

**OKLAHOMA HOUSING FINANCE AGENCY  
SINGLE FAMILY MORTGAGE REVENUE BONDS (2018 INDENTURE)**

**VOLUNTARY DISCLOSURE  
DECEMBER 2025 PREPAYMENT SPEEDS (PSA)**

To provide additional information for current and potential investors in the Oklahoma Housing Finance Agency (the "Agency") Single Family Mortgage Revenue Bonds (2018 Indenture), the below table summarizes the Agency's historical prepayment speeds. This information is being provided to investors on a solely voluntary basis, and the Agency is under no obligation under its continuing disclosure undertakings or Securities and Exchange Commission Rule 15c2-12 to update or supplement this information in the future.

Origination Year	Outstanding MBS Balance	<u>Outstanding Mortgage Rates</u>			Wtd. Avg. Rem. Term	<u>Prepayment Speeds (PSA)</u>		
		Wtd. Avg.	Minimum	Maximum		6-month	1-Year	2-Year
2025	\$ 377,467,343	5.853%	4.875%	7.125%	354	74%	70%	70%
2024	184,010,100	6.851%	5.750%	8.125%	341	118%	103%	113%
2023	173,086,103	6.583%	5.125%	8.125%	329	126%	103%	120%
2022	46,814,391	5.616%	4.903%	7.000%	320	52%	94%	125%
2021	7,588,212	2.991%	2.625%	3.875%	300	46%	92%	81%
2020	30,308,435	3.647%	2.824%	4.625%	290	176%	128%	127%
2019	31,872,614	4.385%	3.625%	5.750%	280	91%	104%	103%
2018	9,514,296	4.857%	4.625%	5.375%	267	137%	99%	82%
2007 - 2010	1,898,451	6.449%	5.650%	6.670%	148	183%	125%	72%
<b>Aggregate</b>	<b>\$ 862,559,945</b>	<b>6.033%</b>	<b>2.625%</b>	<b>8.125%</b>	<b>337</b>	<b>111%</b>	<b>102%</b>	<b>114%</b>

The information presented in the table above is based on December factors as published by Ginnie Mae, Fannie Mae and Freddie Mac.