Utah Housing Corporation Interest Rates

Effective Immediately

11/27/2026

Rate Locking Expires at 12:00 pm (rates subject to change)

Loan Program	Base Interest Rate	Rate Change Difference From Prior Day
First Home - Government	6.125%	0.000%
First Home - Conventional <=80 AMI	6.500%	0.000%
FHA/VA	7.000%	0.000%
HFA Advantage <=80 AMI	7.375%	0.000%

DPA Options

Traditional DPA - 6% of First Mortgage Amount	Deferred DPA - 3.5% of First Mortgage Amount
30-year fixed, fully amortizing 2nd Mortgage, monthly pmt	30-year fixed, deferred simple interest, no monthly pmt
Rate - 1% over the rate of First Mortgage, not to exceed 8%	Rate - 3.5%, P&I due on sale, refinance, or maturity

Credit Score Adjustments

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

AMI Rate Adjustment - (AMI Table Link)

Area Median Income	Program	Rate Increase
Greater than 80%	First Home - Conventional	+0.125%
Greater than 80%	HFA Advantage	+0.125%

Special Program Rate Adjustments

Feature	Programs	Rate Decrease
First Time Homebuyer Prgm (new construction) with no UHC DPA	First Home - Government	-0.125%
	First Home - Conventional	-0.125%
	FHA/VA	-0.125%
	HFA Advantage	-0.125%

Buydowns

If a rate buydown* is requested after the day of lock, then the worst-case pricing may 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 - Gov.		1st Home - Conv.		FHA/VA		HFA Advantage	
Rate	Buydown Cost	Rate	Buydown Cost	Rate	Buydown Cost	Rate	Buydown Cost
6.125%	0.000%	**6.500%**	0.000%	**7.000%**	0.000%	**7.375%**	0.000%
6.000%	0.750%	6.375%	0.750%	6.875%	0.750%	7.250%	0.750%
5.875%	1.500%	6.250%	1.500%	6.750%	1.500%	7.125%	1.500%
5.750%	2.250%	6.125%	2.250%	6.625%	2.250%	7.000%	2.250%
5.625%	3.000%	6.000%	3.000%	6.500%	3.000%	6.875%	3.000%
				6.375%	3.750%	6.750%	3.750%
				6.250%	4.500%	6.625%	4.500%
				6.125%	5.250%	6.500%	5.250%
				6.000%	6.000%	6.375%	6.000%
				5.875%	6.750%	6.250%	6.750%
				5.750%	7.500%	6.125%	7.500%
				5.625%	8.250%	6.000%	8.250%
				5.500%	9.000%	5.875%	9.000%
				5.375%	9.750%	5.750%	9.750%
				5.250%	N/A	5.625%	N/A

UHC Refinance Rates

FHA/VA Refi	7.25000%	No Buydowns Permitted No Credit Score Rate Adjustments
HFA Advantage Refi	7.75000%	

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).