

# Mortgage and Home Loans

## My Utah is the perfect home and the perfect home loan.

At Bank of Utah, we aim to exceed your mortgage expectations with friendly service, education and expertise.

Offering a variety of mortgage options and services, we can help you purchase your first home, refinance your current home or build your dream home.

And, when you come to Bank of Utah for a mortgage loan, you get a quick turnaround, which helps you lock in interest rates and gives you more negotiating power.

[Apply For A Loan](#)

## Apply For Home Loan

Do you know which loan officer you're with?

[Yes](#)[No](#)[Sign In To Mortgage Portal](#)

## What Type of Mortgage Fits Your Unique Needs?

### [Purchase & Refinance](#)

Compare the various loan options to buy or refinance your home

### [Construction & Lots](#)

Begin building your home or finance your lot

### [HELOC](#)

Secure a revolving credit line with the equity available in your home

### [Reverse](#)

Borrow part of the equity in your home as tax-free income

## Our Experts Make the Process Easy

Bank of Utah has loan officers across the state to help you navigate the home loans process and find the mortgage that's right for you.

[Find A Loan Officer](#)

### Find the Right Home Loan

Each customer is unique, why should their loan be any different? Whether this is a first-time purchase or the dream home, Bank of Utah has the experienced loan officers to review each situation and give the right loan for every need.

[Finance the Purchase of a Home](#)

[Build a Home](#)  
[Refinance a Home](#)

## Home Loan Resources & Education

Take advantage of Bank of Utah's resources and educational content to make the best decision on a loan.

[Learn About Mortgage Interest Rates](#)  
[Mortgage Calculators](#)  
[Mortgage Terms](#)  
[Credit Reports and Credit Scores](#)  
[Home Comparison Checklist](#)  
[Home Start Grant](#)  
[Loan Payments](#)  
[Wholesale Lending](#)