



**OKLAHOMA HOUSING FINANCE AGENCY (OHFA)
REQUEST FOR PROPOSALS (RFP)
MASTER SERVICER SERVICES FOR THE 2026 SINGLE FAMILY MORTGAGE
PROGRAM**



RFP Issuance: March 20, 2026

Deadline for Written Questions: March 31, 2026

Responses Issued: April 14, 2026

Proposal Deadline: April 20, 2026

Interviews (Top 3 proposers): May 4–8, 2026

OHFA Board Meeting: May 13, 2026



EXECUTIVE SUMMARY

This Request for Proposals (RFP) issued by the Oklahoma Housing Finance Agency (OHFA) seeks a qualified Master Servicer to support the 2026 Single Family Mortgage Program. The selected institution will be responsible for purchasing closed loans from participating lenders, pooling and securitizing eligible loans, delivering mortgage-backed securities, and servicing a diverse portfolio including FHA, VA, RD, HUD 184, and conventional loans. OHFA anticipates multiple series of mortgage revenue bond issuances in 2026 and requires a Master Servicer with the capacity, regulatory approvals, and operational expertise to manage program compliance and reporting requirements.

Proposals will be evaluated based on organizational qualifications, experience with state housing finance agencies, servicing performance metrics, staffing capabilities, fee structure, and interview performance. Final selection is subject to approval by the State Deputy Treasurer for Debt Management. This summary provides proposers with a high-level overview of expectations and key elements but does not replace the detailed requirements provided throughout the full RFP.



1. General Information

1.1 Introduction and Background

The Oklahoma Housing Finance Agency (OHFA), a public trust established under Title 60 of the Oklahoma Statutes, hereby issues this Request for Proposals (RFP) seeking qualified financial institutions to provide Master Servicer services for the OHFA 2026 Single Family Mortgage Program. OHFA anticipates issuing multiple series of mortgage revenue bonds during 2026 to finance mortgage loans for eligible low- and moderate-income homebuyers.

OHFA reserves full discretion to modify, suspend, or withdraw this RFP; request additional information; reject any or all proposals; negotiate terms; and make awards deemed in the best interest of the Agency. Final selection is subject to approval by the State Deputy Treasurer for Debt Management.

1.2 Services Requested

The selected Master Servicer shall perform, at minimum, the following duties:

- Purchase closed loans from participating lenders in accordance with program requirements.
- Pool and securitize eligible loans through GNMA, FNMA, or FHLMC.
- Issue and deliver mortgage-backed securities to the Trustee.
- Service FHA, VA, RD, HUD 184, and conventional loans.
- Maintain escrow accounts for taxes and insurance.
- Provide monthly performance and compliance reporting to OHFA and the Trustee.
- Support audits, quality reviews, and regulatory inquiries as required.

1.3 Minimum Qualifications

Proposers must meet the following minimum qualifications:

- Approved FHA, VA, RD, and HUD 184 mortgagee.
- Approved GNMA seller/servicer.



- Approved FNMA and FHLMC seller/servicer.
 - Authorized to conduct business in the State of Oklahoma.
 - Demonstrated servicing capacity for mortgage-backed securities at required volumes.
-

1.4 Proposal Submission Requirements

Proposals must include:

- Cover letter signed by an authorized representative.
- Company organizational overview and staffing qualifications.
- Servicing performance metrics, including delinquency reporting.
- Experience with state HFAs and escrow administration.
- Proposed servicing rights structure.
- Fee structure affecting OHFA and/or borrowers.
- All required statutory certifications.

All proposals must be submitted electronically to: ohfaprocurement@ohfa.org.

Submission deadline: 4:30 PM CST — April 20, 2026. Late submissions will not be accepted.

1.5 Timetable

RFP Issuance: March 20, 2026

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1.6 Contract Term

The contract term shall commence June 29, 2026 and conclude June 28, 2027, with automatic extension through the closing of any bond issuance approved under a Specific Authorizing Resolution prior to that date.

2. Preparing and Submitting a Proposal

2.1 Instructions

Proposers must provide complete responses to all requirements in the order specified. Proposals shall be concise, professional, and free of unnecessary materials.

2.2 Costs

OHFA will not reimburse costs incurred in the preparation or submission of proposals.

2.3 Submission Requirements

All proposals must be submitted electronically to ohfaprocurement@ohfa.org with the subject line: OHFA Master Servicer RFP – [Firm Name].

2.4 Proposal Format

Required components:

- Cover Letter
- Table of Contents
- Responses to Section 4.3 Requirements
- Fee Proposal (Section 5)

2.5 Oral Interviews

The top three proposers may be invited to provide virtual oral presentations. Participation by key staff is mandatory.



3. Proposal Selection and Award Process

3.1 Review of Mandatory Requirements

OHFA will first evaluate whether proposals meet submission requirements. Proposals missing required elements may be disqualified.

3.2 Scoring of Proposals

Proposals meeting mandatory requirements will be scored based on qualifications, experience, servicing capacity, fee structure, and interview performance (if applicable).

3.3 Award and Final Offers

Final award decisions are made by the OHFA Board and are subject to approval by the State Deputy Treasurer for Debt Management.

3.4 Right to Reject and Negotiate

OHFA may reject any proposal and may negotiate contract terms with the selected proposer or the next ranked proposer.

3.5 Evaluation Criteria

Criteria include:

- Organizational capacity and qualifications
 - Experience with single-family MRB programs
 - Staffing and operational capabilities
 - Fees and servicing rights proposals
 - References and prior performance
-

3.6 Notification of Award

OHFA will notify all proposers in writing upon completion of the selection process.



4. General Proposal Requirements

4.1 Introduction

This section outlines the programmatic expectations and required proposer responses.

4.2 Scope of Services

The Master Servicer shall provide program development, origination period support, ongoing servicing, compliance, lender support, and other duties required under program documents.

A. Program Development

Assign experienced staff immediately upon bid acceptance to review Program terms and suggest revisions as necessary.

Attend a Lender meeting at which time the underwriting guidelines and program procedures will be explained to participating Lenders subsequent to the bond issue (if such meeting is deemed necessary by OHFA)

Develop with OHFA, the Trustee and participating Lenders a schedule and procedure for the regular acquisition, pooling and sale of Mortgage Loans.

B. Origination Period

Purchase Mortgage Loans from participating Lenders upon delivery of such Mortgage Loans by participating Lenders, for pooling and sale to the Trustee on behalf of the Issuer.

Issue GNMA Certificates backed by the FHA/VA/RD Mortgage Loans

Pool and swap conventional Mortgage Loans to FNMA and/or FHLMC in exchange for FNMA/FHLMC MBS on an expedient basis.

Deliver GNMA/ Certificates and FNMA/FHLMC MBS to the Trustee for purchase on an expedient basis.

Report to OHFA and the Trustee, on a monthly basis, the aggregate dollar amount of Mortgage Loans acquired by the Master Servicer from each Lender and the status of such Mortgage Loans (i.e., not pooled, pooled awaiting MBS issuance, securitized)

Consult with and advise the Lenders and the Trustee concerning technical questions which may arise with respect to the Mortgage Loans



C. Ongoing

Service loans in accordance with VA, RD or FHA and GNMA, and FNMA/FHLMC requirements, as applicable

Render to OHFA, Trustee, participating Lenders or others, as appropriate, such certifications as shall be required from time to time pursuant to the Program documents to assure compliance with Program guidelines.

Repurchase any non-conforming loans for resale to the applicable Originating Lender

Consult with and advise the Originating Lenders, OHFA and the Trustee regarding technical questions which might arise.

Take any other action which it deems necessary or appropriate in order to facilitate the implementation of the Program in accordance with the provisions of the Program documents.

Will cooperate and assist OHFA in responding to any subpoena or inquiry from any federal, state or local regulatory or enforcement agency or issued by a court of competent jurisdiction related to any Bond issuance wherein Master Servicer has provided services.

4.3 Mandatory Requirements

Proposers must respond to all subsections, including:

- Organization and Management
- Servicing Portfolio Delinquency Rates
- Qualifications and Experience
- Special Requirements
- Approval of Participating Lenders
- Fees and Expenses Payable by OHFA or Borrowers
- Bid for Servicing Rights
- Insurance Coverage
- Conflicts of Interest
- Confidentiality Controls



4.3.1 Organization and Management

Describe the history, organization, management, and ownership of your firm, including identification of any individual(s) or corporation(s) having a controlling interest in the firm. Does your firm foresee any organizational or ownership changes in the near term (i.e. next 12-24 months).

4.3.2 Servicing Portfolio Delinquency Rates

Provide the information requested below with respect to your firm’s Mortgage Servicing Portfolio as of the dates indicated in the table at the top of the next page. Describe your firm’s policies and procedures relating to Loss Mitigation.

Percentage	12/31/2025	12/31/2024	12/31/2023	12/31/2022
% LOANS 30 DAYS DELINQUENT	%	%	%	%
% LOANS 60 DAYS DELINQUENT	%	%	%	%
% LOANS 90 DAYS OR MORE DELINQUENT (EXCLUDING LOANS IN ACTIVE FORECLOSURE)	%	%	%	%
% OF LOANS I ACTIVE FORECLOSURE	%	%	%	%
DOALLAR AMOUNT OF LOANS SERVICED	\$	\$	\$	\$

4.3.3 Staffing

Identify the specific individuals who would be assigned to work with OHFA and specify which person would be the primary contact person (name, address, phone number, facsimile number, and email address). Describe the nature of the work that each person would perform, the Mortgage Program experience, and any related professional experience.



4.3.4 Office Location(s) & Ability to Provide Required Services

Identify the location of the office(s) from which the individuals identified in Question 4.3.3 above will be operating. Please specify how your firm proposes to provide the level of service required by OHFA and the Originating Lenders in the OHFA 2025 Single Family Program.

4.3.5 Qualifications and Experience

Describe your firm's current capabilities and procedures for utilization to facilitate loan reservations, describe organization capabilities to interface with OHFA reservations system HDS Software, underwriting, closing, shipping, purchase and securitization. Indicate your firm's status as (a) an FHA/VA/RD approved mortgagee,

4.3.6 Special Requirements

Identify and discuss special requirements, if any, which would be imposed by your firm on the originating lenders to affect timely delivery and purchase of closed loans.

4.3.7 Approval of Participating Lenders

The Master Servicer is required to accept all program loans originated by all participating lenders. Appendix VI lists those financial institutions which are current or recent participants in OHFA's Program as Originating Lenders. Identify any lender(s) listed in Appendix VI which your firm would not expect to approve as an Originating Lender.

Describe and discuss ways in which your firm may assist OHFA in expanding the network of Originating Lenders, particularly those which have a presence in under-served (primarily rural) markets.

4.3.8 Maintenance of Escrow Accounts

Discuss the willingness and ability of your firm to establish and maintain one or more depository accounts with Oklahoma - based banks or Savings and Loan Associations for the purpose of investing tax and insurance escrow funds relating to mortgage loans originated under OHFA 2026 Single Family Programs and serviced by your firm. State the impact, if any, of such escrow account arrangement in the Servicing Acquisition Fee bids you propose (in your response to 4.3.9, below) to pay OHFA for the portfolio servicing rights.

4.3.9 Fees and Expenses Payable by OHFA or Borrower

State the fee (if any) and expense reimbursement allowance your firm would expect to be paid by OHFA upon closing (issuance) of each program relating to the OHFA 2025 Single



Family Programs for which your firm would be designated as Master Servicer. State whether a one-time Tax Service Fee and/or Funding Fee (or other similar fee payable by the borrower) payment to your firm for each loan serviced is mandatory or optional, and state the dollar amount of each fee, if any.

PURSUANT TO OKLAHOMA LAW ALL FEES AND EXPENSES FOR MASTER SERVICER SERVICES MAY BE NEGOTIATED BY OHFA AND ARE SUBJECT TO APPROVAL BY THE STATE DEPUTY TREASURER FOR DEBT MANAGEMENT. THE PAYMENT FOR SERVICING RIGHTS QUOTED ABOVE ARE TO BE SUBMITTED BY PROPOSER ON A "NOT LESS THAN" BASIS FOR THE PURPOSE OF ANY SUCH NEGOTIATION.

GNMA/FNMA/FHLMC approved seller/servicer, and (c) an FHA direct endorsement lender.

Discuss your firm's qualifications and experience in providing the services described in Appendix V. Specifically describe your experience as Master Servicer for other state or local HFA single family programs (particularly for Oklahoma programs, if any).

Furnish names of references (and phone numbers) employed by HFA or Lenders with which your staff has worked. State your intention regarding participation in OHFA 2026 Single Family Program as an originating lender, if you intend to participate.

Describe your firm's current capacity to serve as Master Servicer for a loan program in which first lien, market rate loans are securitized for funding in the MBS secondary market and second lien, low rate loans to provide down payment/closing cost assistance are serviced by the Master Servicer.

4.3.10 Bid for Servicing Rights

Complete the table to state your bid for the servicing rights to the OHFA 2026 Single Family Program Loans.

G-Fee FNMA/FHLMC based on proposal of Servicing Rights **4.3.12** Compliance with Expense Guidelines

4.3.11 Insurance Coverage

State the extent to which your firm is currently in compliance with the requirements of GNMA, FNMA and FHLMC with respect to the maintenance of Errors and Omissions Insurance and Fidelity Bond coverage. Explain in detail all the deficiencies, if any.

State the proposer's willingness to always adhere to OHFA's Travel and Expense Guidelines. State the proposer's willingness to adhere to any amendments of these policies and to submit any disclosures requested in the above policies upon acceptance of the proposal.



4.3.12 Compliance with Expense Guidelines

State the proposer's willingness to always adhere to OHFA's Travel and Expense Guidelines. State the proposer's willingness to adhere to any amendments of these policies and to submit any disclosures requested in the above policies upon acceptance of the proposal.

4.3.13 Conflicts of Interest

Describe any conflicts or potential conflicts with OHFA or its Trustees or any financial interest, direct or indirect, in any contract between OHFA and any contractor or program participants. A list of OHFA's contractors and program participants is available from OHFA, upon request. Please describe your procedures for determining conflicts of interests.

4.3.14 Confidentiality of Nonpublic Personal Financial Information

Describe your firm or institution's standards and safeguards to ensure the security and confidentiality of nonpublic personal financial information, to protect against threats or hazards to the security or integrity of such records and to protect against unauthorized access to or use of such records or information. The successful bidder may be required to execute a confidentiality agreement respecting personal nonpublic financial information.

5. FEE, EXPENSE AND BID PROPOSAL

5.1 Evaluation of Fee, Expense and Bid Proposals

The proposal will be scored using a standard quantitative calculation where the most points will be awarded to the proposal with the greatest economic benefit to OHFA, net of fees and expenses. Various methodologies and models may be used to analyze the information submitted to determine which proposal is most beneficial to OHFA. Other additional factors will be used by OHFA in the selection process.

5.2 Submitting Fee, Expense and Bid Proposals

Oklahoma law requires that all program service provider fee and expense allowances be negotiated and approved by the State Deputy Treasurer for Debt Management contemporaneously with the sale of a program for each transaction. Accordingly, OHFA expects to present to the State Deputy Treasurer for Debt Management the names of the firm(s) selected by the Board as primary selectee(s), as well as one or more alternate(s) for selection. Preliminary fee and expense negotiations will then be conducted by OHFA for the purpose of establishing the "not to exceed" amounts for those fees and expenses and are subject to approval by the State Deputy Treasurer for Debt Management, starting with the primary selectee(s). If such negotiations result in a mutually satisfactory arrangement, the primary selectee(s) will be confirmed. Otherwise, OHFA and the State Deputy Treasurer for



Debt Management will begin negotiations with the alternate selectee(s) and repeat that process. As previously stated, final determination of fees and expenses will be made through the State Deputy Treasurer for Debt Management contemporaneously with the sale of bonds and program for each transaction.

Fee and expense quotes are to be submitted by proposer on a “not-to-exceed” basis for the purpose of any such negotiation.

Neither the State nor OHFA assumes any liability to any proposer or any officer, employee or agent of any proposer for any costs or expenses incurred in connection with the proposal submitted by or on behalf of any proposer, including, but not necessarily limited to, travel expenses, costs of time, materials and services used in **connection with the submission of** the proposal and personal presentations made by or on behalf of proposer. All materials submitted to OHFA in response to this RFP shall become the property of OHFA and will be available for public inspection and copying.

5.3 Fixed Price Period

All proposals submitted to OHFA shall constitute a legally binding offer which shall remain fixed and valid for acceptance by OHFA for 60 days starting on the due date for proposals. Upon acceptance by OHFA and approval thereof by the Deputy Treasurer for Debt Management, the contract for Master Servicer shall remain valid through the OHFA 2026 SF Program Term, provided that the fee amount for each transaction of the OHFA 2026 SF Program shall not exceed the fee amount proposed and shall be subject to negotiation with, and approval by, OHFA and the Deputy Treasurer for Debt Management contemporaneously with the sale of bonds for each transaction.

5.4 Contingent Billing

FEEES AND EXPENSE REIMBURSEMENTS RELATING TO EACH TRANSACTION SHALL BE CONTINGENT UPON SUCCESSFUL COMPLETION OF THE RESPECTIVE TRANSACTION.



6. Standard Contract Conditions

6.1 Acceptance of Proposal Content

The contents of the proposal submitted, together with this RFP, shall become a part of the contractual obligations of the proposer, if selected (hereinafter the “Master Servicer”) and by this reference shall be incorporated into each additional contract between OHFA and said Master Servicer relating to the OHFA 2025 SF Program. Refusal of a Master Servicer to incorporate the terms and conditions set forth herein and, in the proposal, submitted in response hereto by the successful proposer in the contract or agreement covering any specific transaction, upon the request of OHFA, may result in cancellation of the award.

6.2 Record Keeping and Record Retention

Each Master Servicer selected hereunder shall establish and maintain adequate records of all expenditures reimbursable by OHFA incurred during its respective term of engagement. All records must be kept in accordance with generally accepted accounting procedures, applicable with federal and state laws and this RFP.

OHFA shall have the right to audit, examine, copy and transcribe any pertinent records or documents relating to any contract or agreement resulting from this RFP held by the Master Servicer. The Master Servicer will retain all documents applicable to the contract for a period of not less than three (3) years after final payment is made.



6.3 Reimbursement for Travel Expenditures

Master Servicer shall limit all reimbursements by OHFA for travel expenditures in accordance with the State Travel Reimbursement Act (74 O.S. 500.1, et. seq.).

6.4 No Discrimination

Master Servicer shall not discriminate in the provision of services on the basis of race, color, age, sex, national origin, religion, political affiliation, or handicapping condition and shall cooperate with any investigation of allegations of such discrimination.

6.5 Confidentiality

Master Servicer and all its employees and other parties assisting Master Servicer shall maintain the confidentiality of any confidential information received and collected through the delivery of services pursuant to this RFP, as required by the laws of the State of Oklahoma by any applicable federal laws, rules, regulations or policies.

6.6 Acts and Omissions

Master Servicer shall be responsible for the acts and omissions of its agents, servants, employees, and subcontractors in the violation of any confidential or privileged communications.



6.7 Hold Harmless

Master Servicer agrees to hold harmless OHFA and its Trustees, officers, servants, employees, agents and consultants, against any claims, demands and liabilities resulting from any act or omission on the part of the Master Servicer and/or its agents, subcontractors, servants, and employees in the performance of this contract.

6.8 Termination of Agreement

OHFA reserves the right to cancel any contract or agreement with the proposer relating to this RFP, in whole or in part with or without cause. If performance and/or delivery of services are not made in accordance with the terms specified herein but not limited to the following:

6.8.1 Failure or unwillingness of the proposer to comply with the approved proposal, with the applicable federal and state laws and the terms of this contract, or with such directives as may become generally acceptable at the time,

6.8.2 Submission of reports to OHFA by the proposer which are inconsistent with the detailed specifications; and

6.8.3 Improper use of funds by the proposer.

No suspension or termination will affect any expenditures or legally binding commitments made prior to receiving notice of suspension or termination. Upon suspension or termination, the replacement of the master servicer will be subject to OHFA's discretion



6.9 Survival of Terms

The terms, conditions, and obligations set out in this RFP, together with the proposals of the Master Servicer shall survive each Purchase Contract and the closing of the sale of bonds pursuant to such Purchase Contract, regardless of whether or not this RFP and the proposal submitted by the Master Servicer is referred to in the applicable Contract.

6.10 News Releases

News releases pertaining to this proposal or any part of this proposal shall not be made without prior approval of OHFA.

6.11 Location of Relevant Documents

All necessary reports, records and source documents will be available to the proposer at: The OHFA Administrative Offices @ 100 NW 63rd Street, Oklahoma City, OK 73116

7. Appendices

Appendix I — Certificate of Independent Price Determination

Appendix II — Certificate of No Conflicting Relationships

Appendix III — List of Participating Lenders for the 2026 Program



APPENDIX I

STATE OF OKLAHOMA

Certificate of Independent Price Determination -

By submission of this proposal, the proposer certifies that in connection with this procurement:

- (1) Prior to the date established herein as the deadline for proposal submission, the prices which have been quoted in this proposal have not been knowingly disclosed by the proposer, directly or indirectly, to any other proposer or to any competitor; and
- (2) No attempt has been made or will be made by the proposer to induce any other person or firm to submit or not submit a proposal for the purpose of restricting competition.

Each person signing this proposal certifies that:

- (1) He/she is the person in the proposer's firm responsible within that organization for the decision as to the prices being offered herein and that he/she has not participated, and will not participate, in any action contrary to the restrictions cited above; or
- (2) He/she is not the person in the proposer's firm responsible within that organization for the decision as to the prices being offered herein, but that he/she has been authorized in writing to act as agent for the person responsible for such decision in certifying that such persons have not participated, and will not participate, in any action contrary to the restrictions cited above and as their agent does hereby so certify; and he/she has not participated, and will not participate, in any action contrary to the restrictions cited above.

DATE: _____ SIGNATURE: _____

SIGNATURE: _____

SIGNATURE: _____



APPENDIX II

STATE OF OKLAHOMA

Certificate of No Conflicting Relationships -

The undersigned hereby certifies that:

- (1) He/she is an officer of the proposer, authorized to commit the proposer to all terms and conditions outlined in this proposal.
- (2) No conflict of interest exists, or is likely to exist, between the proposer and the procuring agency.
- (3) No relationship exists between the proposer and the procuring agency or any of its employees that would in any way interfere with fair competition in the selection process; and
- (4) There is no relationship, contractual or otherwise, between the proposer and any other individual, firm or organization that may be a party to the contract that may be a conflict of interest or would in any way interfere with the proposer’s ability to perform the duties described in the Request for Proposal.

DATE: _____ SIGNATURE: _____

SIGNATURE: _____

SIGNATURE: _____



APPENDIX III

2026 Approved Lenders

- [1st Capital Mortgage, LLC](#)
- [Acrisure Mortgage, LLC](#)
- [AMC/Associated Mortgage](#)
- [American Mortgage Bank, Inc](#)
- [American Neighborhood Mortgage Acceptance Company, LLC \(Annie-Mac\)](#)
- [American Pacific Mortgage Corporation](#)
- [American Portfolio Mortgage Corporation](#)
- [AML Funding, LLC/Absolute Mortgage & Lending](#)
- [Arvest Bank](#)
- [Assurance Financial Group, LLC](#)
- [BancFirst](#)
- [Bank of England](#)
- [Bank of Oklahoma](#)
- [Brighton Bank](#)
- [CalCon Mutual Mortgage, LLC](#)
- [Canopy Mortgage, LLC dba Gold Mortgage](#)
- [Cardinal Financial Company](#)
- [Certainty Home Loans, LLC](#)
- [Chickasaw Community Bank](#)
- [Churchill Mortgage Corporation](#)
- [Citizens Bank of Ada](#)
- [Citywide Mortgage](#)
- [CMG Mortgage, Inc](#)



- APPENDIX III
- 2026 Approved Lenders

- [Commerce Bank](#)
- [Cornerstone Capital Bank/Cornerstone Home Lending](#)
- [Cornerstone First Mortgage](#)
- [CrossCountry Mortgage, LLC](#)
- [Developer's Mortgage Company](#)
- [DHI Mortgage Company](#)
- [Envoy Mortgage, LTD](#)
- [Everett Financial, Inc/Supreme Lending](#)
- [Exchange Bank & Trust Company](#)
- [F & M Bank](#)
- [Fairway Independent Mortgage Corporation](#)
- [Financial Concepts Mortgage](#)
- [First American Mortgage, Inc](#)
- [First United Bank & Trust](#)
- [Firststar Bank](#)
- [FirstTrust Home Loans, Inc](#)
- [Flat Branch Mortgage, Inc](#)
- [Gardner Financial Services, Ltd/Legacy Mutual Mortgage](#)
- [Gateway First Bank/Gateway Mortgage Group](#)
- [Geneva Financial, LLC](#)
- [Gershman Investment Corp \(Gershman Mortgage](#)
- [Gold Star Mortgage Financial Group, Corp](#)



- APPENDIX III
- 2026 Approved Lenders

- [Great Plains National Bank](#)
- [Guaranteed Rate, Inc](#)
- [Guild Mortgage Company, LLC](#)
- [Highlands Residential Mortgage, Ltd](#)
- [InterBank](#)
- [Interlinc Mortgage Services](#)
- [Ixonia Bank/NOVUS Home Mortgage](#)
- [Kirkpatrick Bank](#)
- [LeaderOne Financial Corporation](#)
- [Legend Lending Corporation](#)
- [LendLo Mortgage, LLC](#)
- [Lennar Mortgage, LLC](#)
- [LoanDepot.com](#)
- [Luminate Bank formerly Luminate Home Lending](#)
- [Midfirst Bank](#)
- [Mission Loans, LLC](#)
- [MLD Mortgage, Inc/The Money Store](#)
- [Moria Development, Inc/Peoples Mortgage](#)
- [Mortgage Solutions Financial, LLC](#)
- [Movement Mortgage, LLC](#)
- [Mutual of Omaha Mortgage, Inc](#)
- [New American Funding, LLC](#)



- APPENDIX III
- 2026 Approved Lenders

- [New Fed Mortgage Corporation](#)
- [NextMortgage, LLC](#)
- [NFM Lending](#)
- [Oklahoma Fidelity Bank/Fidelity Bank National Association](#)
- [Old Glory Bank](#)
- [Premier Mortgage Resources, LLC](#)
- [Primary Residential Mortgage, Inc](#)
- [PrimeLending, A PlainsCapital Company](#)
- [PRMG, Inc](#)
- [Prosperity Bank](#)
- [RCB Bank](#)
- [Red Diamond Home Loans, LLC](#)
- [Regent Bank](#)
- [Regent Financial Group, Inc](#)
- [Right Start Mortgage, Inc](#)
- [Security National Mortgage Company](#)
- [Sente Mortgage, Inc](#)
- [Sovereign Bank](#)
- [Simmons Bank](#)
- [Stride Bank](#)
- [Success Mortgage Partners, Inc](#)
- [Summit Funding, Inc.](#)



- APPENDIX III
- 2026 Approved Lenders

- [Sun West Mortgage Company](#)
- [SWBC Mortgage Corporation](#)
- [Synergy One Lending, Inc](#)
- [T2 Financial, LLC/Revolution Mortgage](#)
- [Texana Bank, N.A.](#)
- [The Central Trust Bank](#)
- [The Mortgage Link, Inc.](#)
- [Top Flite Financial, Inc](#)
- [Town Square Mortgage & Investments, LLC](#)
- [Union Home Mortgage Corporation](#)
- [United Fidelity Funding Corporation](#)
- [US Mortgage Corporation](#)
- [Veterans United Home Loans/Mortgage Research Center](#)
- [V.I.P. Mortgage, Inc](#)
- [Waterstone Mortgage Corporation](#)