

Mortgage Loans

Find Out What Makes Us Better

Whether you're purchasing a home, building something new, or looking to refinance, we can help you find the right loan to fit your needs.

We've built our Mortgage Department around making the loan process as simple and easy for you as possible. Let us show you what makes us better.



Competitive Pricing—Not only do we keep our rates and fees competitive, we work hard to find the best loan and price for your individual circumstance.

Local Servicing—We service nearly every mortgage we close. This means that your mortgage payments will come directly to us, and you can discuss your loan with us at any time.



In-House Underwriting—Employing an in-house underwriter significantly speeds up the lending process and allows for much greater flexibility.

Quick to Close—Closing on time is imperative. We typically close mortgages twice as fast as the national average, while still remaining attentive to every detail.



Types of Mortgage Loans

We've been helping customers get the financing they need since 1891. We offer a wide range of mortgage products, including:



Conventional Loans—These are traditional mortgage loans, ideal for most borrowers.

FHA Home Loans—This type of loan brings home-ownership into reach for buyers who might have a difficult time getting approved with conventional lenders. FHA Home Loans allow for higher debt-to-income ratios, lower credit scores, and in many cases, a lower down payment.

Jumbo Loans—A great solution for borrowers who are looking to borrow more than the limits of a Conventional Loan.

Refinance Loans—Ideal for borrowers who are considering lowering their monthly payment, changing their loan term, drawing cash from their home's equity, or consolidating debt.

Low/No Down Payment Home Loans—These loans are great for borrowers who qualify for the Rural Housing loan program. A Rural Housing loan assists low-to-moderate income rural residents in purchasing a home.

Application Checklist

To help make the application process quick and easy, we suggest you bring verification of your income and assets with you to your first meeting with your mortgage advisor.

Income—As part of the application process, we will need to verify your total yearly, pre-tax income. In most cases, we can verify your income with a copy of your last pay stub and W-2. If you're self-employed, two years of tax returns will be required.

Assets—In most cases, verification of assets can easily be completed with two months of bank statements, retirement statements, or investment account statements.



Purchasing a home is an exciting and significant milestone, but you don't have to do it alone. Let Central Bank be your trusted mortgage advisor.

You can apply online, in person, or by phone. Apply online at cbutah.com/mortgage or by calling **801-655-2211** to speak to one of our experienced mortgage professionals.