



THE REDEVELOPMENT AGENCY
OF MURRAY CITY

****AMENDED****

PUBLIC NOTICE IS HEREBY GIVEN that the Board of Directors of the Redevelopment Agency of Murray City, Utah will hold a regularly scheduled meeting beginning at 5:15 p.m., Tuesday, September 17th, 2024, in the Murray City Council Chambers at 10 East 4800 South, Murray, UT.

Members of the public may view the meeting via the live stream at www.murraycitylive.com or <https://www.facebook.com/Murraycityutah/>. Public Comments can be made in person during the meeting or may be submitted by sending an email (including your name and address) to: rda@murray.utah.gov *All comments are limited to 3 minutes or less and email comments will be read into the meeting record.*

RDA MEETING AGENDA
5:15 p.m., Tuesday, September 17th, 2024

1. **Approval of Minutes:** August 13th, 2024
2. **Citizen Comments:** (see above for instructions)
3. **Discussion Item:** Discussion regarding requests to purchase the property located at 4889 South Hanauer Street, also known as the Chapel Property. – Phil Markham presenting
4. **Action Item:** Consideration of a resolution approving the expansion of the employee downpayment assistance program to include employees of the Murray and Granite School Districts. – Zachary Smallwood presenting
5. **Project Updates:** RDA staff presenting.

Special accommodations for the hearing or visually impaired will be made upon a request to the office of the Murray City Recorder (801-264-2660). We would appreciate notification two working days prior to the meeting. TTY is Relay Utah at #711.

On September 13th, 2024 a copy of the Notice of Meeting was posted in accordance with Section 52-4-202(3).

Philip J Markham,
Community and Economic Development Director

~DRAFT~

The Redevelopment Agency (RDA) of Murray City met on Tuesday, August 13th, 2024, at 4:30 p.m. in the Murray City Council Chambers, 10 East 4800 South, Murray, Utah.

Members of the public were able to view the meeting via the live stream at www.murraycitylive.com or <https://www.facebook.com/Murraycityutah/>. Public comments could be made in person or by submitting comments via email at: rda@murray.utah.gov. Comments were limited to three minutes or less, and written comments were read into the meeting record.

In Attendance:

RDA Board Members

Pam Cotter, Vice Chair
Paul Pickett
Diane Turner
Adam Hock

Others in Attendance

Doug Hill, Mayor's Office
GL Critchfield, City Attorney
Brooke Smith, City Recorder
Phil Markham, CED Director
Brenda Moore, Finance Department
Craig Burnett, Police Department
Russ Kakala, Public Works
Joey Mittelman, Fire Department
Rob White, IT Department
Zachary Smallwood, CED Department
David Rodgers, CED Department
Elvon Farrell, CED Department
Orden Yost, Colliers
Adam Davis, Rockworth
Serra Nemelka, Rockworth
Anthony Semone, NeighborWorks
Anny Sooksri, Tea Rose Diner
Jeffrey Kelsch, Tea Rose Diner
Brandon Rappleye, Historic Murray First Foundation
Members of the public, per sign-in sheet

Excused:

Rosalba Dominguez, Chair

CALL MEETING TO ORDER

Vice Chair Cotter called the meeting to order at 4:30 p.m.

APPROVAL OF MINUTES

Board Member Hock made a motion to approve the minutes for July 16th, 2024, with corrections noted.

Board Member Turner seconded. Roll call vote:

Y Pam Cotter
Y Adam Hock
Y Paul Pickett
Y Diane Turner

Motion passed 4-0.

CITIZEN COMMENTS

Vice Chair Cotter opened the public comment period for the meeting.

Brandon Rappleye, president of Historic Murray First Foundation spoke regarding the purchase of the downtown property. He stated that he feels it's important to ensure a fair market value for the property. He said that he feels Rockworth could be an excellent partner in preserving and integrating the historic buildings into a revitalized downtown Murray. He said that the foundation has some fun things that they're doing on the board. They're looking for people to join the board. He asked for those who are interested to reach out to him.

Zachary Smallwood read an email sent from Samuel Bennett regarding the Murray Transportation Assistance Program (MTAP). He listed several benefits of the program to encourage board members to continue its funding. He said that he and his wife rely heavily on the program and encouraged the board to keep it going.

Vice Chair Cotter closed the public comment period.

ACTION ITEM(S)

Consideration of a resolution approving an agreement between the redevelopment agency of Murray City and Salt Lake Neighborhood Housing Services dba Neighborworks Salt Lake for a contribution of funds to be used for down payment assistance and home improvement loans for qualifying households – Elvon Farrell presenting

Elvon Farrell spoke regarding the contract with NeighborWorks Salt Lake to provide down payment assistance and home improvement loans for those locating to Murray. He said they've run out of funds to continue the programs. He said staff is recommending that the board provide \$400,000, specifically identifying \$200,000 for the down payment assistance and \$200,000 for the home improvement loans.

Vice Chair Cotter asked Mr. Farrell to describe what the home improvement program is.

Mr. Farrell said that it's a program for Murray residents to make improvements to their houses that are specifically for health and safety. He said that there are plenty of funds available from tax increments. The \$400,000 represents a small portion of what's available. These funds are specifically from funds designed for low-income housing programs.

Board Member Hock made a motion to approve the agreement between the Redevelopment Agency of Murray City and Salt Lake Neighborhood Housing Services (DBA NeighborWorks Salt Lake) for a contribution of funds to be used for down payment assistance and home improvement loans for qualifying households.

Paul Pickett seconded. Roll Call Vote:

Y Pam Cotter

Y Adam Hock

Y Paul Pickett

Y Diane Turner

Motion passes 4-0.

Consideration of a request by Anny Sooksri to purchase the property located at 4889 South Hanauer Street, also known as the Chapel Property – Phil Markham presenting

Phil Markham spoke regarding the sale of the chapel. He told the board that they have the option of selling the property to preferred clients at a price that they are satisfied with. He said they don't have to take the highest and best offer. Knowing that the Tea Rose diner would be demolished as part of the Block One development, he said that staff approached the owner, Annie Sooksri to ask if she was interested in purchasing the chapel. She submitted an offer of \$100,000 for the parcel and that building. He said the building is completely gutted. Ms. Sooksri has received estimates that it will cost upwards of \$500,000 to prepare the building to become a restaurant. He said this is a significant investment in addition to the initial cost of the property to make it a viable business. He feels that the retention of Tea Rose diner is an important step in revitalizing the neighborhood. He said staff had an appraisal of the property, and it appraised for \$575,000. He said it's up to the board to decide to accept or reject Ms. Sooksri's offer.

Ms. Sooksri spoke about her desire to purchase the chapel. She expressed the challenges of purchasing the property and then converting it into a restaurant, which reflects her offer. She said that she'd love to stay in Murray and create a welcoming space for customers.

Mr. Markham said that if the board votes to accept the offer, that authorizes Mr. Critchfield to draw up a sales agreement. He said that in the agreement there will be numerous stipulations concerning the character of the chapel.

The board members and Mr. Critchfield had a discussion regarding what would happen if Ms. Sooksri was not able to invest in the property or if she decided to sell it for a profit. Mr. Critchfield said they can include a Right of First Refusal clause or some other restriction to keep that from happening. The agreement would require her to develop the property by a specific date or sell the chapel back to the city.

Board Member Hock asked if there's been other interest in purchasing the chapel. Mr. Markham said a church group has shown interest, but that use would not fit with the mission of the Redevelopment Agency, being that it's non-profit.

The board members and Mr. Markham discussed the logistics of the property, such as the size and parking. Mr. Markham confirmed that this offer does not include the adjacent parcel.

Mr. Smallwood reassured the board members that this offer will still have to conform to the standards of the zone requirements at the time of application.

Vice Chair Cotter stated that the chapel, in its current state, is only a shell. She acknowledged how much work will need to be put into it to make it viable and she understood the offer that was made by Ms. Sooksri reflects that. She feels that the restaurant will be beneficial to the plaza.

Board Member Pickett asked what would happen if Tea Rose didn't make this offer. Mr. Markham said that Orden Yost of Colliers has been contacted by other businesses, who would be allowed to make an offer.

Board Member Pickett made a motion to accept the proposed offer for the property known as the chapel and authorize the RDA staff with a purchase agreement to be reviewed by the board at a future date.

Board Member Turner seconded. Roll Call Vote:

Y Pam Cotter

Y Paul Pickett

N Diane Turner

N Adam Hock

Mr. Markham said that, since the motion has failed, he will contact Orden Yost to market the property.

Consideration of a resolution authorizing an exclusive right to negotiate for the acquisition and development of the property owned by the Redevelopment Agency of Murray City at approximately 4800 South Street and State Street, ("block one") Murray City, Salt Lake County, Utah – G.L. Critchfield presenting

GL Critchfield presented this resolution to authorize the RDA, the executive director, the mayor, and staff, to negotiate exclusively with Rockworth Companies to sell and develop Block One. This will allow Rockworth to move forward with their work to pursue this project and purchase the property. This allows Murray City to focus on a development agreement with Rockworth.

Board Member Pickett and Mr. Critchfield discussed why Rockworth was chosen, and that the RDA does not have to engage in a bidding process before making that decision.

Board Member Pickett asked if there's a guarantee they are getting market value. Mr. Critchfield said that the city will probably end up with something of greater value in terms of how it will benefit the area because it will stimulate growth.

Mr. Critchfield reminded the board that this is the beginning phase of this process. He said this request is just to negotiate with the Rockworth exclusively. The agreement of exclusiveness would expire in one year if a development agreement is not finalized.

Board Member Turner made a motion to adopt a resolution authorizing an exclusive right to negotiate for the acquisition and development of the property owned by the Redevelopment Agency of Murray City at approximately 4800 South Street and State Street.

Paul Pickett seconded. Roll Call Vote:

Y Pam Cotter
Y Adam Hock
Y Paul Pickett
Y Diane Turner

DISCUSSION ITEM(S)

Review of the Employee Down Payment Assistance Pilot Program approved by the RDA Board – Elvon Farrell & Zachary Smallwood presenting

Mr. Farrell provide a review of the Employee Down Payment Assistance Program. He said it's a program that was set up last year with NeighborWorks Salt Lake. He said it's like the traditional down payment assistance program, but these funds were set aside specifically for Murray City employees. He said it's been a year since the pilot was initiated. He mentioned that it's challenging to qualify for the program once spouses' incomes are included in the calculation of household income. This often puts employees over the 120% threshold. He said that there have been two employees apply for the program, but they didn't qualify with spousal income included.

Mr. Smallwood said the board is permitted to expand the program to other public entities that work in the community. That could include adding school district or state employees, keeping in mind that the home must be purchased in Murray. He said that the funds are going unused and that expanding the program could be helpful. He said they would need to draft a new resolution to make those changes. He said the board has three options: (1) keep the resolution as it is and revisit at a future time; (2) open the program up to select groups of public employees; or (3) open it up to all public employees.

The board and Mr. Smallwood discussed the median income requirements and if they are feasible. Board Member Picket asked if families could qualify for a mortgage.

Tony Semone of NeighborWorks said that it is hard for families to qualify for mortgages with the current interest rates. Housing prices are also a challenge. He said that most families can only qualify for \$350,000 to \$400,000, which could allow them to get a condo or townhome. He also said that this program is only for first-time home buyers.

Mr. Semone said the general down payment assistance program is well utilized, but the one for employees is not. The challenge with that is the spousal income being included.

Mr. Smallwood reminded the board that if they don't follow the guidelines for moderate income housing of the General Plan they can be fined by the state.

The board discussed the merits of including additional public entities and felt confident in opening it up to school district employees. Board Member Turner asked staff if they felt that they had enough guidance to move forward. Staff indicated that they did and will come back with additional information at a later date.

Review of the Murray Transportation Assistance Program (MTAP) pilot program approved by the RDA board – Phil Markham presenting

Mr. Markham said that the MTAP program has been running for about a year. He said it's been very successful, with nearly 90 participants. He provided an overview of the program qualifications and permitted uses of the funds. He explained how much money has been spent to date to fund the program. He said that he and Mr. Critchfield have had several discussions regarding whether low-income funds can be used in this way. They concluded that this is not the intent for these funds. He said that if the board wishes to continue to fund the program, they will have to look to the city's general funds. The program will be suspended at the end of August until alternate funding can be found. He said the board would have to work with Brenda Moore to find sources.

Mr. Critchfield added that it is considered a questionable use of the city's general funds.

Mr. Smallwood encouraged the board to talk to state legislators about expanding the use of housing set aside funds to include the use of funds for transportation.

The board members expressed their disappointment in the termination of the program, as they know there are people who need it.

PROJECT UPDATE(S)

There were no additional updates for this meeting.

ANNOUNCEMENTS

There were no announcements during this meeting.

ADJOURNMENT

Vice Chair Cotter adjourned the meeting at 5:28 p.m.



Philip J. Markham, Director
Community & Economic Development Department



**THE REDEVELOPMENT AGENCY
OF MURRAY CITY**

TO: RDA Board

THROUGH: Mayor Brett Hales, RDA Executive Director

FROM: Phil Markham, Community and Economic Development Director

MEETING DATE: September 17, 2024

RE: Agenda Item #3 – Consideration of offers to purchase the property located at 4889 South Hanauer Street, also known as the Chapel Property

The RDA staff have received two offers for the property at 4889 South Hanauer Street (the Chapel parcel). The first offer, from Anny Sooksri, owner of Tea Rose Diner, was presented and discussed at the RDA Planning Meeting on August 13, 2024. Her initial offer of \$100,000 was rejected.

Subsequently, staff requested a counteroffer from Ms. Sooksri, who revised her offer to \$120,000 for the Chapel property.

A second offer, which has not yet been reviewed by the board, was submitted by Mohammad and Habib Sarfraz, owners of Kabob Stop and Kabob Bros, for \$275,000.

Staff and the Executive Director are requesting a voice vote from the board to either accept or deny one of these offers. If an offer is accepted, the Mayor will direct the City Attorney to draft a formal sales agreement, which will then be brought back to the RDA Board for final review and decision.

Proposed Motion(s):

Accept the offer from Anny Sooksri:

I move that we accept the proposed offer from Anny Sooksri for the purchase of the property located at 4889 South Hanauer Street and authorize RDA staff to proceed with drafting a purchase agreement to be reviewed by the board at a future date.

Accept the offer from Mohammad and Habib Sarfraz:

I move that we accept the proposed offer from Mohammad and Habib Sarfraz for the purchase of the property located at 4889 South Hanauer Street and authorize RDA staff to proceed with drafting a purchase agreement to be reviewed by the board at a future date.

Reject:

I move that we reject all offers for the property located at 4889 South Hanauer Street and direct staff to continue pursuing other offers.

Attachments:

1. Purchase offers.

Phil Markham

From: habib sarfraz [REDACTED]
Sent: Tuesday, August 27, 2024 4:09 PM
To: Yost, Orden
Subject: Coffee shop/restaurant/gift shop proposal

Meet Mohammad Sarfraz, a Seasoned Entrepreneur in the Culinary World. With over four decades of business acumen, Mohammad brings a wealth of experience to the restaurant industry. Having spent more than 20 years immersed in the art of hospitality, he has honed his skills and passion for creating memorable dining experiences.

Currently at the helm of two successful establishments, Mohammad has made a mark in the local food scene:

Kabob Stop (South Salt Lake):

For over a decade, Kabob Stop has been a beloved fixture in South Salt Lake. Here, patrons savor a delightful fusion of flavors-curries, kabobs, and juicy burgers-all served with warmth and authenticity.

Kabob Bros (Midvale, Utah):

At Kabob Bros, Mohammad has crafted a unique concept. Fast-casual kabob plates and personal kabob pizzas take center stage, appealing to busy diners seeking quality meals without compromising on taste.

Mohammad's commitment to culinary excellence and community engagement shines through in every dish served. Whether it's the aromatic spices of kabobs or the comforting familiarity of a well-seasoned curry, he continues to delight food enthusiasts across Utah.

As an aspiring entrepreneur, I envision transforming this space into a vibrant establishment that caters to the community's needs.

Coffee/Chai Shop (Morning Hours):

I plan to create a cozy coffee shop that offers high-quality beverages, pastries, and a welcoming ambiance. Our goal is to become a favorite morning spot for locals and passersby.

Full-Service Restaurant (After Lunch Time):

In the afternoon and evening, we intend to operate a full-service restaurant. Our menu will feature diverse Middle Eastern and Asian cuisines, emphasizing fresh ingredients and exceptional service.

Basement Retail Clothing Gift Shop: I plan to convert the basement into an ethnic clothing and gift shop, offering traditional clothing, handcrafted jewelry, cultural artifacts, and unique gifts. The shop will target local residents, tourists, and cultural enthusiasts.

Building Condition and Investment Considerations: The existing building requires substantial repairs and investment to align with our ambitious goals. Structural improvements, electrical upgrades, plumbing renovations, and aesthetic enhancements are essential to create a thriving coffee shop, restaurant, and ethnic clothing and gift space. We recognize the challenges ahead but remain committed to transforming this property into a vibrant hub for the community.

Compensation: We are prepared to offer \$275,000.00

Please consider this letter as a placeholder until we finalize the legal contract. We appreciate your consideration and are open to discussing any additional details. If you have any questions or would like to proceed, please feel free to reach out.

Thank you for the opportunity, and we eagerly await your response.

August 18, 2024

Murray City
10 East 4800 South
Murray, UT 84107

Re: Offer on the Chapel Property

To whom it may concern:

I hope this message finds you well. I am writing to formally present our offer to purchase the Chapel Building located in Murray. We believe this property holds significant potential, and our intent is to revitalize and preserve its historical significance while creating a space that will contribute positively to the community.

Our business has cultivated a loyal following, with many customers who have become like family. They have expressed their willingness to follow us wherever we go, and moving just across the street would allow us to maintain this strong connection. The new location aligns perfectly with our growth plans, offering the additional space needed to host private events such as receptions, business meetings, and parties. This will create new revenue streams and further enhance the area's economic vitality.

We fully understand the complexities involved in preserving the building's historical exterior while modernizing the interior. Despite the challenges, we are committed to this project, having already invested in detailed renovation estimates that start at \$858,000. Our dedication to preserving the building's legacy is reflected in our offer of \$120,000 for the Chapel Building.

We are prepared to expedite the transaction process and ensure a smooth transition. We are eager to work closely with you to bring this vision to life and continue serving the community in this historic space.

Thank you for considering our proposal. We look forward to hearing from you soon.

Anny Sooksri

Email: [REDACTED]

Tel. [REDACTED]

Jeffery Kelsch

Email: [REDACTED]

Tel. [REDACTED]

RESOLUTION NO. R24-

A RESOLUTION APPROVING AN AMENDMENT TO THE AGREEMENT BETWEEN THE REDEVELOPMENT AGENCY OF MURRAY CITY (RDA) AND SALT LAKE NEIGHBORHOOD HOUSING SERVICES DBA NEIGHBORWORKS SALT LAKE FOR A CONTRIBUTION OF FUNDS TO BE USED FOR THE MURRAY CITY EMPLOYEE DOWN PAYMENT ASSISTANCE PILOT PROGRAM.

WHEREAS, the RDA passed Resolution R23-43 on July 18, 2023, approving an agreement between the RDA and Salt Lake Neighborhood Housing Services dba NeighborWorks® Salt Lake (“NeighborWorks”) for a contribution of \$150,000 to be used for the Murray City Employee Down Payment Assistance Pilot Program (“Agreement”); and

WHEREAS, the RDA wants to expand the potential participants in the pilot program to include public employees from the Granite and Murray City school districts by amending the Agreement; and

WHEREAS, the RDA believes it is in the best interest of the RDA to amend the Agreement with NeighborWorks to govern the contribution of \$150,000.00 to be used for down payment assistance for qualifying Murray City, Granite School District, and Murray City School District full time employees, a copy of which is attached as Exhibit “A.”

NOW THEREFORE, BE IT RESOLVED by the Redevelopment Agency of Murray City as follows:

1. It hereby approves an amendment to the Agreement between the Redevelopment Agency of Murray City and Neighborhood Housing Services dba NeighborWorks® Salt Lake, in substantially the form attached; and
2. The amendment to the Agreement is in the best interest of the RDA; and
2. Brett A. Hales, as executive director of the RDA Board, is authorized on behalf of the RDA to sign the amendment to the Agreement.

PASSED, APPROVED AND ADOPTED by the Redevelopment Agency of Murray City on this day of , 2024.

Redevelopment Agency of Murray City

Rosalba Dominguez, Chair

ATTEST:

Brooke Smith, City Recorder

EXHIBIT A

Amendment to the Agreement between the Redevelopment Agency of Murray City and
Neighborhood Housing Services dba NeighborWorks® Salt Lake

AMENDMENT TO THE AGREEMENT

Between the Redevelopment Agency of Murray City and Salt Lake Neighborhood Housing Services, dba as NeighborWorks© Salt Lake (“NeighborWorks”) for a Contribution to be used for the Murray City Employee Down Payment Assistance Pilot Program

To be attached to and made part of the Agreement for the Murray City Employee Down Payment Assistance Program (the “Agreement”) by and between the Redevelopment Agency of Murray City (the “RDA”) and Salt Lake Neighborhood Housing Services dba NeighborWorks© Salt Lake (“NeighborWorks”) originally entered into on **August 21, 2023**.

RECITALS

A. The RDA passed Resolution R23-43 on July 18, 2023, approving an agreement between the RDA and Salt Lake Neighborhood Housing Services dba NeighborWorks© Salt Lake (“NeighborWorks”) for a contribution of \$150,000 to be used for the Murray City Employee Down Payment Assistance Pilot Program (“Agreement”); and

B. The RDA wants to expand the potential participants in the pilot program to include public employees from the Granite and Murray City school districts by amending the Agreement; and

C. The RDA believes it is in the best interest of the RDA to amend the Agreement with NeighborWorks to govern the contribution of \$150,000.00 to be used for down payment assistance for qualifying Murray City, Granite School District, and Murray City School District full time employees, a copy of which is attached as Exhibit “A.”

D. The Parties now desire to amend the Agreement to allow for additional participants.

NOW, THEREFORE, based on the mutual promises and conditions in the Agreement and this Amendment, the Parties hereby agree to amend the Agreement pursuant to the following.

1. **The Eighth Recital** relating to qualifying participants is hereby amended to read:

WHEREAS the RDA wants to contribute \$150,000.00 (the “Funds”) to NeighborWorks from the RDA’s affordable housing set-aside funds, to be used for a down payment assistance program benefiting qualifying Murray City, **Granite School District, and Murray City School District** employee households purchasing homes in Murray City (the “Program”); and

2. **SECTION 1A** relating to the scope of the Agreement is hereby amended to read:

1. SCOPE OF AGREEMENT

The RDA hereby contributes One Hundred Fifty Thousand Dollars (\$150,000.00) (the

“Funds”) to NeighborWorks. In exchange for receipt of the Funds, NeighborWorks agrees to the following uses and limitations of uses for the Funds:

- A. Funds shall be expended to assist qualifying low-to-moderate income Murray City, **Granite School District, and Murray City School District** employee households with down payment assistance in order to support affordable housing initiatives. Funds may only be used for down payment assistance for properties within Murray City. Funds shall not be used for any other purpose. Each instance of down payment assistance may be in an amount not to exceed \$30,000.00.

3. EXHIBIT A is hereby amended, attached, and incorporated herein by this reference.

....

All other terms and conditions of the Agreement shall remain in full force and control.

DATED this ____ day of _____, 2024.

**SALT LAKE NEIGHBORHOOD HOUSING SERVICES,
DBA NEIGHBORWORKS© SALT LAKE**

Maria Garciaz
Chief Executive Officer

**THE REDEVELOPMENT AGENCY OF
MURRAY CITY**

Attest:

Brooke Smith
City Recorder

Brett A. Hales
RDA Executive Director

Approved as to Form:

City Attorney's Office

Amended Exhibit A

Live in Murray City

Public Employee Down Payment Assistance Program
Program Overview



Down Payment Assistance Program for Murray City, Granite School District, and Murray School District Employees

It is a 5-year forgivable loan. There would be a second lien on the home. As long as the borrower stays in the home, 20% of the loan per year will be forgiven and after 5 years it will be completely forgiven, and the lien will be released. Here is a list of the guidelines that have worked for NeighborWorks:

- Borrowers need to take a HUD approved home buyer education course.
- Income – 120% of the Area Medium Income (AMI) established by HUD
- The home must be their primary residence
- The home must be in the City of Murray
- Borrower must be a full time Murray City, Granite School District, or Murray School District Employee that has completed their probationary period
- Borrower cannot have more than \$20,000 in liquid assets post close
- Borrower must work with an approved 1st mortgage lender.
- Borrower must be a first-time home buyer (have not owned a home in the last 3 years)
- Borrower can use the funds for closing costs or down payment
- Borrower must be under contract to apply
- 50% maximum debt-to-income requirements

The borrower will need to go to our website to apply. <https://www.nwsaltlake.org/down-payment-assistance> Once they create a profile, we will send them an email with instructions and a consent agreement to sign. Once it is signed, we will reach out to their first mortgage lender with a list of items we will need. Once we have all the documents we need, we will need 8 business days to process the loan. We will prepare our own closing disclosure and provide it and the necessary documents to the title company, and we will fund directly to the title company.