

Home\$tart Grant

Receive up to **\$5,000**
toward the purchase of a home!

Here are some details on the HomeStart Grant:

- There is a limited amount of funding available on a first come, first served basis.
- The program is available to borrowers who have not owned a home in the past three years.
- The grant funds may be used for closing costs and/or down payment. Funds can be used in conjunction with other grants or credits.
- Grant funds allowed on FHA and some Conventional loans.
- Minimum of 640 FICO credit score required.
- The property must be an owner-occupied residence.
- Eligibility is based on HUD's area median household income and purchase price limits of the city in which they are buying the home.
- There is a 5-year retention requirement. If the property is sold or refinanced within the 5 years following loan closing, borrower must repay a pro-rated portion of the grant funds.
- Non-occupant co-signers are not allowed.
- Borrowers must complete an acceptable homebuyer training class. (available online)
- Borrowers can receive no more than \$250 cash back at closing.

➤ **There is a limited amount of money available, so call today.**



GINGER PEEL

Mortgage Loan Officer, NMLS# 224687

Office 801-285-5016

Cell 801-455-6745

gpeel@bankofutah.com

www.LoansByGinger.com

11075 S. State Street, Bldg 2
Sandy, UT 84070



Get a Head Start with Home\$Start!



Receive up to
\$5,000
towards the purchase
of a home*

Bank of Utah has access to the Home\$Start grant which provides a limited amount of funds for first-time home buyers to go towards the purchase of a home. These funds are distributed on a first come, first served basis and can be applied towards down payment or closing costs.

➤ **There is a limited amount of money available, so call today.**



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* Loan subject to approval, certain restrictions and qualifications apply; see loan officer for additional details.
Funds provided by the Federal Home Loan Bank of Des Moines.

NMLS# 422914





Utah Maximum Purchase Price Limits

Counties	Limit
Beaver	\$248,000
Cache	\$248,000
Carbon	\$248,000
Daggett	\$278,400
Emery	\$248,000
Grand	\$248,000
Millard	\$248,000
Rich	\$248,000
Sevier	\$248,000
Uintah	\$248,000
Washington	\$278,400
Other Counties	\$283,900

----- 2017 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Logan, UT-ID MSA								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Ogden-Clearfield, UT HUD Metro FMR Area								
30% LIMITS	16100	18400	20700	23000	24850	26700	28550	30400
VERY LOW INCOME	26850	30650	34500	38300	41400	44450	47500	50600
60% LIMITS	32220	36780	41400	45960	49680	53340	57000	60720
LOW INCOME	42950	49050	55200	61300	66250	71150	76050	80950
Box Elder County, UT HUD Metro FMR Area								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Provo-Orem, UT MSA								
30% LIMITS	14550	16600	18700	20750	22450	24100	25750	27400
VERY LOW INCOME	24250	27700	31150	34600	37400	40150	42950	45700
60% LIMITS	29100	33240	37380	41520	44880	48180	51540	54840
LOW INCOME	38750	44300	49850	55350	59800	64250	68650	73100
St. George, UT MSA								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Salt Lake City, UT HUD Metro FMR Area								
30% LIMITS	15850	18100	20350	22600	24450	26250	28050	29850
VERY LOW INCOME	26400	30200	33950	37700	40750	43750	46750	49800
60% LIMITS	31680	36240	40740	45240	48900	52500	56100	59760
LOW INCOME	42250	48250	54300	60300	65150	69950	74800	79600
Tooele County, UT HUD Metro FMR Area								
30% LIMITS	14700	16800	18900	21000	22700	24400	26050	27750
VERY LOW INCOME	24500	28000	31500	35000	37800	40600	43400	46200
60% LIMITS	29400	33600	37800	42000	45360	48720	52080	55440
LOW INCOME	39200	44800	50400	56000	60500	65000	69450	73950

----- 2017 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Beaver County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Carbon County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Daggett County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Duchesne County, UT								
30% LIMITS	14500	16550	18600	20650	22350	24000	25650	27300
VERY LOW INCOME	24100	27550	31000	34400	37200	39950	42700	45450
60% LIMITS	28920	33060	37200	41280	44640	47940	51240	54540
LOW INCOME	38550	44050	49550	55050	59500	63900	68300	72700
Emery County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Garfield County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Grand County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500

----- 2017 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Iron County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Kane County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Millard County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Piute County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Rich County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
San Juan County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Sanpete County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500

----- 2017 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Sevier County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Summit County, UT								
30% LIMITS	21700	24800	27900	31000	33500	36000	38450	40950
VERY LOW INCOME	36200	41400	46550	51700	55850	60000	64150	68250
60% LIMITS	43440	49680	55860	62040	67020	72000	76980	81900
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
Uintah County, UT								
30% LIMITS	14550	16600	18700	20750	22450	24100	25750	27400
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
60% LIMITS	29040	33180	37320	41460	44820	48120	51420	54780
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
Wasatch County, UT								
30% LIMITS	15350	17550	19750	21900	23700	25450	27200	28950
VERY LOW INCOME	25550	29200	32850	36500	39450	42350	45300	48200
60% LIMITS	30660	35040	39420	43800	47340	50820	54360	57840
LOW INCOME	40900	46750	52600	58400	63100	67750	72450	77100
Wayne County, UT								
30% LIMITS	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
60% LIMITS	28440	32520	36600	40620	43920	47160	50400	53640
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500