Refinance a Home

Sometimes the best home is the home you already have. When that's the case, you may want to refinance your home loan. Refinancing to lock in a lower mortgage rate is a popular way to trim years off your mortgage or reduce your monthly payments. Many of the types of loans you use to initially purchase a home can also be used for refinancing purposes. Bank of Utah's friendly, experienced loan officers can help you select the refinancing option that's right for you.

We specialize in fast turnarounds — half the time of the normal process. Take advantage of Bank of Utah's ability to close loans fast and come out ahead!

Apply For A Loan

Apply For Home Loan

Do you know which loan officer you're with?

Yes **No**

Conventional Loans

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

Learn More

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.

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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.

Reverse Mortgages

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.

Learn More

Contact Us

For more information about our refinancing options, give us a call at 801-409-5000 or Find a Loan Officer.

Get the lastest information from our website. Scan the QR Code to go directly to this page.

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