Utah Housing Corporation Interest Rates

Effective Immediately

8/28/2026

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

Loan Program	Base Interest Rate	Rate Change Difference From Prior Day
FirstHome	6.125%	0.000%
FHA/VA	6.625%	0.000%
HFA Advantage up to 97% LTV <80% AMI	6.875%	0.000%
HFA Advantage up to 97% LTV >80% AMI	7.125%	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 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 Program (new construction) with no UHC DPA	First Home	-0.125%
	FHA/VA	-0.125%
	HFA Advantage <80% AMI	-0.125%
	HFA Advantage > 80% AMI	-0.250%

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		FHA/VA		Freddie HFA Adv <80% AMI		Freddie HFA Adv >80% AMI	
Rate	Buydown Cost	Rate	Buydown Cost	Rate	Buydown Cost	Rate	Buydown Cost
6.125%	0.000%	**6.625%**	0.000%	**6.875%**	0.000%	**7.125%**	0.000%
6.000%	0.750%	6.500%	0.500%	6.750%	0.500%	7.000%	0.500%
5.875%	1.500%	6.375%	1.000%	6.625%	1.000%	6.875%	1.000%
5.750%	2.250%	6.250%	1.500%	6.500%	1.500%	6.750%	1.500%
5.625%	3.000%	6.125%	2.125%	6.375%	2.125%	6.625%	1.875%
		6.000%	2.750%	6.250%	3.000%	6.500%	2.375%
		5.875%	3.250%	6.125%	3.500%	6.375%	3.000%
		5.750%	3.750%	6.000%	4.000%	6.250%	3.875%
		5.625%	4.375%	5.875%	4.875%	6.125%	4.500%
		5.500%	5.000%	5.750%	5.625%	6.000%	5.000%
		5.375%	5.750%	5.625%	6.125%	5.875%	5.750%
		5.250%	6.750%	5.500%	6.750%	5.750%	6.375%
		5.125%	7.625%	5.375%	7.500%	5.625%	7.000%
		5.000%	8.250%	5.250%	8.250%	5.500%	7.625%
		4.875%	8.750%	5.125%	8.750%	5.375%	8.375%

UHC Refinance Rates

FHA/VA Refi	6.87500%	No Buydowns Permitted No Credit Score Rate Adjustments
HFA Advantage Refi	7.37500%	

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).