



**OWN IN SANDY PROGRAM
SANDY CITY DEPARTMENT OF ECONOMIC DEVELOPMENT**

LENDER AFFIDAVIT

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

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

_____ and issued to;

_____ Buyer(s).

- 2) The Undersigned has read the **OWN IN SANDY PROGRAM GUIDELINES**.

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

- (1) Terms: Mortgage loan is issued under a fixed rate 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) Terms: Debt to income ratio has been reviewed and meets the qualifications of the lender.

Lender Name: _____

By: _____ Title: _____

STATE OF UTAH
COUNTY OF SALT LAKE

On the ___ day of _____, personally appeared before me _____ the Signer(s) of the above instrument, who duly acknowledge to me that ___he executed the same.

NOTARY PUBLIC