, specifically:

- (1) Terms: Mortgage loan is issued under a fixed interest rate.
- (2) Terms: Mortgage is not an adjustable rate or interest only loan.
- (3) Terms: Mortgage loan does not include balloon payment terms.
- (4) Buyer's cash contribution: Buyer is contributing at least \$500.00 toward the purchase.

Lender Name: _____

Signature: _____ Title: _____



OWN IN OGDEN PROGRAM
LOAN COMMITMENT



07-29-2025

Borrower(s): _____

Property Address: _____

Ogden City, a Utah Municipal Corporation, (Ogden City) hereby commits an Own in Ogden Loan of \$_____ to the undersigned Borrower(s), provided that all requirements and procedures as specified in the attached Own in Ogden Program Guidelines are completed. -

These funds for down payment and closing cost expenses are to be delivered at the time of closing on the above-described property to the Title Company conducting the transaction.

This Loan Commitment expires six months after the Date of Commitment which is the Ogden City Administrator signature date below.

BORROWER AGREEMENT

The undersigned Borrower acknowledges applying for an Own in Ogden Loan. The Borrower hereby agrees to comply with the Own in Ogden Program Guidelines and acknowledges that receipt of Own in Ogden funds is contingent upon compliance with said Guidelines.

Borrower agrees that the property being purchased is intended to be used as their primary residence and that they are in compliance with program specifications regarding terms and qualifying status of their mortgage loan (see Own in Ogden Program Guidelines).

Borrower agrees to attend, complete, and provide the Own in Ogden Program Administrator with a Certificate of Completion from a HUD-approved Home Ownership class prior to closing on the above-described property.

Ogden City, a Utah Municipal Corporation

BY: _____
Ogden City Administrator Date

BY: _____
Borrower Date

Borrower Date

Attachment: Own in Ogden Program Guidelines

2549 Washington Blvd Suite 120 Ogden, UT 84401 • (801) 629-8941 • <http://ogdencityhomes.com>

*For Accessibility & Language Assistance call (801) 629-8701 or visit <http://accessibility.ogdencity.com>

TTY/TDD Relay Utah: 711 or 888-735-5906

Email Package and all documents to: homes@ogdencity.com



OWN IN OGDEN PROGRAM
ACKNOWLEDGEMENT OF
VOLUNTARY ACQUISITION



07-29-2025

Buyer: _____

Seller: _____

Property Address: _____

Federal funds are intended to be used in this purchase transaction. Therefore, some or all of the following rules apply: Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, Section 104(d) of the Housing and Community Development Act of 1974, and specific guidelines incorporated into the HUD program providing the funds.

This purchase is intended to be a “voluntary transaction.” As such, the Buyer hereby declares, and Seller acknowledges that:

Buyer does not have the authority to acquire the Property by eminent domain, and therefore is unable to acquire the Property if negotiations fail to result in an agreement.

This is a preliminary estimate of value based on the proposed purchase price, contingent upon an appraisal and subject to further negotiation or cancellation of the contract. The buyer estimates the fair market value of the property to be \$_____, which is the purchase price offer.

When Buyer obtains an appraisal, Seller will be notified of appraised value. If the appraisal differs from the preliminary estimate of value, Seller will be allowed to withdraw from the purchase contract if Seller chooses.

In the event the above information was provided to Seller after Buyer made an offer on the property, or a purchase and sale agreement for the Property presently exists, Buyer and Seller acknowledge that Seller is hereby granted an opportunity (at the Seller’s discretion) to withdraw from the sale of the Property.

Buyer: _____ Date: _____

Buyer: _____ Date: _____

Seller: _____ Date: _____

Seller: _____ Date: _____



OWN IN OGDEN PROGRAM
SELLER PERMISSION TO CONDUCT
HOUSING SAFETY INSPECTION



07-29-2025

(A Requirement of the Own in Ogden Down Payment Assistance Program)

I certify that I am the legal owner, or the owners' legal representative, and hereby authorize a safety inspection of the property listed below. I am aware that a housing code and safety inspection will be performed on the property by an Ogden City Housing Inspector to determine compliance with safety issues contained within the International Property Maintenance Code as adopted by Ogden City, which is used to identify life and housing safety code violations. I also understand that after this inspection, I shall be responsible for correcting the hazardous conditions or safety violations that are identified, regardless of the outcome of any Own in Ogden application that is in process concerning this property.

Property Address: _____

Owner _____	Phone _____	Date _____
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Owner _____	Phone _____	Date _____
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STATE OF _____

COUNTY OF _____

On the ____ day of _____ 20 ____, personally appeared before me _____
the signer(s) of the above instrument, who dully acknowledged to me that _____ executed the same.

Notary Public



OWN IN OGDEN PROGRAM
SELLER AFFIDAVIT OF OCCUPANCY



07-29-2025

THE UNDERSIGNED, BEING FIRST DULY SWORN, DEPOSES AND SAYS THAT:

(1) The Undersigned is the Seller of the property located at:

_____ with _____ as Buyer(s).

This property will not be eligible for Own in Ogden assistance if a tenant has been evicted or asked to vacate the property, and that action would not have occurred but for the Own in Ogden assisted purchase. If any tenants have been displaced prior to the current purchase offer, the city will not provide down payment assistance. Please answer the following items, providing detailed information regarding any tenants during the three months previous to the real estate purchase contract acceptance date, then notarize and return to Ogden City Community Development.

(2) The undersigned Seller certifies that the property is:

- ☐ Occupied by the Seller at this time,
☐ Is being sold to the current tenant,
☐ Is vacant - the property has been vacant since: _____
Please describe how the property became vacant: _____

(3) Contact information for all tenant occupants (not owners) during the three months prior to current purchase offer:

Tenant Name _____ Phone _____
Current Address _____ Dates of residency: _____
Tenant Name _____ Phone _____
Current Address _____ Dates of residency: _____

I/we have read the above, understand its contents, and certify that the information which I/we have provided is true. I understand this information is submitted for the purpose of preventing conflict with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970. If I fail to provide accurate occupancy information for the above-mentioned property, Ogden City may hold me liable for the cost of all relocation claims and related legal costs relating to persons omitted from the occupancy list.

Seller (s) Signature

Seller (s) Signature

STATE OF _____

COUNTY OF _____

On the ____ day of _____, 20 ____, personally appeared before me _____
the signer(s) of the above instrument, who dully acknowledged to me that _____ executed the same.

Notary Public



PERSONAL INCOME AND EXPENSE SHEET

INCOME	Wage Earner 1	Wage Earner 2
Weekly:	_____	_____
Bi-Weekly:	_____	_____
Monthly:	_____	_____
TOTAL:	_____	_____

WAGE EARNER 1: _____

WAGE EARNER 2: _____

TOTAL INCOME:

EXPENSES	Weekly	-OR-	Monthly
Future Mortgage PYMT			
Utilities			
Food			
Insurance			
Clothing			
Auto Maintenance			
Phone			
Entertainment			
Gasoline			
Medical			
Cash			
Credit Cards			
Loan Payment			
Child Care			
Miscellaneous			
TOTAL EXPENSES:			

TOTAL INCOME:		
Less TOTAL EXPENSES:		
NET INCOME AVAILABLE FOR SAVINGS		

Signature: _____ Date: _____

LEAD-BASED PAINT ACKNOWLEDGEMENT

Ogden City Own-in-Ogden Program



07-29-2025

Borrower(s):

Address:

I have received the publication "Protect Your Family from Lead in Your Home".

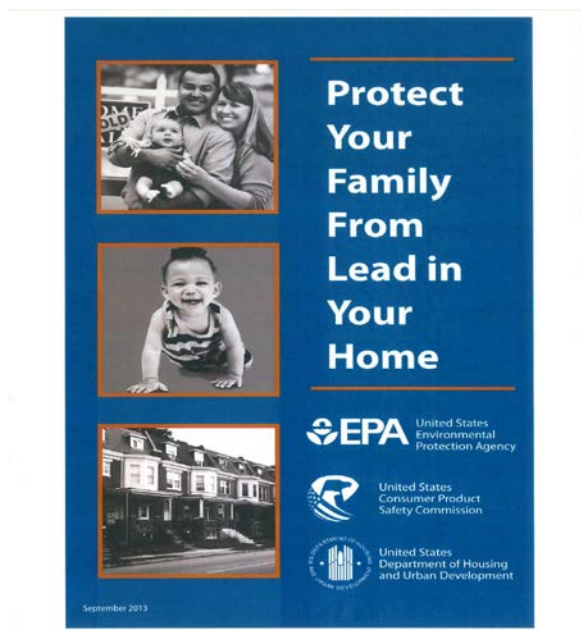
<https://www.cpsc.gov/Global/Safety%20Education/Furniture%20Furnishings%20Decorations/426ProtectYourFamilyFromLeadinYourHome.pdf>

Signed

Date

Signed

Date



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