

## RESOLUTION NO. R-02-2025

### A RESOLUTION OF EAGLE MOUNTAIN CITY, UTAH, APPROVING A PROFESSIONAL SERVICES AGREEMENT WITH ULTIMATE HOME LENDING LLC TO ADMINISTER THE MORTGAGE ASSISTANCE PROGRAM

#### *PREAMBLE*

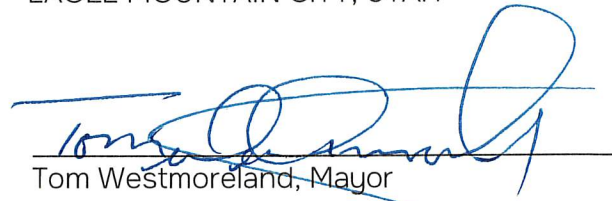
The City Council of Eagle Mountain City, Utah, finds that it is in the public interest to approve a professional services agreement with Ultimate Home Lending LLC to administer the Mortgage Assistance Program, as set forth in Exhibit A.

NOW THEREFORE, BE IT RESOLVED by the City Council of Eagle Mountain City, Utah for and in consideration of the mutual promises, covenants and agreements hereinafter set forth, the parties hereto agree as follows:

1. The professional services agreement with Ultimate Home Lending LLC is approved, as set forth in Exhibit A.
2. This Resolution shall become effective immediately upon its passing.

ADOPTED by the City Council of Eagle Mountain City, Utah, this 7<sup>th</sup> day of January, 2025.

EAGLE MOUNTAIN CITY, UTAH

  
Tom Westmoreland, Mayor

ATTEST:

  
Gina L. Olsen  
City Recorder



## CERTIFICATION

The above Resolution was adopted by the City Council of Eagle Mountain City, Utah on the 7<sup>th</sup> day of January, 2025.

Those voting yes:

☒ Donna Burnham

☒ Melissa Clark

☒ Jared Gray

☒ Rich Wood

☒ Brett Wright

Those voting no:

☐ Donna Burnham

☐ Melissa Clark

☐ Jared Gray

☐ Rich Wood

☐ Brett Wright

Those excused:

☐ Donna Burnham

☐ Melissa Clark

☐ Jared Gray

☐ Rich Wood

☐ Brett Wright

Those abstaining:

☐ Donna Burnham


☐ Melissa Clark

☐ Jared Gray

☐ Rich Wood

☐ Brett Wright



  
Gina L. Olsen  
City Recorder

# Exhibit A

# EAGLE MOUNTAIN CITY CONTRACT FOR SERVICES

*This contract and all attachments are public record.*

1. **CONTRACTING PARTIES:** This contract is between Eagle Mountain City and the following Contractor:

Ultimate Home Lending, LLC

Name

8325 Cedar Drive

Address

Eagle Mountain Utah 84005

City, State ZIP

## LEGAL STATUS OF CONTRACTOR

- ☐ Sole Proprietor  
☐ Non-profit Corporation  
☒ For-profit Corporation  
☐ Partnership  
☐ Government Agency

Contact Name: Jacinda Montano

Phone Number: 801-847-5810

Email: Jacinda@UHLending.com

Vendor Number: 6022880

2. **GENERAL PURPOSE OF CONTRACT OR PROJECT NAME:**

Mortgage Assistance Program Administration

3. **CONTRACT PERIOD:**

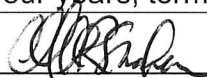
Effective Date: January 7, 2025

Project Completion Deadline: June 30, 2026

Termination Date (Completion of Scope of Work, unless terminated early or extended in accordance with the terms of conditions of this contract): June 30, 2026

Renewal Options (if applicable): May be renewed up to four years; termination of June 30, 2030.

Eagle Mountain City Project Manager Signature: \_\_\_\_\_



4. **CONTRACT COSTS:** See Cost Schedule (Attachment B).

a. Total Contract Cost: \$0

GL Account No: N/A

b. Is this project a budgeted project: ☒ Yes ☐ No Is this a fixed-price contract: ☒ Yes ☐ No

c. Does the contract need City Council approval: ☒ Yes ☐ No Date of CC approval: 1/7/2025

Eagle Mountain City Purchasing Agent Signature: Melissa Yates

Digitally signed by Melissa Yates  
Date: 2025.01.06 17:07:18 -07'00'

5. ATTACHMENT A: Standard Terms and Conditions for Services  
ATTACHMENT B: Scope of Work/Cost Schedule  
ATTACHMENT C: Insurance

**ANY CONFLICTS BETWEEN ATTACHMENT A AND THE OTHER ATTACHMENTS WILL BE  
RESOLVED IN FAVOR OF ATTACHMENT A.**



6. DOCUMENTS INCORPORATED INTO THIS CONTRACT BY REFERENCE BUT NOT ATTACHED:

a. All other governmental laws, regulations, or actions applicable to the goods and/or services authorized by this contract.

7. Each signatory below represents that he or she has the requisite authority to enter into this contract.

IN WITNESS WHEREOF, the parties sign and cause this contract to be executed.

Dated this 14 day of January, 2025.



**EAGLE MOUNTAIN CITY**


  
Signature

Print Name: Tom Westmoreland

Title: Mayor

ATTEST:

APPROVED AS TO FORM

  
Gina L. Olsen  
City Recorder

  
Marcus Draper  
City Attorney

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

**CONTRACTOR**

\_\_\_\_\_  
Signature

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

6. DOCUMENTS INCORPORATED INTO THIS CONTRACT BY REFERENCE BUT NOT ATTACHED:

- a. All other governmental laws, regulations, or actions applicable to the goods and/or services authorized by this contract.

7. Each signatory below represents that he or she has the requisite authority to enter into this contract.

IN WITNESS WHEREOF, the parties sign and cause this contract to be executed.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

**EAGLE MOUNTAIN CITY**

\_\_\_\_\_  
Signature

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

ATTEST:

APPROVED AS TO FORM

\_\_\_\_\_  
Gina L. Olsen  
City Recorder

\_\_\_\_\_  
Marcus Draper  
City Attorney

Dated this **14** day of **January**, 20\_\_\_\_\_.

**CONTRACTOR**

Jacinda Montano

Jacinda Montano (Jan 14, 2025 13:44 MST)

\_\_\_\_\_  
Signature

Print Name: **Jacinda Montano**

Title: **Owner**

**ATTACHMENT A:**  
**STANDARD TERMS AND CONDITIONS FOR SERVICES**

This is for a contract for services (including professional services) meaning the furnishing of labor, time, or effort by a Consultant.

1. **DEFINITIONS:** The following terms shall have the meanings set forth below:

- a) “**Confidential Information**” means information that is deemed as confidential under applicable state and federal laws, including personal information. Eagle Mountain reserves the right to identify, during and after this Contract, additional reasonable types of categories of information that must be kept confidential under federal and state laws.
- b) “**Contract**” means the Contract including all referenced attachments and documents incorporated by reference. The term “Contract” may include any purchase orders that result from this Contract.
- c) “**Consultant**” means the individual or entity delivering the Services identified in this Contract. The term “Consultant” shall include Consultant’s agents, officers, employees, and partners.
- d) “**Services**” means the furnishing of labor, time, or effort by Consultant pursuant to this Contract. Services include, but are not limited to, all of the deliverable(s) (including supplies, equipment, or commodities) that result from Consultant performing the Services pursuant to this Contract. Services include those professional services identified in Section 63G-6a-103 of the Utah Procurement Code.
- e) “**Proposal**” means Consultant’s response to Eagle Mountain’s Solicitation.
- f) “**Solicitation**” means the documents used by Eagle Mountain to obtain Consultant’s Proposal.

2. **GOVERNING LAW AND VENUE:** This Contract shall be governed by the laws, rules, and regulations of the State of Utah. Any action or proceeding arising from this Contract shall be brought in a court of competent jurisdiction in the State of Utah. Venue shall be in the Fourth Judicial District Court for Utah County.

3. **LAWS AND REGULATIONS:** At all times during this Contract, Consultant will comply with all applicable federal and state constitutions, laws, rules, codes, orders, and regulations, including applicable licensure and certification requirements.

4. **RECORDS ADMINISTRATION:** Consultant shall maintain or supervise the maintenance of all records necessary to properly account for Consultant’s performance and the payments made by Eagle Mountain to Consultant under this Contract. These records shall be retained by Consultant for at least six (6) years after final payment, or until all audits initiated within the six (6) years have been completed, whichever is later. Consultant agrees to allow, at no additional cost, Eagle Mountain access to all such records.

5. **CERTIFY REGISTRATION AND USE OF EMPLOYMENT "STATUS VERIFICATION SYSTEM":**

1. Consultant certifies as to its own entity, under penalty of perjury, that Consultant has registered and is participating in the Status Verification System to verify the work eligibility status of Consultant’s new employees that are employed in the State of Utah in accordance with applicable immigration laws.
2. Consultant shall require that each of its sub-consultants certify by affidavit, as to their own entity, under penalty of perjury, that each sub-consultant has registered and is participating in the Status Verification System to verify the work eligibility status of sub-consultant’s new employees that are employed in the State of Utah in accordance with applicable immigration laws.
3. Consultant’s failure to comply with this section will be considered a material breach of this Contract.

6. **CONFLICT OF INTEREST:** Consultant represents that none of its officers or employees are officers or employees of Eagle Mountain, unless disclosure has been made to Eagle Mountain. Consultant further warrants that it has no financial or other interest in the outcome of the work performed under the contract. Examples of this situation would be a Consultant who owns land, options to buy land, or some business enterprise that would be financially enhanced or diminished by any project alternatives.

7. **INDEPENDENT CONTRACTOR:** Consultant shall be an independent contractor, and as such, shall have no authority, express or implied to bind Eagle Mountain to any agreement, settlement, liability or understanding whatsoever; and agrees not to perform any acts as agent for Eagle Mountain, except as specifically authorized and set forth herein. Persons employed by Eagle Mountain and acting under the direction of Eagle Mountain shall not be deemed to be employees or agents of the Consultant. Compensation provided to the Consultant

herein shall be the total compensation payable hereunder by Eagle Mountain.

8. **LIABILITY INSURANCE:** Services to be provided by Consultant under this Contract are required to be covered by insurance. Consultant shall furnish Eagle Mountain a Certificate of Insurance applying to this Contract for each type of insurance required, to be approved by the Eagle Mountain, before Consultant begins work under this Contract. The Consultant's insurer must be authorized to do business in Utah and must meet the specified A.M. Best rating or better at the time this contract is executed. The following insurance shall be maintained in force until all activities which are required by this Contract or as changed by contract modification are completed and accepted by Eagle Mountain:
- (a) General Liability insurance with a limit of not less than \$1,000,000 per occurrence and not less than \$3,000,000 aggregate and having an A.M. Best rating of A-class VIII or better. If this coverage is written on a claims-made basis, the Certificate of Insurance shall so indicate. Consultant represents that as long as commercially available the insurance shall remain in effect such that claims reported up to three (3) years beyond the date of substantial completion of this contract are covered.
  - (b) Commercial Automobile insurance with a minimum combined single limit of \$1,000,000 per occurrence OR \$500,000 liability per person, \$1,000,000 per occurrence, \$250,000 Property Damage, and having an A.M. Best rate of A-class VIII or better.
  - (c) Architect and/or Engineers Professional Liability (errors and omissions) insurance having an A.M. Best rating of A-class VIII or better, is required at the coverage amount of \$1,000,000 per claim and \$3,000,000 aggregate. If this coverage is written on a claims-made basis, the Certificate of Insurance shall so indicate. Consultant represents that as long as commercially available the insurance shall remain in effect such that claims reported up to three (3) years beyond the date of substantial completion of this contract are covered (on construction contracts or modifications for construction management the insurance, shall remain in effect for one (1) year after completion of the project).
  - (d) Valuable Papers & Records Coverage and/or Electronic Data Processing (Data and Media) Coverage for the physical loss or destruction of the work product including drawings, plans, specifications and electronic data and media. Such insurance shall be of a sufficient limit to protect Consultant, its sub-consultants and Eagle Mountain from the loss of said information.
  - (e) Consultant shall provide evidence that his employees and sub-consultant employees are covered by Workers Compensation. If they are covered by Workers Compensation Fund of Utah, then the A.M. Best rating is not required in this area.
  - (f) Consultant shall require the insurance company that issues the Certificates of Insurance for the evidence of the required insurance coverage to endeavor to provide Eagle Mountain with 30-days written notice in the event that coverage is canceled before the policy expiration date stated in the Certificate. Consultant further agrees to provide Eagle Mountain with 30 days written notice prior to making an alternation or material change to the required insurance coverage.

Policies referred to in 9(a) and 9(b) above are required to be endorsed naming Eagle Mountain as Additional Insured and, on General Liability, indicate they are primary and not contributing coverage. All required policies, endorsements, insurance companies issuing same, and self-insured programs are subject to review and approval by Eagle Mountain.

9. **EMPLOYMENT PRACTICES:** Consultant agrees to abide by federal and state employment laws, including: (i) Title VI and VII of the Civil Rights Act of 1964 (42 U.S.C. 2000e), which prohibits discrimination against any employee or applicant for employment or any applicant or recipient of services, on the basis of race, religion, color, or national origin; (ii) Executive Order No. 11246, as amended, which prohibits discrimination on the basis of sex; (iii) 45 CFR 90, which prohibits discrimination on the basis of age; (iv) Section 504 of the Rehabilitation Act of 1973, or the Americans with Disabilities Act of 1990, which prohibits discrimination on the basis of disabilities; and (v) Utah's Executive Order, dated December 13, 2006, which prohibits unlawful harassment in the workplace. Consultant further agrees to abide by any other laws, regulations, or orders that prohibit the discrimination of any kind by any of Consultant's employees.

If applicable, Consultant shall comply with the following: (1) Sections 49 CFR 21 through Appendix C (2016) and 23 CFR 710.405(b) (2016) in all contracts and subcontracts financed in whole or in part with Federal-aid highway funds; (2) all applicable requirements of 49 CFR Part 26 (2016) in the award and administration of

federal-aid contracts; and (3) all regulations relative to nondiscrimination in federally-assisted programs of 49 CFR Part 21, and 23 CFR Part 200 as they may be amended from time to time.

10. **AMENDMENTS:** This Contract may only be amended by the mutual written agreement of the parties, which amendment will be attached to this Contract. Automatic renewals will not apply to this Contract, even if listed elsewhere in this Contract.

11. **OWNERSHIP OF WORK PRODUCTS PROCURED OR DEVELOPED UNDER THIS CONTRACT:** Unless specifically designated hereinafter or preexisting information and know-how of Consultant, Eagle Mountain retains ownership of all materials, products, devices, equipment, facilities, data, test, results, reports, graphics, presentations, visual aids, computer elements, software (including source code), software license agreements, testing apparatus, services, etc., that are developed, procured, constructed, installed or performed under this Contract and that become an integral part of or that are intended to facilitate or enhance the use, operation, maintenance, documentation or understanding of the deliverables of this Contract. Notwithstanding the foregoing, ownership of any and all Consultant work product shall remain with Consultant unless and until the payment by Eagle Mountain to Consultant of all undisputed invoiced amounts.

12. **DEBARMENT:** Consultant certifies that it is not presently nor has ever been debarred, suspended, or proposed for debarment by any governmental department or agency, whether international, national, state, or local. Consultant must notify Eagle Mountain within thirty (30) days if debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in any contract by any governmental entity during this Contract.

13. **TERMINATION:** Unless otherwise stated in this Contract, this Contract may be terminated, with cause by either party, in advance of the specified expiration date, upon written notice given by the other party. The party in violation will be given ten (10) days after written notification to correct and cease the violations, after which this Contract may be terminated for cause immediately and is subject to the remedies listed below. This Contract may also be terminated without cause (for convenience), in advance of the specified expiration date, by either party, upon sixty (60) days written termination notice being given to the other party. Eagle Mountain and the Consultant may terminate this Contract, in whole or in part, at any time, by mutual agreement in writing. On termination of this Contract, all accounts and payments will be processed according to the financial arrangements set forth herein for approved Services ordered prior to date of termination.

Consultant shall be compensated for the Services properly performed under this Contract up to the effective date of the notice of termination. Consultant agrees that in the event of such termination for cause or without cause, Consultant's sole remedy and monetary recovery from Eagle Mountain is limited to full payment for all Services properly performed as authorized under this Contract up to the date of termination as well as any reasonable monies owed as a result of Consultant having to terminate other contracts necessarily and appropriately entered into by Consultant pursuant to this Contract. In no event shall Eagle Mountain be liable to the Consultant for compensation for any services neither requested by Eagle Mountain nor satisfactorily performed by the Consultant. In no event shall Eagle Mountain's exercise of its right to terminate this Contract for convenience relieve the Consultant of any liability to Eagle Mountain for any damages or claims arising under this Contract.

14. **NONAPPROPRIATION OF FUNDS, REDUCTION OF FUNDS, OR CHANGES IN LAW:** Upon thirty (30) days written notice delivered to the Consultant, this Contract may be terminated in whole or in part at the sole discretion of Eagle Mountain, if Eagle Mountain reasonably determines that a change in available funds affects Eagle Mountain's ability to pay under this Contract.

If a written notice is delivered under this section, Eagle Mountain will reimburse Consultant for the Services properly ordered until the effective date of said notice. Eagle Mountain will not be liable for any performance, commitments, penalties, or liquidated damages that accrue after the effective date of said written notice.

15. **SUSPENSION OF WORK:** Should circumstances arise which would cause Eagle Mountain to suspend Consultant's responsibilities under this Contract, but not terminate this Contract, this will be done by written notice. Consultant's responsibilities may be reinstated upon advance formal written notice from Eagle Mountain.

16. **SALES TAX EXEMPTION:** The Services under this Contract will be paid for from Eagle Mountain's funds and used in the exercise of Eagle Mountain's essential functions as a municipal entity. Upon request, Eagle



Mountain will provide Consultant with its sales tax exemption number. It is Consultant's responsibility to request Eagle Mountain's sales tax exemption number. It also is Consultant's sole responsibility to ascertain whether any tax deduction or benefits apply to any aspect of this Contract.

17. **PUBLIC INFORMATION:** Consultant agrees that this Contract, related purchase orders, related pricing documents, and invoices will be public documents and may be available for public and private distribution in accordance with the State of Utah's Government Records Access and Management Act (GRAMA). Consultant gives Eagle Mountain express permission to make copies of this Contract, related sales orders, related pricing documents, and invoices in accordance with GRAMA. Consultant also agrees that the Consultant's Proposal to the Solicitation will be a public document, and copies may be given to the public as permitted under GRAMA. Eagle Mountain is not obligated to inform Consultant of any GRAMA requests for disclosure of this Contract, related purchase orders, related pricing documents, or invoices.
18. **ACCEPTANCE AND REJECTION:** Eagle Mountain shall have thirty (30) days after the performance of the Services to perform an inspection of the Services to determine whether the Services conform to the standards specified in the Solicitation and this Contract prior to acceptance of the Services by Eagle Mountain. If Consultant delivers nonconforming Services, Eagle Mountain may, at its option and at Consultant's expense: (i) return the Services for a full refund; (ii) require Consultant to promptly correct or reperform the nonconforming Services subject to the terms of this Contract; or (iii) obtain replacement Services from another source, subject to Consultant being responsible for any cover costs. Acceptance of Services by Eagle Mountain shall not limit Eagle Mountain's recourse or remedies in the event Eagle Mountain later determines the Services were defective or failed to meet the standard of professional skill and care ordinarily provided by other design professionals.
19. **INVOICING:** Unless otherwise set forth in the Contract, Consultant will submit invoices within thirty (30) days of Consultant's performance of the Services to Eagle Mountain. Consultant will prepare monthly progress reports in sufficient detail to document the progress of the work and support the monthly claim for payment. Eagle Mountain has the right to adjust or return any invoice reflecting incorrect pricing.
20. **PAYMENT:** Payments are to be made within thirty (30) days after a correct invoice is received. All payments to Consultant will be remitted by mail or electronic funds transfer. If payment has not been made after sixty (60) days from the date a correct invoice is received by Eagle Mountain, then interest may be added by Consultant as prescribed in the Utah Prompt Payment Act. The acceptance by Consultant of final payment, without a written protest filed with Eagle Mountain within ten (10) business days of receipt of final payment, shall release Eagle Mountain from all claims and all liability to the Consultant. Eagle Mountain's payment for the Services shall not be deemed an acceptance of the Services and is without prejudice to any and all claims that Eagle Mountain may have against Consultant. Eagle Mountain will not allow the Consultant to charge end users electronic payment fees of any kind.
21. **TIME IS OF THE ESSENCE:** The Services shall be completed by any applicable deadline stated in this Contract. If no deadline is stated, Consultant shall prosecute the work diligently. For all Services, time is of the essence. Consultant shall be liable for all reasonable damages to Eagle Mountain, and anyone for whom Eagle Mountain may be liable as a result of Consultant's failure to timely perform the Services required under this Contract.
22. **CHANGES IN SCOPE:** Any changes in the scope of the Services to be performed under this Contract shall be in the form of a written amendment to this Contract, mutually agreed to and signed by both parties, specifying any such changes, fee adjustments, any adjustment in time of performance, or any other significant factors arising from the changes in the scope of Services.
23. **PERFORMANCE EVALUATION:** Eagle Mountain may conduct a performance evaluation of Consultant's Services, including Consultant's sub-consultants. Results of any evaluation may be made available to Consultant upon request.
24. **STANDARD OF CARE:** The Services of Consultant and its sub-consultants shall be performed in accordance with the standard of care exercised by licensed members of their respective professions having substantial experience providing similar services which similarities include the type, magnitude, and complexity of the Services that are the subject of this Contract. Consultant shall be liable to Eagle Mountain for claims, liabilities, additional burdens, penalties, damages, or third-party claims (e.g., another Consultant's claim against

Eagle Mountain), to the extent caused by wrongful acts, errors, or omissions that do not meet this standard of care.

25. **ASSIGNMENT:** Consultant may not assign, sell, transfer, subcontract or sublet rights, or delegate any right or obligation under this Contract, in whole or in part, without the prior written approval of Eagle Mountain.
26. **CONSTRUCTION RETENTION:** If this Contract is for design services, the Consultant will be retained to answer and clarify any questions on the design during construction. Consultants will be required to include this task in their cost proposal. The Construction Project Engineer will call on Consultant as needed. If the work required from Consultant is due to errors in the design, Consultant will not be reimbursed. To enhance the communication between Eagle Mountain and Consultant, Eagle Mountain may require Consultant to attend the following meetings: kickoff meeting, preconstruction meeting, and the final inspection meeting.
27. **REMEDIES:** Any of the following events will constitute cause for Eagle Mountain to declare Consultant in default of this Contract: (i) Consultant's non-performance of its contractual requirements and obligations under this Contract; or (ii) Consultant's material breach of any term or condition of this Contract. Eagle Mountain may issue a written notice of default providing a ten (10) day period in which Consultant will have an opportunity to cure. Time allowed for cure will not diminish or eliminate Consultant's liability for damages. If the default remains after Consultant has been provided the opportunity to cure, Eagle Mountain may do one or more of the following: (i) exercise any remedy provided by law or equity; (ii) terminate this Contract; (iii) impose liquidated damages, if liquidated damages are listed in this Contract; (iv) debar/suspend Consultant from receiving future contracts from Eagle Mountain; or (v) demand a full refund of any payment that Eagle Mountain has made to Consultant under this Contract for Services that do not conform to this Contract.
28. **FORCE MAJEURE:** Neither party to this Contract will be held responsible for delay or default caused by fire, riot, act of God, and/or war which is beyond that party's reasonable control. Eagle Mountain may terminate this Contract after determining such delay will prevent successful performance of this Contract.
29. **CONFIDENTIALITY:** If Confidential Information is disclosed to Consultant, Consultant shall: (i) advise its agents, officers, employees, partners, and Subconsultants of the obligations set forth in this Contract; (ii) keep all Confidential Information strictly confidential; and (iii) not disclose any Confidential Information received by it to any third parties. Consultant will promptly notify Eagle Mountain of any potential or actual misuse or misappropriation of Confidential Information.

Consultant shall be responsible for any breach of this duty of confidentiality, including any required remedies and/or notifications under applicable law. Consultant shall indemnify, hold harmless, and defend Eagle Mountain, including anyone for whom Eagle Mountain is liable, from claims related to a breach of this duty of confidentiality, including any notification requirements, by Consultant or anyone for whom the Consultant is liable.

Upon termination or expiration of this Contract, Consultant will return all copies of Confidential Information to Eagle Mountain or certify, in writing, that the Confidential Information has been destroyed. This duty of confidentiality shall be ongoing and survive the termination or expiration of this Contract.
30. **PUBLICITY:** Consultant shall submit to Eagle Mountain for written approval all advertising and publicity matters relating to this Contract. It is within Eagle Mountain's sole discretion whether to provide approval, which must be done in writing.
31. **INDEMNIFICATION RELATING TO INTELLECTUAL PROPERTY:** Consultant will indemnify and hold Eagle Mountain harmless from and against any and all damages, expenses (including reasonable attorneys' fees), claims, judgments, liabilities, and costs in any action or claim brought against Eagle Mountain for infringement of a third party's copyright, trademark, trade secret, or other proprietary right. The parties agree that if there are any limitations of Consultant's liability, such limitations or liability will not apply to this section.
32. **OWNERSHIP IN INTELLECTUAL PROPERTY:** Eagle Mountain and Consultant agree that each has no right, title, interest, proprietary or otherwise in the intellectual property owned or licensed by the other, unless otherwise agreed upon by the parties in writing. All deliverables, documents, records, programs, data, articles, memoranda, and other materials not developed or licensed by Consultant prior to the execution of this Contract, but specifically created or manufactured under this Contract shall be considered work made for hire, and Consultant shall transfer any ownership claim to Eagle Mountain.

33. **CONSULTANT'S ENDORSEMENT ON PLANS, ETC.:** Consultant (if a firm, the responsible principal) is required to endorse and affix its seal to plans, reports, and engineering data furnished to Eagle Mountain under this Contract.
34. **DESIGN/CONSTRUCTION:** Consultant will utilize all current Eagle Mountain standards and be responsible for the professional quality, technical accuracy, and the coordination of all designs, drawings, specifications, and other services furnished by Consultant under this Contract. Consultant will, without additional compensation, correct or revise any errors or omissions in its design, drawings, specifications and other services.
35. **WAIVER:** A waiver of any right, power, or privilege shall not be construed as a waiver of any subsequent right, power, or privilege.
36. **ATTORNEY'S FEES:** In the event of any judicial action to enforce rights under this Contract, the prevailing party shall be entitled its costs and expenses, including reasonable attorney's fees incurred in connection with such action.
37. **PROCUREMENT ETHICS:** Consultant understands that a person who is interested in any way in the sale of any supplies, services, construction, or insurance to Eagle Mountain is violating the law if the person gives or offers to give any compensation, gratuity, contribution, loan, reward, or any promise thereof to any person acting as a procurement officer on behalf of Eagle Mountain, or to any person in any official capacity participates in the procurement of such supplies, services, construction, or insurance, whether it is given for their own use or for the use or benefit of any other person or organization.
38. **DISPUTE RESOLUTION:** Prior to either party filing a judicial proceeding, the parties agree to participate in the mediation of any dispute. Eagle Mountain, after consultation with the Consultant, may appoint an expert or panel of experts to assist in the resolution of a dispute. If Eagle Mountain appoints such an expert or panel, Consultant agree to cooperate in good faith in providing information and documents to the expert or panel in an effort to resolve the dispute.
39. **ORDER OF PRECEDENCE:** In the event of any conflict in the terms and conditions in this Contract, the order of precedence shall be: (i) this Attachment A; (ii) the Contract; (iii) additional terms and conditions, if any; (iv) any other attachment listed on the Contract; and (v) Consultant's terms and conditions that are attached to this Contract, if any. Any provision attempting to limit the liability of Consultant or limit the rights of Eagle Mountain must be in writing, attached to this Contract, and initialed by Eagle Mountain, or it is rendered null and void.
40. **SURVIVAL OF TERMS:** Termination or expiration of this Contract shall not extinguish or prejudice Eagle Mountain's right to enforce this Contract with respect to any default or defect in the Services that has not been cured.
41. **SEVERABILITY:** The invalidity or unenforceability of any provision, term, or condition of this Contract shall not affect the validity or enforceability of any other provision, term, or condition of this Contract, which shall remain in full force and effect.
42. **ENTIRE AGREEMENT:** This Contract constitutes the entire agreement between the parties and supersedes any and all other prior and contemporaneous agreements and understandings between the parties, whether oral or written.



**ATTACHMENT B:**

**SCOPE OF WORK/COST SCHEDULE**

## SCOPE OF WORK for Mortgage Assistance Program

### 1. Pre-Qualification, Documentation, and Application Preparation

#### Pre-qualification

- Clearly communicate program guidelines, eligibility requirements, and terms of mortgage assistance to prospective homebuyers.
- Verify applicants' eligibility for the Mortgage Assistance Program ("MAP") by evaluating credit score(s), household income, and other relevant financial information.

#### Documentation

- Use the city-provided secure link for upload/download all required documentation to verify income, assets, and other required information.
- To enhance efficiency and ensure complete MAP loan applications provide a checklist of required documentation to accompany the application.
- Obtain credit report(s) to verify credit worthiness and credit history.

#### Application Preparation

- Guide applicants through the required documentation and submission process for the MAP application. Complete any needed form and provide any other information necessary to evaluate and process the MAP application for City approval.

### 2. Compliance and Data Management

#### Compliance with Guidelines

- Ensure timely and accurate submission of all necessary forms.
- Ensure that all MAP underwriting processes comply with federal, state, and local regulations, as well as program-specific guidelines.

#### Applicant Tracking and Data Management

- Track status, progress, and outcomes for all interested applicants using city-provided process management software (currently Jotform). [Track this data regardless of whether applicants qualify for the grant. For those who do not qualify, document specific reasons. Review this data periodically to evaluate whether program adjustments are needed to improve accessibility or efficiency.]
- Work cooperatively with the City to ensure that all program-related documents required by the city and state will be securely stored on a secure city server with appropriate data security safeguards (encryption, access controls, compliance, etc.) for personal and sensitive information.

## SCOPE OF WORK for Mortgage Assistance Program

### 3. Application Processing

#### Coordination with External Loan Officers

- Where an applicant is using a different loan officer, collaborate with the other loan officer to ensure the application is uploaded and includes all required supporting documents necessary for qualification, evaluation, and approval of a MAP loan. As needed, provide a checklist of required documentation to accompany the application.

#### Regular Updates for Application Processing

- To facilitate timely processing of grant funds for closing, provide regular updates in the city provided process management software (Jotform).

#### Application Review and Verification

- Review each application package to ensure the applicant meets the MAP requirements and that each application is complete.
- Following pre-qualification, application review, and verification, the Consultant should prioritize and rank all applicants in accordance with the Mortgage Assistance Program Policy.
- Submit the complete package to the city for review and approval.

### 4. MAP Loan Approval Process

#### Approval Process

- City staff will, in consultation with the Consultant, review the submitted application(s), the proposed prioritization and ranking, and then approve or deny the application(s) in accordance with the Mortgage Assistance Program Policy.
- Upon notification from City staff, the Consultant will thereafter issue a pre-approval letter to each approved applicant, which letter will indicate the MAP loan amount and the period for which a MAP loan is reserved for that applicant.
- The Consultant will record on the spreadsheet the amount and timing of the reserved funds. The City will provide the Consultant with information as to the number, timing, and amount of available funds.

### 5. Closing

#### Coordinate Funds Disbursement

- Validate the approval and ensure that the disbursement date (closing) is entered into the system.
- The system will generate the fund disbursement request to the appropriate city employee responsible for releasing MAP loan funds and should include wire transfer instructions for the title company, along with the disbursement date, to ensure timely funds release.

## SCOPE OF WORK for Mortgage Assistance Program

### 6. Reinvestment of Paid-off Funds

- Should MAP loan funds be repaid to the city, the recovered funds will be reallocated to the available pool for future distribution. The city will determine any payoff amounts and reallocation to the MAP.

### 7. Closing and Post-Closing Support

- The title company will receive instruction to mail the original Note, and copies of the Trust Deed, and final Closing Disclosure to the City Recorder. [Among other reasons, these will be needed in the case of loan forgiveness or to prove claim to collect funds.]
- Trust Deed: A copy of the final signed **Trust Deed** will be submitted and stored with loan documents. All Trust Deeds will be organized by address in a dedicated file, ensuring easy access for modifications or payoff requests.
- Note: A scanned and physical copy of the final signed **Note** will be stored with the Trust Deed in the client's folder.

### 8. Reporting and Records Management

#### Provide Regular Reporting to Eagle Mountain City

- The system will generate regular progress reports, including the numbers of applications received, pre-qualifications completed, loans closed, and amount of funds disbursed.
- Track and report on program success metrics, including the number of people benefiting from the program, number of public employers whose employees participated in the programs, number of loans issues by AMI category (<80%, <100%, <120%), and other information the City may require for city, state, or auditor requirements.

#### Maintain Accurate Records

- Maintain accurate and up-to-date records of all borrower applications, MAP loan documents and disbursements.
- Recommended documents for storage include the: MAP loan approval letter, final signed Trust Deeds for the Mortgage Assistance Loan; scanned and physical copies of the final signed Note, the Final Closing Disclosure, income, and asset documentation, including the Automated Underwriting System (AUS) finding. All materials must be provided in a package to the City Recorder.
- Maintain information in the city-provided process management system to track the allocation, usage, and remaining balance of MAP loan funds, ensuring transparency and accuracy. The spreadsheet will include detailed tracking of all applications, their status, outcomes, and compliance metrics required by the city and state. The system should also record any loan payoffs, including loans discharged via loan forgiveness; these records shall be added to documentation for storage by the City Recorder.

## SCOPE OF WORK for Mortgage Assistance Program

- Ensure all documentation is available for audit or program evaluation purposes.

### **9. Customer Service and Communication**

#### **Provide Excellent Customer Service**

- Offer responsive, knowledgeable, and accessible customer service to borrowers throughout the process.
- Address borrower inquiries and resolve issues promptly, ensuring a positive experience for program participants.

#### **Regular Updates and Communication**

- Maintain regular communication with Eagle Mountain City to provide updates on application status, borrower progress, and any issues encountered.
- Ensure timely and transparent communication with borrowers regarding program timelines, required documentation, and next steps.

### **10. Compliance and Risk Management**

#### **Ensure Compliance with Program Guidelines**

- Adhere to all guidelines established by Eagle Mountain City and regulatory authorities, ensuring program compliance at all stages of the process.

#### **Protect private information**

- The City has an obligation to secure and protect personally identifiable data it obtains; the selected mortgage broker will need to protect this information.

#### **Risk Management**

- Identify potential risks related to borrower qualifications, funding, or program eligibility, and take proactive measures to mitigate these risks.

### **Deliverables**

- Detailed pre-qualification assessments and borrower counseling records.
- Complete loan applications and necessary documentation submitted to lenders.
- Regular status reports on loan origination and closing metrics.
- Documentation of compliance with regulatory and program-specific guidelines.
- Timely and accurate disbursement of mortgage assistance funds.

### **Performance Expectations and Commitment by Consultant**

- Timeliness, Customer Service, Accuracy, Compliance, Evaluation of External Loans, and Quality Control.

## SCOPE OF WORK for Mortgage Assistance Program

### **Cost Proposal**

Administration Cost; \$0

The Consultant waives all administrative fees for managing the program. These costs will be covered by the opportunity to originate loans for applicants who choose to use the Consultant's services. The City permits the Consultant to simultaneously qualify applicants for home loans while assisting them through the grant program. Applicants are not obligated to use the Consultant's services as their loan officer (for the first mortgage) – this is simply an option offered as a resource to support applicants. The City will include the Consultant's logo, NMLS numbers, and contact information on the City promotional materials, website, and application in addition to the City's information.

**ATTACHMENT C:**

**INSURANCE**

# Notice of Intent to Award

Date: 12-19-24

Project: Eagle Mountain City – Mortgage Assistance Program

Owner: Eagle Mountain City

Project No.: EMC-FY25-07

Bidder: Ultimate Home Lending

Bidder's Address: 8325 Cedar Drive, Eagle Mountain Utah 84005

Bidder Email: Jacinda@UHLending.com

Bidder Phone: 801-847-5810

You are hereby notified that your BID in the amount of \$ 0 admin fees.

has been reviewed and selected for award. You will be contacted by Eagle Mountain City to complete the necessary contract and provide bonds and insurance as applicable.

You are required to return an acknowledged copy of this NOTICE OF INTENT TO AWARD to Eagle Mountain City purchasing agent Melissa Yates, Myates@emcity.org

Dated this 19 day of December 2024.

Eagle Mountain City  
Owner

By Melissa Yates

Title Purchasing Agent

## ACCEPTANCE OF NOTICE

Receipt of the above NOTICE OF INTENT TO AWARD is hereby acknowledged

By Jacinda Montano

this the 23 day of December, 2024

By \_\_\_\_\_

Title