OMB Approved No.: 1505-0269
Expiration Date: 10/31/2021

Oklahoma Housing Finance Agency (OHFA) Homeowner Assistance Fund (HAF)
Mortgage Reinstatement Program

Criteria	Terms
Brief description	Provide funds to eliminate or reduce past due mortgage payments, including escrow items and payments under a forbearance plan. HAF may be used to bring accounts current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, condominium fees, and homeowners' association fees. Payment may also include any reasonably required legal fees. HAF funds may be used to supplement other loss mitigation options, as long as assistance is not duplicated. Payments for this program will be prioritized in the following order for eligible expenses incurred after January 21, 2020: • First and subordinate mortgage, including escrowed charges • Reasonable lender assessed fees
Maximum amount of assistance per homeowner	Homeowner will be eligible for up to $20,000 in total assistance across all HAF programs for the homeowner's primary residence.
Homeowner eligibility criteria	Homeowner must meet the Program's income eligibility requirements, which are defined as: • Household income equal to or less than 100% of the Area Median Income (AMI) for their county or household income equal to or less than 100% of the U.S. Area Median Income (AMI), whichever is greater • Household income equal to or less than 100% of the U.S. Area Median Income (AMI) or less than 150% of the county area median income for homeowners classified as socially disadvantaged ** OHFA is using a fact-specific proxy to reduce documentation requirements to remove barriers and expedite payments on behalf of Oklahoma homeowners. Applicant households with self-reported incomes of less than 100% Area Median Income (AMI) for their county for a four-person household size will be able to use the fact-specific proxy in lieu of submitting income documentation. Applicant households with self-reported incomes of greater than or equal to 100% Area Median Income (AMI) for their county for a four-person household size will not be able to use the fact-specific proxy and will have to submit additional income documentation (e.g., current paystubs covering 60 days, most recent tax returns with W2's and/or alternative income documents, as applicable) for income eligibility determination. Application Period: Applications will be accepted from the program launch date through September 30, 2025, or until funds are fully expended. Applicant must meet the following criteria:

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	• Must be a homeowner • Must be U.S. citizen or show proof of green card • Must currently own and occupy the property as their primary residence • Must have experienced a COVID-19 qualified financial hardship after January 21, 2020 • Must be delinquent by at least one mortgage payment, including any payments during a forbearance period • Must meet income eligibility requirements • Principal balance of the homeowner's first mortgage cannot be greater than the conforming loan limit at the time of origination • Assistance cannot duplicate assistance provided by other programs • Applicants will not be required to complete a loss mitigation waterfall prior to utilizing HAF • Co-owners are not permitted to separately apply for assistance COVID-19 Qualified Financial Hardship: A COVID-19 qualified financial hardship is: A material reduction in income or material increase in living expenses associated with the coronavirus pandemic, occurring after January 21, 2020, that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, or displacement for a homeowner. Eligible Legal Ownership Structures: Oklahoma Eligible Legal Ownership Structures include only the following: • Ownership structure: must be owned by a "natural person" (i.e., LLP, LP or LLC do not qualify) • Homeowners who have transferred their ownership right into non-incorporated living trusts are eligible Targeting: Not less than 60% of HAF must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income for their county or equal to or less than 100% of the median income for the United States, whichever is greater. Any amount not made available to homeowners that meet this income-targeting requirement must be prioritized for assistance to socially disadvantaged individuals. Socially Disadvantaged Individuals: Defined as those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society; (2) resident of a majority-minority Census tract; (3) individual with limited English proficiency; (4) resident of a U.S.

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	territory, Indian reservation, or Hawaiian Home Land; or (5) individual who lives in a persistent-poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with a process developed by OHFA for determining whether a homeowner is a socially disadvantaged individual in accordance with applicable law, which may reasonably rely on self-attestations.
Eligible and ineligible property types	Eligible Property Types: Primary residence including: • Single-family home • Condominium unit • Duplex • One-to-four-unit dwelling • Manufactured home permanently affixed Ineligible Property Types: Manufactured home not permanently affixed Non-primary residence including: • Vacant or abandoned home • Second home • Investment property
Required documentation	Required Application Documents: • HAF application • Borrower Authorization • W-9 • Qualifying COVID-19 hardship attestation from homeowner identifying and certifying the eligible hardship and that it occurred after January 21, 2020 • Mortgage statement for each mortgage (first and subordinate) • Proof of primary residence (e.g., recent utility bill, driver's license, etc.) • Current Government issued Photo ID • Valid social security card issued by the Social Security Administration, or an original document issued by a federal or state government agency which contains the SSN • Attestation certifying socially disadvantaged status, if applicable • Proof of court ordered discharge or dismissal if bankruptcy has been filed within the last three years

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	• Income documentation must be provided for households that do not qualify using the fact-specific proxy (e.g., current paystubs covering 60 days, most recent tax returns with W2's and/or alternative income documents, as applicable) • Other documents as required Note: Applicant must assist in obtaining additional information, if requested.
Eligible uses of mortgage reinstatement funds	Eligible uses of HAF program funds: Housing obligations incurred after January 21, 2020, including the following: • Existing first mortgage principal and interest (P&I), escrow shortages, and servicer corporate advances • Subordinate mortgage lien payment (P&I) to bring mortgage current • Homeowner's escrowed hazard, flood and/or mortgage insurance • Delinquent escrowed property taxes • Escrowed Homeowner's Association fees, Condominium Association fees or common charges, including for lien extinguishment • Reasonable lender-assessed fees
Form of assistance	Assistance will be structured as a non-recourse grant.
Payment requirements	Homeowner assistance payments will be disbursed directly to mortgage lender/servicer. Program Partner Requirements: • Lender/servicer may execute HAF partner agreement and may utilize the Common Data File (CDF) or other appropriate means to communicate • Lender/servicer to provide contact information and ACH account information Quality Control: HAF will ensure program integrity by performing a 100% quality control review of approved applications prior to disbursement of funds.

PAPERWORK REDUCTION ACT NOTICE

The information collected will be used for the U.S. Government to process requests for support. The estimated burden associated with this collection of information is 1 hour per response. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Privacy, Transparency and Records, Department of the Treasury, 1500 Pennsylvania Ave., N.W., Washington, D.C. 20220. DO NOT send the form to this address. An agency may not conduct or sponsor, and a person is not required to respond to, a

collection of information unless it displays a valid control number assigned by OMB.