

# Home Loan Resources & Education

The home loan process can require a lot of time and research to find the best loan for your situation. These tools and resources are provided to help you in your decision process.

[Apply For A Loan](#)

## Apply For Home Loan

Do you know which loan officer you're with?

[Yes](#) [No](#)

### Learn About Mortgage Interest Rates

When considering the best time to buy or refinance, as well as what you can afford, looking at current mortgage rates is a helpful starting point. Of course, the final rate you receive will be based on several factors - so your next step is to get a customized rate quote.

## Mortgage Calculators

Mortgage calculators are a great place to start when shopping for a home. They are meant to give you a general idea of your financial situation.

### Mortgage Terms

The mortgage world is filled with jargon and terms that might not make sense to the real world. Our glossary of terms will help you brush up on industry-related terminology.

## Credit Reports and Credit Scores

A credit report is an organized list of the information related to your credit activity. Credit scores are the result of mathematical formulas that use the information in your credit report to calculate a value which suggests how likely you are to pay your bills in the future. Learn the five factors that determine every credit score.

### Home Comparison Checklist

Finding the right home can be a detailed processes, especially when looking at numerous homes. Use our Home Comparison Checklist to help you keep track of the pros and cons of each home on your list.

## Home Start Grant

First-time home buyers can receive up to \$7,500 towards the purchase of your home with these limited funds.

### Loan Payments

Already have a loan? Need to make a payment? Learn about our payment portal options.

## Wholesale Lending

Take advantage of Bank of Utah's resources and educational content to make the best decision on a loan, or if you're a broker, see how to partner with Bank of Utah for Utah Housing Corporation (UHC) loans.