UTAH HOUSING corporation

Recent Revisions To Participation Documents

2025

October 31, 2025

Reference: **DYK Dated: November 4, 2025**

LOAN PROGRAM	PARTICIPATION DOCUMENT	SECTION(s)	SUMMARY of CHANGES MADE
All	Selling Supplement	Section 20 Appendix A	Pre-purchase conditions no received • .25% per month fee added for conditions not received within 60 days of the "Date Loan Suspended" • Loan may no be purchase and may be reassigned to the lender if not received within 60 days MPA (Rate Lock) Extension Fees • First 30 days - $25 per day, not to exceed 30 days. • Additional 30 days - Lenders may request an extension beyond the initial 30-days. Loans receiving this additional extension may be charged a fee of .25% of the first mortgage loan amount and the MPA Rate Lock expiration date (delivery date) will be extended 30 days.

June 3, 2025

Reference: **DYK Dated: June 3, 2025**

LOAN PROGRAM	PARTICIPATION DOCUMENT	SECTION(s)	SUMMARY of CHANGES MADE
All	Selling Supplement Matrix Fact Sheet	6.1.4 ALL ALL	New Deferred Down Payment Assistance Program. • 3.5% deferred simple interest • Lesser of $27,000 or 3.5% of loan amount listed on Note. • No monthly payment required • Due upon maturity, sale, or refinance.

May 27, 2025

Reference: **DYK Dated: May 27, 2025**

LOAN PROGRAM	PARTICIPATION DOCUMENT	SECTION(s)	SUMMARY of CHANGES MADE
HFA Advantage	Selling Supplement Matrix	Section 6 8.3.1.3 12.3.2.3 All Comparison	HFA Advantage amended: • Lower minimum credit score from 700 to 680. • Now allows non-occupying co-borrower(s).

	Fact Sheet	HFA Advantage HFA Advantage	• Added 95% LTV for loans with a non-occupying co-borrower(s).

April 22, 2025

Reference: DYK Dated: April 22, 2025

LOAN PROGRAM	PARTICIPATION DOCUMENT	SECTION(s)	SUMMARY of CHANGES MADE
All	Selling Supplement	Appendix A	Actual Recording Fee updated from $40 to $45.

March 25, 2025

Reference: DYK Dated: March 25, 2025

LOAN PROGRAM	PARTICIPATION DOCUMENT	SECTION(s)	SUMMARY of CHANGES MADE
MPA	Selling Supplement	10.2	Utah Housing posted rates have been updated to expire at 4:00 pm.

March 18, 2025

Reference: DYK Dated: March 18, 2025

LOAN PROGRAM	PARTICIPATION DOCUMENT	SECTION(s)	SUMMARY of CHANGES MADE
MPA	Selling Supplement Matrices	10.4.3 All	Utah Housing may purchase a Loan in a principal amount exceeding 5% of the Loan Amount specified on the MPA.

January 9, 2025

Reference: DYK Dated: January 9, 2025

LOAN PROGRAM	PARTICIPATION DOCUMENT	SECTION(s)	SUMMARY of CHANGES MADE
FirstHome	Selling Supplement Matrices Forms	6.1.1.4 All Comparison & FirstHome UHC Form 144A UHC Form 047S	Utah Housing no longer requires the Seller Affidavit. The requirement will be verified with the appraisal, final CD and REPC before the loan is purchased.