

# Utah Housing Corporation Interest Rates

## Effective Immediately

2/3/2026

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

Loan Program	Base Interest Rate	Rate Change Difference From Prior Day
FirstHome	6.000%	0.000%
FHA/VA	6.375%	0.000%
HFA Advantage up to 97% LTV <u>&lt;80% AMI</u>	6.500%	0.000%
HFA Advantage up to 97% LTV >80% AMI	6.625%	0.000%

## DPA Options

<p><b>Traditional DPA - 6% of First Mortgage Amount</b></p> <p>30-year fixed, fully amortizing 2nd Mortgage, monthly pmt</p> <p>Rate - 1% over the rate of First Mortgage, not to exceed 8%</p>	<p><b>Deferred DPA - 3.5% of First Mortgage Amount</b></p> <p>30-year fixed, deferred simple interest, no monthly pmt</p> <p>Rate - 3.5%, P&amp;I due on sale, refinance, or maturity</p>
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## Credit Score Adjustments

Feature	Programs	Rate Adjustment
Credit Score 620-639	FHA/VA	+0.500%
Credit Score 640-659		+0.375%

## Special Program Rate Adjustments

Feature	Programs	Rate Adjustment
First Time Homebuyer Prgm (new construction)	First Home	-0.250%
with no UHC DPA <b>or</b>	FHA/VA	-0.250%
Law Enforcement Officer Assistance Program	HFA Advantage <80% AMI	-0.250%
with no UHC DPA	HFA Advantage > 80% AMI	-0.250%

## Buydowns

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 <u>&lt; 80% AMI</u>		Freddie HFA Adv > 80% AMI	
Rate	Buydown Cost	Rate	Buydown Cost	Rate	Buydown Cost	Rate	Buydown Cost
6.000%	0.000%	6.375%	0.000%	6.500%	0.000%	6.625%	0.000%
5.875%	0.750%	6.250%	0.250%	6.375%	0.375%	6.500%	0.500%
5.750%	1.500%	6.125%	0.625%	6.250%	0.875%	6.375%	0.875%
5.625%	2.250%	6.000%	1.125%	6.125%	1.000%	6.250%	1.375%
5.500%	3.000%	5.875%	1.625%	6.000%	1.625%	6.125%	1.625%
		5.750%	2.250%	5.875%	2.125%	6.000%	2.000%
		5.625%	2.625%	5.750%	2.750%	5.875%	2.500%
		5.500%	3.000%	5.625%	3.000%	5.750%	3.125%
		5.375%	3.500%	5.500%	3.625%	5.625%	3.375%
		5.250%	4.625%	5.375%	4.250%	5.500%	4.125%
		5.125%	5.250%	5.250%	5.250%	5.375%	4.750%
		5.000%	5.750%	5.125%	5.625%	5.250%	5.750%
		4.875%	6.250%	5.000%	6.250%	5.125%	6.000%
		4.750%	7.750%	4.875%	7.000%	5.000%	6.750%
		4.625%	8.250%	4.750%	7.875%	4.875%	7.500%

## UHC Refinance Rates

FHA/VA Refi	6.62500%	No Buydowns Permitted No Credit Score Rate Adjustments
HFA Advantage Refi	6.87500%	

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).