

# Homeownership is closer than you think

Utah Housing offers a variety of loan programs to help the people of Utah become homeowners

## First Home

- Borrow up to 6% of your first loan amount as a second mortgage
- For use with FHA or VA loans
- Credit scores as low as 660 may qualify
- Household income limits vary per county
- Purchase price limits apply
- For first-time homebuyers only

## Veteran's Grant

- \$2,500 non-repayable grant
- For use with FHA, VA or Freddie Mac Conventional loans
- For military members or veterans who separated in the last 5 years
- For first-time homebuyers only

## Score Loan

- Borrow up to 4% of your first loan amount as a second mortgage
- For use with FHA or VA loans
- Credit scores as low as 620 may qualify
- Max income limit of \$95,800

## Home Again

- Borrow up to 6% of your first loan amount as a second mortgage
- For use with FHA or VA loans
- Credit scores as low as 660 may qualify
- Max income limit of \$134,100

## Law Enforcement

- Forgivable grant in the amount of 3.5% of the home's purchase price, up to \$25,000
- Can also be used for mortgage interest rate buydown or mortgage insurance
- For use with FHA, VA or Freddie Mac Conventional loans
- For law enforcement or correctional officers
- For first-time homebuyers only

## All Loans

- Assistance can be used to cover down payment and some closing costs
- Condos, PUDs and manufactured housing may be eligible
- Must be financing an owner-occupied, primary residence
- No portion of the home can be rented out

## ▶▶ Questions? Let's talk.



### Scott Buehler

Loan Officer  
NMLS ID# 1794818  
1224 S. River Rd.  
Suite A102 & A204  
St. George, UT 84790  
O: 435.255.3049  
sbuehler@guildmortgage.net

### Apply Online

[guildmortgage.com/scottbuehler](https://guildmortgage.com/scottbuehler)

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