

## Utah Housing Corporation

<https://utahhousingcorp.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• FirstHome Loan</li> <li>• HomeAgain Loan</li> <li>• Score Loan</li> </ul>	<ul style="list-style-type: none"> <li>• NoMI Loan</li> <li>• Streamline Refinance Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance	
<b>Down Payment/Closing Cost Assistance:</b>	Down Payment/Closing Cost Assistance Program (4-6% of first mortgage amount, depending on loan program; fully amortizing, 30-year 2nd mortgage must be used in combination with Utah Housing Corporation's first mortgage product)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, low- and moderate-income homebuyers	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Required for some programs. Utah Housing Corporation provides a list of approved agencies across the state and approved online programs.	
<b>Individual Development Accounts:</b>	Not offered	
<b>Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:</b>	Fannie Mae's HFA Risk-Sharing (No MI); Freddie Mac's HFA Advantage	

### HELPFUL WEB LINKS

**Utah First Mortgage Programs** (including down payment and closing cost assistance)

<https://utahhousingcorp.org/pdf/HomebuyerMatrix.pdf>

**Utah Participating Lenders List**

<https://utahhousingcorp.org/HTML/hom1ParticipatingLenders.shtml>

**Utah Income and Purchase Price Limits**

<https://utahhousingcorp.org/HTML/hom1IncomeAndPurchaseLimits.shtml>

**Utah Resources for Lenders** (including interest rates)

<https://utahhousingcorp.org/HTML/lender.shtml>

**Utah Approved Homebuyer Education**

<https://utahhousingcorp.org/HTML/homCounseling.shtml>