Utah Housing Corporation Interest Rates Effective Immediately

4/25/2025

Rate Locking Expires at 4:00 pm (rates subject to change)

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Loan Program	Base Interest Rate	Rate Change Difference From Prior Day					
FirstHome	6.500%	0.000%					
FHA/VA	6.875%	0.000%					
HFA Advantage up to 97% LTV <80% AMI	7.000%	0.000%					
HFA Advantage up to 97% LTV >80% AMI	7.250%	0.000%					

Second Mortgage Interest Rate

1% over the rate of the First Mortgage, not to exceed 8% Exception: The 2nd Mortgage cannot be lower than the 1st, if the 1st exceeds 8% then the 2nd Mortgage rate will match the rate of the 1st Mortgage.

the 21th Mortgage rate will match the rate of the 1st Mortgage.							
Credit Score Adjustments							
Feature	Programs	Rate Adjustment					
Credit Score 620-639	- FHA/VA	+0.500%					
Credit Score 640-659	FHAYVA	+0.375%					
Special Program Rate Adjustments							
Feature	Programs	Rate Adjustment					
First Time Homebuyer or	First Home	-0.125%					
Law Enforcement Officer	FHA/VA	-0.250%					
Assistance Program Funds	HFA Advantage < 80% AMI -0.250%						

Buydowns

HFA Advantage > 80% AMI

-0.250%

with NO UHC DPA

If a rate buydown* is requested after the day of lock, then the worst-case pricing will be applied between the day of lock and the day the buydown rate is requested.

*Please note that UHC does not provide temporary buydowns. The costs in this table are for permanent rate buydowns.

1st Home		FHA/VA		Freddie HFA Adv		Freddie HFA Adv			
				< 80% AMI		> 80% AMI			
	Buydown		Buydown		Buydown		Buydown		
Rate	Cost	Rate	Cost	Rate	Cost	Rate	Cost		
6.500%	0.000%	6.875%	0.000%	7.000%	0.000%	7.250%	0.000%		
6.375%	0.625%	6.750%	0.625%	6.875%	0.500%	7.125%	0.500%		
6.250%	1.250%	6.625%	1.000%	6.750%	1.000%	7.000%	0.875%		
6.125%	1.875%	6.500%	1.500%	6.625%	1.500%	6.875%	1.500%		
6.000%	2.500%	6.375%	2.000%	6.500%	2.000%	6.750%	2.125%		
		6.250%	2.500%	6.375%	2.500%	6.625%	2.500%		
		6.125%	3.000%	6.250%	3.000%	6.500%	3.000%		
		6.000%	3.625%	6.125%	3.500%	6.375%	3.500%		
		5.875%	4.250%	6.000%	4.125%	6.250%	4.000%		
		5.750%	5.000%	5.875%	4.750%	6.125%	4.375%		
		5.625%	5.625%	5.750%	5.500%	6.000%	5.000%		
		5.500%	6.125%	5.625%	6.000%	5.875%	5.500%		
		5.375%	6.625%	5.500%	6.500%	5.750%	6.250%		
		5.250%	7.250%	5.375%	7.125%	5.625%	6.750%		
		5.125%	7.750%	5.250%	7.875%	5.500%	7.250%		
UHC Refinance Rates									
FHA/VA Refi		7.12500%		No Buydowns Permitted					
HEA Advantage Pofi		7.50000%		No Credit Score Rate					
HFA Advantage Refi			7.50000%			Adjustments			

Note: This is not an advertisement for credit as defined in Regulation Z.

Please contact a Utah Housing Participating Lender for Annual Percentage Rate (APR).