

## Finance the Purchase a Home

When searching for the best loan for your home purchase, there are a lot of options to choose from, but don't stress about it—we're the experts and we'll give you the best options for your unique situation. Until you meet in person with a loan officer, here is a list of different product types that are available when buying a home.

### Conventional Loans

A conventional loan is the most common type of financing loan and can be obtained through a range of financing options.



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### Federal Housing Administration (FHA) Loans

FHA loans are common loans for first-time homebuyers because they provide an opportunity to get into a home with little or no money down.

### Utah Housing Corporation (UHC) Loans

For those looking to get a little or no down payment loan, a Utah Housing Corporation (UHC) loan is a great option. A UHC loan has multiple tiers and programs to reach a large scope of borrowers.





## United States Department of Agriculture (USDA) / Rural Housing Loans

A Rural Housing loan, also referred to as a USDA loan or a Section 502 loan program, assists applicants in geographically-eligible areas and meet USDA income and property guidelines.

## Veterans Administration (VA) Loans

A VA loan helps service members, veterans and eligible surviving spouses by offering no down payment funding with low rates and flexible terms with no private mortgage insurance (PMI).



## Jumbo Loans

When a conventional loan isn't enough and goes above what is commonly known as conforming limits, a Jumbo loan is there to save the day for borrowers with large loan amounts.

## Home Equity Conversion Mortgages (HECM) / Reverse Mortgages

A HECM, sometimes called a Reverse Mortgage, is specifically designed for those 62+ years in age and allows borrowers to access a portion of their home's equity without monthly principal and interest payments.



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## Contact Us

For more information about any wide array of home loan options, give us a call at 801-409-5000 or [find a loan officer](#).

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