



Oklahoma Housing Finance Agency

2026

OHFA

Oklahoma Housing Finance Agency

OHFA Homebuyer Down Payment &/or Closing Cost Assistance provides first mortgage financing and down payment assistance in a 0% interest, Silent Second Mortgage to eligible homebuyers.

OHFA Homebuyer Down Payment &/or Closing Cost Assistance provides a positive impact for homeownership growth for communities in the State of Oklahoma.

OHFA is the housing resource for Oklahomans.

Issuer/Review Agent & Master Servicer

❖ Issuer and Review Agent:

Oklahoma Housing Finance Agency
100 NW 63rd Street
Oklahoma City, Oklahoma 73116
405-419-8207 or
1-800-256-1489 ext 8207

❖ Oklahoma Housing Finance Agency is an instrumentality of government

❖ EIN Number: 73-0999618

❖ Master Servicer:

US Bank Home Mortgage / HFA Division
Excelsior Crossing
9380 Excelsior Boulevard
Hopkins, MN 55343

❖ HFA Customer Care for Loan Level Questions
1-800-562-5165 - Option 1

HFACustomerCare@usbank.com

❖ HFA Programs for General Program Questions
1-800-562-5165 – Option 2

HFA.Programs@usbank.com

❖ UW Customer Care Team for UW Scenarios
& Guidelines – 1-800-200-5881

UWCustomerCare@usbank.com

Available Financing Options

GOLD

(Tax Exempt Mortgage
Revenue Bond -MRB)

Government

**FHA / VA / USDA-RD /
HUD Section 184**

Or

Conventional

**Freddie Mac – HFA Advantage
with loan to values up to 97%**

DREAM

Government

FHA / VA / USDA-RD

Or

Conventional

**Freddie Mac – HFA Advantage
with loan to values up to 97%**

OHFA Rates and Fees

Interest Rates

Interest rates effective 10:00 am each day.

Rates are subject to change at any time based on the daily market.

Due to market conditions, always validate rates with OHFA.

Reservation Portal published rates supersede all other information.

Product	Interest Rate	Down Payment Assistance
GOLD Government	6.250%	3.50%
GOLD Freddie HFA Advantage	6.750%	3.50%
GOLD Government 4Schools/Shield/State Employee	6.125%	3.50%
GOLD Freddie 4Schools/Shield/State Employee	6.625%	3.50%
DREAM Government	6.625%	3.50%
DREAM Freddie HFA Advantage	7.250%	3.50%
DREAM Government Zero DPA	6.875%	0.00%
DREAM Conventional Zero DPA	8.000%	0.00%

*OHFA loans exempt from Ability to Repay (ATR) and Qualified Mortgage (QM)

*Up to 1% Origination may be charged at Lender's option

*Lender may charge reasonable Admin Fees

*Review files received by 2 pm is same day business. After 2:00 pm is the next day's business.

*File review: allow 5 business days for loan file review

*File conditions: allow 24 hours for review

*No Lender/Borrower Review Fee for OHFA

*No Lender Participation Fees

Pricing/Lock Model

GOLD GOVT/FREDDIE MAC		DREAM GOVT/FREDDIE MAC	
Reservation/Lock to 75 days	: 102.00%	Reservation/Lock to 65 days	: 102.50%
76 days to 90 days	: 101.75%	66 days to 75 days	: 102.25%
91 days to 120 days	: 100.75%	76 days to 90 days	: 101.75%
Over 121 days	: 100.25%	91 days to 120 days	: 101.50%
		Over 121 days	: 100.25%

*All loans are priced/locked based upon reservation/lock to purchase by US Bank

Income Limits & Fees

Income sheets can be found at www.ohfa.org/Lenders

Loan Products:

GOLD – Govt Exhibit H-1A / Freddie Mac Exhibit H-1F

DREAM – Govt 1 or more persons – all counties - \$150,000 Exhibit H-1C

DREAM – Freddie Mac Exhibit H-1D

First Loan Fees	Investor Funding Fee	LE/CD Box A	\$475
	Tax Monitoring Fee	LE/CD Box A or B	\$84

OHFA MORTGAGE RATES

DELIVERED TO YOUR INBOX

SUBSCRIBE



OHFA Down Payment &/or Closing Cost Assistance

- ❖ 0% interest, no monthly payment, silent second mortgage, due on:
 - a) Maturity of the First Mortgage Loan
 - b) Sale or Refinance of the First Mortgage Loan
 - c) Transfer of Ownership or Change Primary Residency Status

- ❖ Funds are continuous
- ❖ 30-year amortization - fixed interest rate
- ❖ No prepayment penalty
- ❖ Interest rates are based on current market conditions
- ❖ OHFA currently posts interest rates on www.ohfa.org/interest-rates
- ❖ Any rate changes due to market condition changes after 10:00 am are posted and lenders are notified 1 hour prior to the change

OHFA Down Payment &/or Closing Cost Assistance

- ❖ Assistance available in all 77 Oklahoma Counties
- ❖ Home purchases – new and existing properties
- ❖ Cannot be used for the Construction loan but can be used for the permanent financing.
- ❖ One (1) unit properties
- ❖ Two (2) unit properties allowed on **DREAM Government (FHA) & DREAM Freddie Mac HFA Advantage** (must be on 1 parcel with 1 legal description) (Duplex)
- ❖ 2 Unit properties – One unit must be borrower(s) primary residence
- ❖ Condominiums – follow FHA Condo guidelines for FHA financing; Conventional financing, the property must be on US Bank's approved condo list

OHFA Down Payment &/or Closing Cost Assistance Continued

- ❖ Manufactured Homes are allowed on **GOLD or DREAM FHA & Freddie Mac HFA Advantage loans**
 - Provided the LTV/TLTV on Freddie Mac loans is <95%
- ❖ Co-signors (non-occupying borrowers) allowed, except on Manufactured Homes purchased on Freddie Mac HFA Advantage
- ❖ Homebuyer must meet minimum criteria as required by the program pertaining to income, credit, purchase price and previous ownership
- ❖ Primary owner-occupied residence only
- ❖ OHFA follows Investor & Master Servicer guidelines related to US Residency status requirements for all loan types. For more in-depth information refer to the US Bank HFA Lending guide, Section 711.3.1.
- ❖ ITIN Loans are not accepted/allowed

OHFA Down Payment &/or Closing Cost Assistance

GOLD

(Tax-Exempt Mortgage Revenue Bond)

- ❖ **3.50% DPA Assistance**
- ❖ **Calculated on Total Loan Amount**
- ❖ **DPA is a 0% interest, no monthly payment, no fees added Silent Second Mortgage**
- ❖ **Allowed fee reimbursement: earnest money, credit report & appraisal fee**

DREAM

- ❖ **3.50% DPA Assistance**
- ❖ **Calculated on Total Loan Amount**
- ❖ **DPA is a 0% interest, no monthly payment, no fees added Silent Second Mortgage**
- ❖ **Allowed fee reimbursement: earnest money, credit report & appraisal fee**

GOLD Tax-Exempt Mortgage Revenue Bond

TARGETED VS NON-TARGETED AREAS

The GOLD product is a tax-exempt MRB (Mortgage Revenue Bond), therefore is subject to lower income limits and FTHB requirements dependent upon where the property is located.

A Targeted area is an area which is either:

- ❖ A qualified census tract area that shows slow economic growth
- ❖ An area where more homeownership is desired with lower-than-expected mortgage loan origination

The term “qualified census tract” means a census tract in which 70% or more of the families have income which is 80% or less of the statewide area median family income. The determination of whether a census is “qualified” is to be made based on the most recent decennial census for which data is available.

FFIEC Year: 2022 Address: Search Reset Print

Address	MS-IMD Code	State Code	County Code	Tract Code	MS-IMD Name	State Name	County Name

Census Demographic Data

User Select Tract

Geocoding System

The FFIEC Geocoding/Mapping System (System) helps financial institutions meet their legal requirement to report information on mortgage, business, and farm loan applications. Geocoding refers to the Metropolitan Statistical Area/Metropolitan Division (MSA/MSD), State, County, Census Tract combination (address information) that must be provided for each reported loan application and the System allows institutions to enter a street address to determine the corresponding geocode. The System also provides Census demographic information about a particular census tract, including income, population, and housing data.

Please select the appropriate activity year for the address being geocoded. The tract definitions for 2020 and 2021 data is based on the 2015 Census, for 2022 data is based on the 2020 Census. It is critical that the correct activity year is selected when using the FFIEC Geocoding System.

[Census Updates](#)

First Time Homebuyers(FTHB)

First-Time Homebuyers:

- ❖ First-Time Homebuyers are those borrowers which have not had an ownership interest in their primary residence at any time during the three (3) years preceding the date of Mortgage Loan application.

GOLD

(Tax-Exempt Mortgage Revenue Bond)

- ❖ If purchasing in a *Non-Targeted* area, borrower must be FTHB – Verification of Residence history is required (VOR)
- ❖ If purchasing in a *Targeted* area there is no FTHB requirement - NO Verification of Residence history is required (VOR)

Verification of Residence (VOR)

Is required in the form of Oklahoma Residence History Form.

This form is located on OHFA's website.

DREAM

- ❖ No FTHB requirement – NO Verification of Residence history required (VOR)

Purchase Price Limits

GOLD

(Tax-Exempt Mortgage Revenue Bond)

\$349,525 Non-Target

\$427,198 Target

FHA, VA, USDA-RD,

HUD Section 184

and

Conventional

Freddie Mac HFA Advantage

DREAM

\$356,362

FHA, VA & USDA-RD



\$453,100

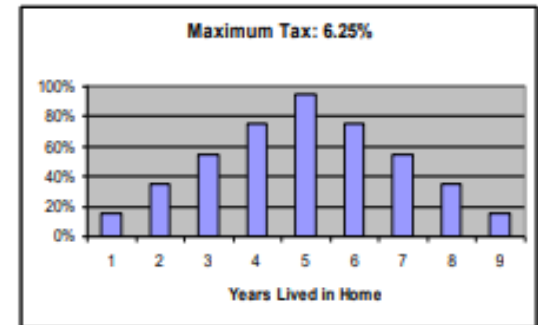
Conventional

Freddie Mac HFA Advantage

GOLD Tax-Exempt Mortgage Revenue Bond

Potential for Recapture Tax

- ❖ Recapture Tax is a federal law, administered by the IRS
- ❖ Applies to all mortgage loans using MRB's
- ❖ Recapture Tax form filed with incomes taxes in year home is sold
- ❖ Repayment is a portion of the gain (sale of home)
- ❖ Can never be more than 50% of gain
- ❖ Three criteria must be true, simultaneously at the time the home is sold for Recapture Tax to occur:
 1. Sell home in the first nine years
 2. Have a significant increase in household income (more than 5% per year over life of the loan)
 3. Gain on sale of home
- ❖ If any 1 of these 3 criteria are False at the time the home is sold, then NO Recapture Tax will be owed



Income Requirements

GOLD GOV'T

- ❖ Income limits are based on IRS Code restrictions relating to Tax Exempt Mortgage Revenue Bonds
- ❖ *Gross Household* (annualized) income cannot exceed the maximum permissible family income (based on county and family size)
- ❖ Income includes all household occupants aged 18 years and older (regardless if they are on the loan or not)
 - ❖ See Income Exhibit H-1A

GOLD Conventional

- ❖ Gold Freddie Mac HFA Advantage
See Income Exhibit H-1F

DREAM GOV'T

- ❖ Income limits are based on qualifying income (annualized income for individual(s) on the loan)
 - ❖ FHA, VA & USDA-RD
1 or more person(s) \$150,000
(for all counties)
 - ❖ See Income Exhibit H-1C

DREAM Conventional

- ❖ Dream Freddie Mac HFA Advantage
See Income Exhibit H-1D

GOLD Freddie Mac Income Limits & Census Tracts

2024 Maximum Household Income Limits State Median Income: \$80,100 Exhibit H-1F		
ALL 77 OKLAHOMA COUNTIES	115% AMI	COUNTY MEDIAN INCOME
	1 or More PERSON FAMILY	
ADAIR	79,350	69,000
ALFALFA	109,365	95,100
ATOKA	79,350	69,000
BEAVER	86,250	75,000
BECKHAM	91,655	79,700
BLAINE	86,250	75,000
BRYAN	80,155	69,700
CADDO	80,040	69,600
CANADIAN	102,465	89,100
CARTER	88,205	76,700
CHEROKEE	80,730	70,200
CHOCTAW	79,350	69,000
CIMARRON	86,020	74,800
CLEVELAND	102,465	89,100
COAL	79,350	69,000
COMANCHE	81,880	71,200
COTTON	81,880	71,200
CRAIG	79,350	69,000
CREEK	98,095	85,300

TARGETED CENSUS TRACT NUMBERS FOR COMBINATION COUNTIES				
ADAIR		OKLAHOMA		SEMINOLE
3769.00		1004.00	1071.03	5835.00
		1005.00	1071.04	
BRYAN		1010.00		SEQUOYAH
7964.00		1013.00	1073.02	303.03
		1033.00	1073.03	
		1041.00	1073.06	
CARTER		1046.00		STEPHENS
8923.02		1049.00	1080.03	6.00
		1054.00	1082.08	
		1055.00	1083.09	
CLEVELAND		1056.00		TEXAS
2006.03		1063.01	1088.03	9509.01
		1069.12	1095.00	
		1069.17	1100.00	
COMANCHE		OKMULGEE		TULSA
2.00	17.00	2.00	3.00	4.00 62.00
8.00	25.00			5.00 76.08
15.00				12.00 76.41
GRADY		OTTAWA		13.00 80.01
1.00		5744.00	5745.00	15.00 80.02
				30.00 90.08
MUSKOGEE		PITTSBURG		46.00 91.01
2.00	4.00	4864.00		57.00
3.00	9.02			
		POTTAWATOMIE		TILLMAN
		5002.00		704.00
				WASHINGTON
				2.00 9.00

TARGET & NON-TARGET AREAS Exhibit H-3			
Must Use Accurate Census Tract number for the ALL Counties			
The following counties are ALL Non-Targeted :			
ALFALFA	GARFIELD	LOVE	WASHITA
ATOKA	GARVIN	MAJOR	WOODS
BEAVER	GRANT	MARSHALL	WOODWARD
BECKHAM	GREER	MAYES	
BLAINE	HARMON	MCCLAIN	
CADDO	HARPER	MCCURTAIN	
CANADIAN	HASKELL	MCINTOSH	
CHEROKEE	HUGHES	MURRAY	
CHOCTAW	JACKSON	NOBLE	
CIMARRON	JEFFERSON	NOWATA	
COAL	JOHNSTON	OKFUSKEE	
COTTON	KAY	OSAGE	
CRAIG	KINGFISHER	PAWNEE	
CREEK	KIOWA	PAYNE	
CUSTER	LATIMER	PONTOTOC	
DELAWARE	LEFLORE	ROGER MILLS	
DEWEY	LINCOLN	ROGERS	
ELLIS	LOGAN	WAGONER	
The following counties are a Combination of Target & Non-Target :			
ADAIR	GRADY	PITTSBURG	STEPHENS
BRYAN	MUSKOGEE	POTTAWATOMIE	TEXAS
CARTER	OKLAHOMA	PUSHMATAHA	TILLMAN
CLEVELAND	OKMULGEE	SEMINOLE	TULSA
COMANCHE	OTTAWA	SEQUOYAH	WASHINGTON

DREAM Conventional Income Limits

Freddie Mac

COUNTIES	FHLMC HFA Advantage 115%
ADAIR	79,350
ALFALFA	109,365
ATOKA	79,350
BEAVER	86,250
BECKHAM	91,655
BLAINE	86,250
BRYAN	80,155
CADDO	80,040
CANADIAN	102,465
CARTER	88,205
CHEROKEE	80,730
CHOCTAW	79,350
CIMARRON	86,020
CLEVELAND	102,465
COAL	79,350
COMANCHE	81,880
COTTON	81,880
CRAIG	79,350
CREEK	98,095
CUSTER	96,140
DELAWARE	81,075
DEWEY	87,285
ELLIS	90,850
GARFIELD	76,475
GARVIN	79,350
GRADY	102,465
GRANT	96,715
GREER	79,350
HARMON	79,350
HARPER	85,330
HASKELL	79,350
HUGHES	79,350
JACKSON	92,805
JEFFERSON	79,350
JOHNSTON	79,350
KAY	80,155
KINGFISHER	89,700
KIOWA	79,350

COUNTIES	FHLMC HFA Advantage 115%
LATIMER	79,350
LEFLORE	79,350
LINCOLN	102,465
LOGAN	102,465
LOVE	86,595
McCLAIN	102,465
McCURTAIN	79,350
McINTOSH	79,350
MAJOR	95,795
MARSHALL	79,350
MAYES	84,065
MURRAY	89,585
MUSKOGEE	83,260
NOBLE	96,485
NOWATA	79,350
OKFUSKEE	79,350
OKLAHOMA	102,465
OKMULGEE	98,095
OSAGE	98,095
OTTAWA	79,350
PAWNEE	98,095
PAYNE	88,780
PITTSBURG	81,765
PONTOTOC	91,195
POTTAWATOMIE	79,350
PUSHMATAHA	79,350
ROGER MILLS	83,030
ROGERS	98,095
SEMINOLE	79,350
SEQUOYAH	76,705
STEPHENS	86,480
TEXAS	86,135
TILLMAN	79,350
TULSA	98,095
WAGONER	98,095
WASHINGTON	94,875
WASHITA	85,215
WOODS	98,325
WOODWARD	87,285

GOLD & DREAM

Debt to Income / Credit Score

GOVERNMENT

Effective – 02/10/2023	Property	Minimum Middle FICO	Maximum DTI	Reserves
FHA	1 unit	640 – 679	45%	AUS determines
FHA (Dream Only)	2 unit	640	45%	AUS determines
VA, USDA-RD	1 unit	640	45%	AUS determines
FHA, VA & USDA-RD	1 unit	680	45.01 – 50%	AUS determines
Manufactured Housing	1 unit	660	45%	AUS determines

CONVENTIONAL (FREDDIE MAC HFA ADVANTAGE)




Effective – 07/14/2023	Property	Minimum Middle FICO	Maximum DTI	Reserves
HFA Advantage	1 unit	640	50%	Approve/Eligible/AUS Determines
HFA Advantage (Dream Only)	2 unit	640	50%	Approve/Eligible/AUS Determines
Manufactured Housing	1 unit	660	45%	Approve/Eligible/AUS Determines

MANUAL UNDERWRITE

Effective – 1/3/2023	Property	Minimum Middle FICO	Housing Ratio	Total Debt	Reserves
FHA	1 unit	640	31%	43%	Refer Eligible/2 months
VA	1 unit	640	-	41%	Refer Eligible/2 months
USDA-RD	1 unit	640	34%	44%	Refer Eligible/2 months
HUD Section 184	1 unit	660	31%	43%	Refer Eligible/2 months
HFA Advantage (95% & below)	1 unit	660	FHLMC Guidelines	45%	Refer Eligible/2 months

GOLD Tax-Exempt Mortgage Revenue Bond

4SCHOOLS/SHIELD/OKLAHOMA STATE EMPLOYEES

- Gold Program Qualifying Borrowers employed in one of these professions receive a REDUCED interest rate (equal to a .125% below the normal GOLD daily posted rate)
- * Receive a 3.5% Down Payment &/or Closing Cost Assistance as 0% interest, Silent Second
- * Must meet Gold program gross annualized household income & purchase price limits
- * Gold program first time homebuyer requirements apply in certain areas
- * Must occupy the purchased home as their primary residence
-  Must be currently employed at any Oklahoma public school or accredited private/parochial school
-  Must be currently employed or active in law enforcement, fire service or emergency medical services (police, highway patrol officers, sheriffs, volunteer/reserve officers, firefighters, volunteer firefighters, EMT's and Paramedics are eligible)
-  Must be currently employed an Oklahoma State Agency (complete list found at <https://www.ok.gov/portal/agency.php>)



OHFA DPA Education

ALL GOLD & DREAM Loans

- ❖ Borrowers **MUST** complete the 3-minute DPA Educational Video regarding the DPA being a second lien at [MyDPA \(ohfa.org\)](http://MyDPA(ohfa.org)).
- ❖ Borrower must complete & submit the form below the video after watching.

Required Video for OHFA Homebuyers

 Educational Video



EMAIL ADDRESS FOR CONFIRMATIONS (REQUIRED)

ENTER EMAIL

CONFIRM EMAIL

HOMEBUYER 1 (REQUIRED)

FIRST

LAST

HOMEBUYER 2

FIRST

LAST

PROPERTY ADDRESS (REQUIRED)

STREET ADDRESS

ADDRESS LINE 2

CITY

ZIP / POSTAL CODE

MORTGAGE LENDING COMPANY

MORTGAGE LENDING COMPANY

My OHFA Down Payment Assistance

Homebuyer Education

GOLD & DREAM Freddie Mac HFA Advantage

- ❖ Before the Note Date, homebuyer education is required if ALL borrowers are first-time homebuyers, regardless of LTV.
- ❖ Homebuyer Education must meet National Standards or be provided by a HUD approved Counseling Agency.

Landlord Education

DREAM Freddie Mac HFA Advantage

- ❖ On the purchase of a 2-Unit property
- ❖ Before the Note Date, landlord education is required for at least one qualifying borrower for purchase of 2 units.
- ❖ Landlord Education must meet National Standards or be provided by a HUD approved Counseling Agency.

Underwriting GOLD or DREAM

- ❖ All loans must meet standard FHA, VA, USDA-RD, HUD Section 184 (GOLD only) or Conventional Freddie Mac HFA Advantage underwriting guidelines, credit eligibility, Loan to Value (LTV) and appraisal standards. All borrowers' contributions toward the purchase must meet product guidelines and underwriting standards
- ❖ Must receive an Approve or Accept through appropriate Automated Underwriting Systems (AUS):
 - FHA, VA or Conventional
 - Desktop Underwriter (DU – Fannie Mae)
 - Loan Product Advisor (LPA – Freddie Mac)
 - USDA-RD
 - Guaranteed Underwriting System (GUS)
- ❖ Manual underwrite allowed if you receive a Refer/Eligible finding – follow agency guidelines – see below for DTI and Credit Score

Effective – 1/3/2023	Property	Minimum Middle FICO	Housing Ratio	Total Debt	Reserves
FHA	1 unit	640	31%	43%	Refer Eligible/2 months
VA	1 unit	640	-	41%	Refer Eligible/2 months
USDA-RD	1 unit	640	34%	44%	Refer Eligible/2 months
HUD Section 184	1 unit	660	31%	43%	Refer Eligible/2 months
HFA Advantage (95% & below)	1 unit	660	FHLMC Guidelines	45%	Refer Eligible/2 months

PMI Coverage for Conventional Products

GOLD or DREAM

Private Mortgage Insurance (PMI) is required on conventional loans with a loan to value (LTV) greater than 80%. The amount of coverage is determined by the loan to value (LTV). Under the umbrella of the OHFA Down Payment Assistance Programs the borrower, whose income is at or below 80% AMI, benefits by a reduced amount of coverage in comparison to conventional loans without use of OHFA DPA. Homebuyers with income greater than 80% AMI, not to exceed 115% AMI, will adhere to standard PMI coverage requirements.

LTV of 95.01 – 97% = 18% coverage is required

LTV of 90.01% - 95% = 16% coverage is required

LTV of 85.01% - 90% = 12% coverage is required

LTV of 80.01% to 85% = 6% coverage is required

PMI generally is a monthly premium that is part of your monthly mortgage payment, however other options exist such as a split premium or single premium.

DREAM ZERO

GOVERNMENT OR CONVENTIONAL

- ❖ **Lower rate or equal to the current market**
- ❖ **Allow Community seconds**
- ❖ **Allow Tribal Funds**
- ❖ **Gift funds from a relative**
- ❖ **Reduced PMI on Conventional**
- ❖ **No loan level pricing adjustment**
- ❖ **Exempt from ATR**
- ❖ **Exempt from QM**

User Credentials & Log In

- ❖ Go to www.ohfa.org > Lender Log In (this will direct you to the registration software link)
- ❖ Click on [Register for User ID](#), complete and submit (scroll to your lender/city branch)



USER ID

PASSWORD

SIGN IN

[RESET PASSWORD](#)
[REGISTER FOR USER ID](#)

REGISTER FOR USER ID

ALL FIELDS ARE REQUIRED

PROFILE

FIRST NAME

LAST NAME

EMAIL

USER NAME

PASSWORD

CONFIRM PASSWORD

ORGANIZATION

ROLE

ADDRESS

CITY

STATE

ZIP CODE

PHONE

AGENCY INFORMATION

AGENCY

LENDER

- ❖ System will generate a receipt of your user request
- ❖ Typically, within 24 – 48 hours you will receive an email from OHFA advising that you have been activated; at which point you will have access to reserve/lock loans

User Credentials & Log In



REGISTER

Your account was successfully created, an e-mail was sent to our internal staff for verification.

Once your account is verified, an email will be sent to you confirming your activation.

CLOSE

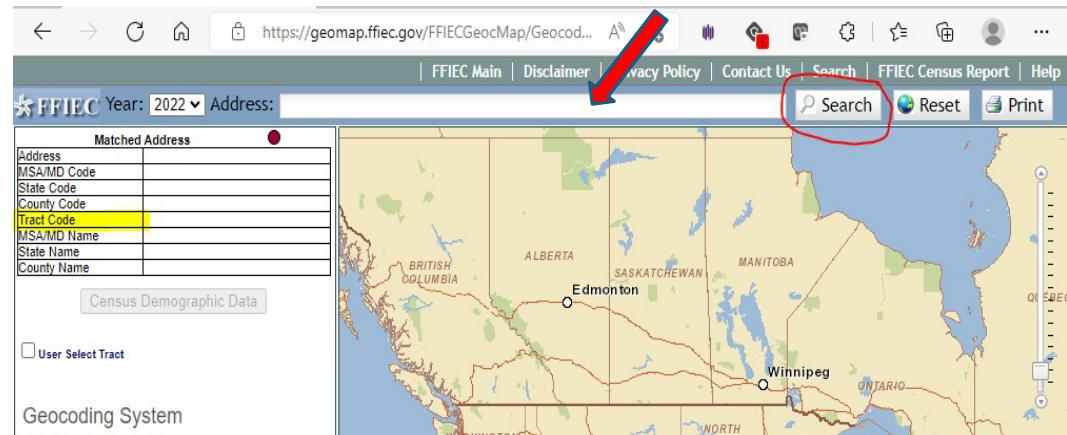
Information Needed before Reservation

You will need three things before you start an online reservation for **Gold** or Dream loans:

- * 1. Census tract number for your property; go to www.ohfa.org/lenders-and-realtors, click on Census Tracts button

Type your address into the field at the top with one space between words & commas only , i.e.
1234 Anywhere Avenue,
Oklahoma City, OK 73000

Click search button



Information Needed before Reservation

* 2. To determine if your property is Non-Targeted or Targeted

* &

* 3. The income limits spreadsheet for the program in which you will be reserving your loan

* In which both 2 & 3 happen to be on the same spreadsheet for Gold loans.

* This Gold spreadsheet can also be used for determining if Dream loans are Non-Targeted or Targeted for reservation purposes



2022 Maximum Household Income Limits State Median Income: \$76,000 Exhibit H-1A					
ALL 77 OKLAHOMA COUNTIES	NON TARGET		TARGET		COUNTY MEDIAN INCOME
	1 to 2 PERSON FAMILY	3 or MORE PERSON FAMILY	1 to 2 PERSON FAMILY	3 or MORE PERSON FAMILY	
ADAIR	-	-	91,200	106,400	48,600
ALFALFA	81,600	93,840	-	-	81,600
ATOKA	-	-	91,200	106,400	52,100
BEAVER	76,000	87,400	-	-	63,100
BECKHAM	-	-	91,200	106,400	66,900
BLAINE	-	-	91,200	106,400	60,800
BRYAN	-	-	91,200	106,400	62,800
CADDO	-	-	91,200	106,400	63,900
CANADIAN	85,300	98,095	102,360	119,420	85,300
CARTER	-	-	91,200	106,400	69,900
CHEROKEE	-	-	91,200	106,400	62,400
CHOCTAW	-	-	91,200	106,400	54,900
CIMARRON	76,000	87,400	-	-	63,300
CLEVELAND	85,300	98,095	102,360	119,420	85,300
COAL	-	-	91,200	106,400	60,300
COMANCHE	-	-	91,200	106,400	67,200
COTTON	-	-	91,200	106,400	66,400
CRAIG	-	-	91,200	106,400	54,900
CREEK	82,200	94,530	98,640	115,080	82,200
CUSTER	76,000	87,400	91,200	106,400	72,300
DELAWARE	76,000	87,400	91,200	106,400	57,300
DEWEY	-	-	91,200	106,400	72,700
ELLIS	-	-	91,200	106,400	74,900
GARFIELD	76,000	87,400	-	-	74,300
GARVIN	-	-	91,200	106,400	64,600
GRADY	81,000	93,150	97,200	113,400	81,000
GRANT	78,100	89,815	-	-	78,100
GREER	-	-	91,200	106,400	61,700
HARMON	-	-	91,200	106,400	67,600
HARPER	76,000	87,400	-	-	74,800
HASKELL	-	-	91,200	106,400	62,100
HUGHES	-	-	91,200	106,400	66,800
JACKSON	-	-	91,200	106,400	66,900
JEFFERSON	76,000	87,400	91,200	106,400	55,800
JOHNSTON	-	-	91,200	106,400	55,200
KAY	76,000	87,400	-	-	64,200
KINGFISHER	76,000	87,400	-	-	74,400
KIOWA	-	-	91,200	106,400	60,200
LATIMER	-	-	91,200	106,400	58,000
LEFLORE	-	-	91,200	106,400	55,500
LINCOLN	76,000	87,400	91,200	106,400	70,700
LOGAN	-	-	102,360	119,420	85,300
LOVE	76,000	87,400	91,200	106,400	68,000
MCCLAIN	85,300	98,095	-	-	85,300
MCCURTAIN	-	-	91,200	106,400	52,900
MCINTOSH	-	-	91,200	106,400	56,100
MAJOR	76,000	87,400	-	-	70,000
MARSHALL	-	-	91,200	106,400	57,300
MAYES	76,000	87,400	91,200	106,400	66,600
MURRAY	-	-	91,200	106,400	69,200
MUSKOGEE	-	-	91,200	106,400	59,200
NOBLE	76,000	87,400	-	-	74,300
NOWATA	-	-	91,200	106,400	58,400
OKFUSKEE	-	-	91,200	106,400	51,300
OKLAHOMA	85,300	98,095	102,360	119,420	85,300
OKMULGEE	-	-	91,200	106,400	59,500
OSAGE	82,200	94,530	98,640	115,080	82,200
OTTAWA	-	-	91,200	106,400	54,400
PAWNEE	76,000	87,400	-	-	62,400
PAYNE	76,000	87,400	91,200	106,400	65,500
PITTSBURG	-	-	91,200	106,400	66,800
PONTOTOC	76,000	87,400	91,200	106,400	70,500
POTTAWATOMIE	-	-	91,200	106,400	74,700
PUSHMATAHA	-	-	91,200	106,400	53,500
ROGER MILLS	76,000	87,400	-	-	68,700
ROGERS	82,200	94,530	98,640	115,080	82,200
SEMINOLE	-	-	91,200	106,400	55,100
SEQUOYAH	-	-	91,200	106,400	62,600
STEPHENS	76,000	87,400	91,200	106,400	67,100
TEXAS	76,000	87,400	-	-	67,100
TILLMAN	-	-	91,200	106,400	54,900
TULSA	82,200	94,530	98,640	115,080	82,200
WAGNER	82,200	94,530	98,640	115,080	82,200
WASHINGTON	76,000	87,400	-	-	75,000
WASHITA	76,000	87,400	91,200	106,400	73,400
WOODS	-	-	102,720	119,840	85,600
WOODWARD	84,600	97,290	-	-	84,600

GOVERNMENT:
FHA - VA - USDA RD



2022 Maximum Purchase Price Limits Exhibit H-2A		
State of Oklahoma	Non-Target Existing	Target Area Existing
ALL 77 COUNTIES	\$349,825	\$427,198

TARGETED CENSUS TRACT NUMBERS FOR COMBINATION COUNTIES					
CANADIAN		LINCOLN		PAYNE	
3002.01	3006.00	9611.00	9616.00	112.00	113.02
3002.02	3007.01	9615.00	9617.00	113.01	114.00
3003.00	3007.02	LOVE		PONTOTOC	
3004.00	3010.01	943.00		886.00	
3005.00					
CLEVELAND		MAYES		ROGERS	
2001.00		405.01	406.00	507.01	
		405.02	407.00	507.02	
CREEK		OKLAHOMA		STEPHENS	
201.01	209.00	1011.00	1037.00	9.01	
201.02	210.00	1014.00	1038.00	9.02	
201.03	212.01	1015.00	1039.00		
206.01	214.00	1016.00	1040.00	TULSA	
206.02	215.00	1024.00	1041.00	2.00	21.00
208.00	216.00	1025.00	1042.00	5.00	25.00
		1026.00	1043.00	6.00	27.00
		1027.00	1047.00	7.00	46.00
		1028.00	1053.00	9.00	62.00
		1029.00	1054.00	10.00	76.08
		1030.00	1055.00	12.00	80.01
		1031.00	1056.00		
DELAWARE		WAGNER			
3759.00	3761.00	1033.00	1057.00		
3760.00	3762.00	1034.00	1058.00	301.01	302.02
		1035.00	1071.01	301.02	303.00
		1036.01	1073.03	302.01	307.98
1.00	5.00	1036.02	1076.06		
4.00	10.00				
JEFFERSON		OSAGE		WASHITA	
3716.00	3717.00	9400.03	9400.08	9650.00	9654.00

TARGET & NON-TARGET AREAS Exhibit H-3					
Must Use Accurate Census Tract # for the ALL Targeted Counties					
The following counties are ALL Targeted:					
Adair	Cotton	Kiowa	Okmulgee		
Atoka	Craig	Latimer	Ottawa		
Beckham	Dewey	Leflore	Pittsburg		
Blaine	Ellis	Logan	Pottawatomie		
Bryan	Garvin	McCurtain	Pushmataha		
Caddo	Greer	McIntosh	Seminole		
Carter	Hammon	Marshall	Sequoyah		
Cherokee	Haskell	Murray	Tillman		
Choctaw	Hughes	Muskogee	Woods		
Coal	Jackson	Nowata			
Comanche	Johnston	Okluskee			
The following counties are ALL Non-Targeted:					
Alfalfa	Grant	McClain	Roger Mills		
Beaver	Harper	Major	Texas		
Cimarron	Kay	Noble	Washington		
Garfield	Kingfisher	Pawnee	Woodward		
The following counties are a Combination of Target & Non-Target:					
Canadian	Grady	Oklahoma	Stephens		
Cleveland	Jefferson	Osage	Tulsa		
Creek	Lincoln	Payne	Wagoner		
Custer	Love	Pontotoc	Washita		
Delaware	Mayes	Rogers			

Reserve/Lock a Loan

- ❖ Go to www.ohfa.org > Lender Log In (this will direct you to the reservation log in boxes)



USER ID

PASSWORD



[RESET PASSWORD](#)
[REGISTER FOR USER ID](#)

Reserve/Lock a Loan

END-USER LICENSE AGREEMENT FOR HOUSING AND DEVELOPMENT SERVICES, INC. & HOUSING AND DEVELOPMENT SOFTWARE, LLC ("HDS") IMPORTANT PLEASE READ THE TERMS AND CONDITIONS OF THIS LICENSE AGREEMENT CAREFULLY BEFORE CONTINUING WITH THIS PROGRAM INSTALL: "HDS Single Family Web Management System (SF Web)" End-User License Agreement ("EULA") is a legal agreement between you (either an individual or a single entity) and "HDS" for the "HDS" software product(s) identified above which may include associated software components, media, printed materials, and "online" or electronic documentation ("SOFTWARE PRODUCT"). By installing, copying, or otherwise using the SOFTWARE PRODUCT, you agree to be bound by the terms of this EULA. This license agreement represents the entire agreement concerning the program between you and "HDS", (referred to as "licenser"), and it supersedes any prior proposal, representation, or understanding between the parties. If you do not agree to the terms of this EULA, do not install or use the SOFTWARE PRODUCT.

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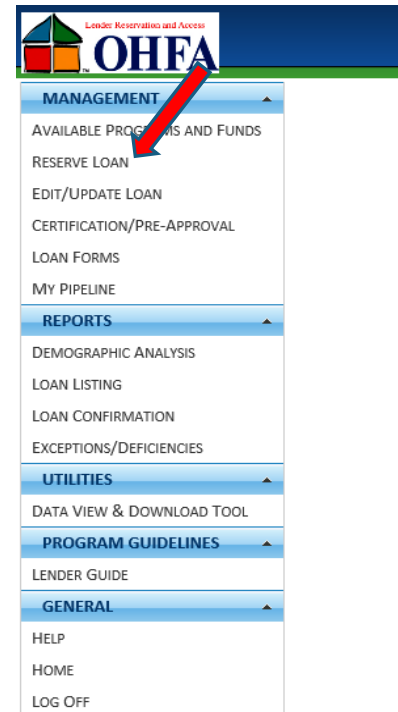
You may not reverse engineer, decompile, or disassemble the SOFTWARE PRODUCT, except and only to the extent that

Accept

Decline

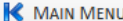




Reserve/Lock a Loan

- ❖ Go to www.ohfa.org > Lender Log In (this will direct you to our loan reservation/lock software) Online Reservation site is available to lenders 24/7, 365
- ❖ Enter your username & password. Once you have logged in for the very first time, you will receive a “terms & conditions” agreement type page. Once you accept this you will never see this page again. Once you have accepted, you will go to “Single Family Web Management” then “Reserve Loan”



Reserve/Lock a Loan

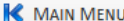
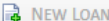
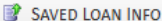


- ❖ Your User Lender/Branch will already be entered in the Lender drop down, choose your Program from the “Filter by Program” drop down to populate all that programs rates that are available.
- ❖ Highlight the specific rate/DPA (pay attention to the description not just the rate) you wish to reserve/lock your borrower on and then the “New Loan” button at the top will be active for selection.





RESERVE LOAN - TODAY'S OFFERING 

LENT Lender of Choice – 231-01 3 FILTER BY PROGRAM:

SELECTED RATE: ATTACH 1003 FILE: No file chosen

PROGRAM	RATE	ASSISTANCE	LOAN TYPE	DESCRIPTION	FICO	SRP	DISCOUNT
DREAM FREDDIE 2026	6.5000%		FREDDIE HFA Advantage	DREAM FREDDIE ZERO	640		
DREAM FREDDIE 2026	7.8750%	3.50%	FREDDIE HFA Advantage	DREAM FREDDIE w/3.50% DPA	640		
DREAM GOVT 2026	6.5000%		FHA USDA-RD VA	DREAM GOVERNMENT ZERO	640		
DREAM GOVT 2026	6.6250%	3.50%	FHA USDA-RD VA	DREAM GOVT w/3.50% DPA	640		
GOLD FREDDIE 2025/2026	6.0000%	3.50%	FREDDIE HFA Advantage	GOLD FREDDIE 4Schools/Shield/OSE	640		
GOLD FREDDIE 2025/2026	6.1250%	3.50%	FREDDIE HFA Advantage	GOLD FREDDIE	640		
GOLD GOVT 2025/2026	5.2500%	3.50%	FHA SEC 184 USDA-RD VA	GOLD 4Schools/Shield/OSE	640		
GOLD GOVT 2025/2026	5.3750%	3.50%	FHA SEC 184 USDA-RD VA	GOLD	640		





RESERVE LOAN - TODAY'S OFFERING 

LENDER: Lender of Choice – 231-01 } FILTER BY PROGRAM: GOLD GOVT 2025/2026

SELECTED RATE: ATTACH 1003 FILE: No file chosen

PROGRAM	RATE	ASSISTANCE	LOAN TYPE	DESCRIPTION	FICO	SRP	DISCOUNT
GOLD GOVT 2025/2026	5.2500%	3.50%	FHA SEC 184 USDA-RD VA	GOLD 4Schools/Shield/OSE	640		
GOLD GOVT 2025/2026	5.3750%	3.50%	FHA SEC 184 USDA-RD VA	GOLD	640		

Reserve/Lock a Loan

- ❖ Double click on the correct rate that you wish to reserve and you will see that rate in the Selected Rate box. Then click on the New Loan button on the menu bar.
- ❖ Each tab is a screen with items to be completed. The minimal information required is denoted by the little blue circle with a line through it, called a Phi (Greek symbol).
- ❖ The TAB key is your friend. If you use the backspace, back arrow key or back arrow on your browser bar, you will be thrown out of these screens and will be required to start all over again.

MAIN MENU
 NEW LOAN
 SAVED LOAN INFO
 RESERVE LOAN - TODAY'S OFFERING

LENDER:

SELECTED RATE:
 ATTACH 1003 FILE: No file chosen

PROGRAM	RATE	ASSISTANCE	LOAN TYPE	DESCRIPTION	FICO	SRP	DISCOUNT
GOLD GOVT 2025/2026	5.2500%	3.50%	FHA SEC 184 USDA-RD VA	GOLD 4Schools/Shield/OSE	640		
GOLD GOVT 2025/2026	5.3750%	3.50%	FHA SEC 184 USDA-RD VA	GOLD	640		

MAIN MENU
 SUBMIT
 ADD ADDITIONAL
 SAVE INFO
 CONFIRMATION
 FORMS
 RESERVE LOAN - DETAIL

Lender: 77 - AMC ASSOCIATED MORTGAGE CORPORATION - 24 Program: GOLD GOVT 2025/2026

LOAN NUMBER:
ALLOTMENT/ALLOCATION:

LENDER LOAN NUMBER:
APPROVED/WORKING STAGES:

LENDER CASE NUMBER:
STATUS:

RESERVATION DATE:
ESTIMATED CLOSING DATE:

INITIATIVE:
LOAN AMOUNT:

INTEREST RATE:

AMORTIZATION:
TERM IN MONTHS:

ASSISTANCE PERCENT:
ASSISTANCE AMOUNT:

P&I:
PURCHASE PRICE:

REHAB COST:

LOAN TYPE:
ADDITIONAL ACQUISITION COST:

PRODUCT TYPE:
ACQUISITION PRICE:

MERS

ORIGINAL ID:
LOAN SEQUENCE NUMBER:

CHECK DIGITS:
MOM DOCUMENT:

Reserve/Lock a Loan

- ❖ Loan Info – The 1st Loan Number will populate with OHFA's loan number once the loan is completely reserved.
- ❖ Enter your loan number as the Lender Loan Number; Lender Case Number = FHA, VA or USDA-RD case number.

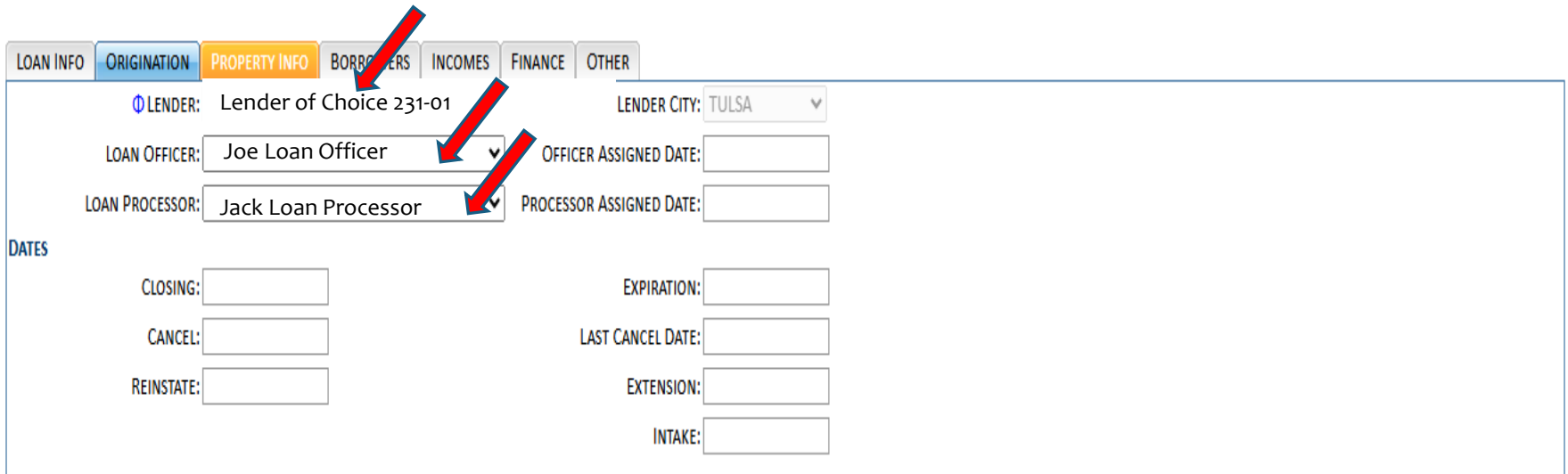
LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	INCOMES	FINANCE	OTHER
LOAN NUMBER:					ALLOTMENT/ALLOCATION:	GOLD GOVT 2016-2018 (2016-2018) GOLD GOVT - 2025/2026
LENDER LOAN NUMBER:	2508103216				APPROVED/WORKING STAGES:	Reservation
LENDER CASE NUMBER:	422-3452000-703				STATUS:	
RESERVATION DATE:					ESTIMATED CLOSING DATE:	12/30/2026
INITIATIVE:					LOAN AMOUNT:	\$147,283.00
INTEREST RATE:	5.3750%	GOLD			TERM IN MONTHS:	360
AMORTIZATION:	Fixed Rate				ASSISTANCE AMOUNT:	\$5,154.90
ASSISTANCE PERCENT:	3.5000%				PURCHASE PRICE:	\$150,000.00
P&I:	\$824.74				REHAB COST:	\$0.00
LOAN TYPE:	FHA				ADDITIONAL ACQUISITION COST:	\$0.00
PRODUCT TYPE:					ACQUISITION PRICE:	\$150,000.00
MERS						
ORIGINAL ID:					LOAN SEQUENCE NUMBER:	
CHECK DIGITS:					MOM DOCUMENT:	<input type="checkbox"/>

Total loan amount (note amount) so the DPA assistance amount will calculate properly

Reserve/Lock a Loan

#1Lender – 231-01

- ❖ **Origination** – Select Loan Officer and Loan Processor from the drop down. If the Loan Officer or Loan Processor name is not appearing in the drop-down, this means that person has not registered for user credentials. They do not need to obtain credentials just so they can be shown in the drop-down list.



The screenshot shows a web application interface for loan origination. At the top, there are several tabs: LOAN INFO, ORIGINATION (selected), PROPERTY INFO, BORROWERS, INCOMES, FINANCE, and OTHER. Below the tabs, the form contains the following fields:

- LENDER: Lender of Choice 231-01 (with a refresh icon) and LENDER CITY: TULSA (dropdown menu)
- LOAN OFFICER: Joe Loan Officer (dropdown menu) and OFFICER ASSIGNED DATE: (text input)
- LOAN PROCESSOR: Jack Loan Processor (dropdown menu) and PROCESSOR ASSIGNED DATE: (text input)

Below these fields is a section titled "DATES" containing several text input fields:

- CLOSING: (text input)
- EXPIRATION: (text input)
- CANCEL: (text input)
- LAST CANCEL DATE: (text input)
- REINSTATE: (text input)
- EXTENSION: (text input)
- INTAKE: (text input)

Three red arrows point to the dropdown menus for "LOAN OFFICER" and "LOAN PROCESSOR", and another red arrow points to the "BORROWERS" tab.

Reserve/Lock a Loan

- ❖ **Property Info – City** – ensure that the correct city/county combo is selected that matches the census tract code. Based on the city/county and census tract code entered, the Target / Non- Target field will populate.

MAIN MENU SUBMIT ADD ADDITIONAL SAVE INFO CONFIRMATION FORMS

RESERVE LOAN - DETAIL

Lender: #1Lender - 231-01

LOAN INFO ORIGINATION **PROPERTY INFO** BORROWERS INCOMES FINANCE OTHER

ZIP CODE: 73116

ADDRESS: 100 NW 63RD STREET

CITY: OKLAHOMA CITY - OKLAHOMA COUNTY

COUNTY: OKLAHOMA COUNTY

STATE: OK

CENSUS TRACT: 2000.00

LEGAL DESCRIPTION:

MOBILE HOME PARK:

VALUE AMOUNT: \$0.00

BUILDING TYPE: Detached

NUMBER OF BEDROOMS:

NUMBER OF UNITS: 1

TITLE TO BE HELD BY:

TITLE HELD IN MANNER:

CITY MSA:

COUNTY FIPS: 109

STATE FIPS:

TARGET / NON TARGET: Non Target

PARCEL NUMBER (APN):

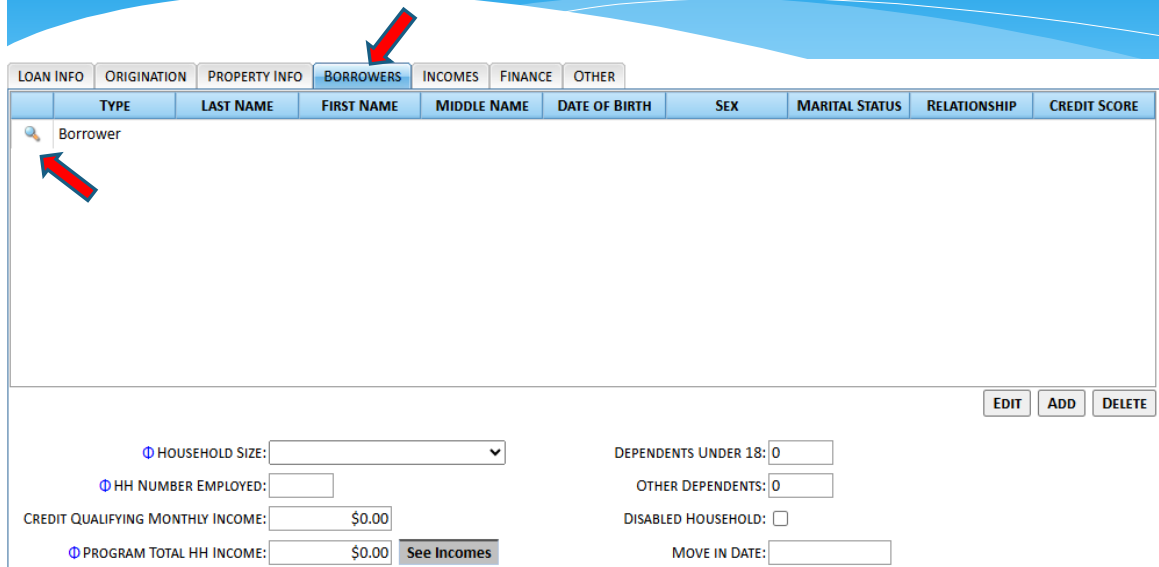
LEAD PAINT INSPECTION REQUIRED:

VALUATION METHOD:

YEAR BUILT: 199

CATEGORY: Existing

Reserve/Lock a Loan



LOAN INFO ORIGINATION PROPERTY INFO **BORROWERS** INCOMES FINANCE OTHER

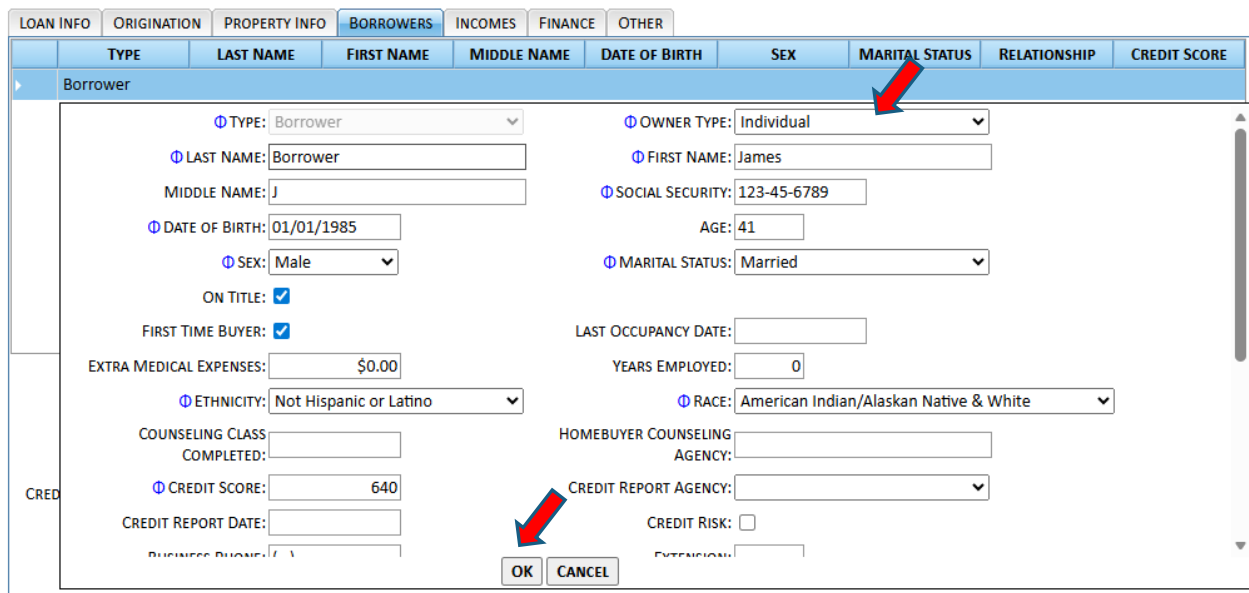
TYPE	LAST NAME	FIRST NAME	MIDDLE NAME	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE
Borrower								

EDIT ADD DELETE

HOUSEHOLD SIZE: DEPENDENTS UNDER 18:
HH NUMBER EMPLOYED: OTHER DEPENDENTS:
CREDIT QUALIFYING MONTHLY INCOME: \$0.00 DISABLED HOUSEHOLD:
PROGRAM TOTAL HH INCOME: \$0.00 [See Incomes](#) MOVE IN DATE:

❖ **Borrowers** – click on magnifying glass next to the word “Borrower” and the screen at the bottom will appear.

- ❖ Do NOT change the Owner Type from Individual.
- ❖ Name should be how they will hold title, URLA L2. Title Information.
- ❖ Once completed click OK.



LOAN INFO ORIGINATION PROPERTY INFO **BORROWERS** INCOMES FINANCE OTHER

TYPE	LAST NAME	FIRST NAME	MIDDLE NAME	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE
Borrower								

TYPE: Borrower OWNER TYPE: Individual
LAST NAME: Borrower FIRST NAME: James
MIDDLE NAME: J SOCIAL SECURITY: 123-45-6789
DATE OF BIRTH: 01/01/1985 AGE: 41
SEX: Male MARITAL STATUS: Married
ON TITLE:
FIRST TIME BUYER:
EXTRA MEDICAL EXPENSES: \$0.00 LAST OCCUPANCY DATE:
ETHNICITY: Not Hispanic or Latino YEARS EMPLOYED: 0
RACE: American Indian/Alaskan Native & White
COUNSELING CLASS COMPLETED: HOMEBUYER COUNSELING AGENCY:
CREDIT SCORE: 640 CREDIT REPORT AGENCY:
CREDIT REPORT DATE: CREDIT RISK:
BUSINESS OWNER: EXTENSION:

OK CANCEL

Reserve/Lock a Loan

- ❖ **Borrowers** – if there are additional borrowers, click on Add button on the bottom, right & complete all pertinent co-borrower information.
- ❖ **Co-borrowers** – **MUST** have the spouse entered at the time of reservation if the spouse is on your loan.
- ❖ **Do not change Type from Co-borrower or Owner Type from Individual.**
- ❖ **Once complete, click OK.**

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	INCOMES	FINANCE	OTHER		
TYPE	LAST NAME	FIRST NAME	MIDDLE NAME	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE
Borrower	Borrower	James	J	1/1/1985	Male	Married		640

! HOUSEHOLD SIZE:

! HH NUMBER EMPLOYED:

CREDIT QUALIFYING MONTHLY INCOME: \$0.00

! PROGRAM TOTAL HH INCOME: \$0.00

DEPENDENTS UNDER 18:

OTHER DEPENDENTS:

DISABLED HOUSEHOLD:

MOVE IN DATE:

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	INCOMES	FINANCE	OTHER		
TYPE	LAST NAME	FIRST NAME	MIDDLE NAME	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE
Borrower	Borrower	James	J	1/1/1985	Male	Married		640
Co-Borrower								

TYPE: Co-Borrower

OWNER TYPE: Individual

LAST NAME: Brrrower

FIRST NAME: Jill

MIDDLE NAME: J

SOCIAL SECURITY: 987-65-4321

DATE OF BIRTH: 01/01/1985

AGE: 41

SEX: Female

MARITAL STATUS: Married

ON TITLE:

RELATIONSHIP: Spouse

FIRST TIME BUYER:

LAST OCCUPANCY DATE:

EXTRA MEDICAL EXPENSES: \$0.00

YEARS EMPLOYED: 0

ETHNICITY: Not Hispanic or Latino

RACE: Black/African American & White

COUNSELING CLASS COMPLETED:

HOMEBUYER COUNSELING AGENCY:

CREDIT SCORE: 640

CREDIT REPORT AGENCY:

CREDIT REPORT DATE:

CREDIT RISK:

- ❖ **Relationship** – This is not a required field, however; OHFA does need to know the relationship of a co-borrower to the borrower.

Reserve/Lock a Loan

- ❖ **Borrowers** – the bottom of the Borrowers screen must be completed with the household information; when complete you will click on the See Incomes button

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	INCOMES	FINANCE	OTHER			
	TYPE	LAST NAME	FIRST NAME	MIDDLE NAME	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE
	Borrower	Borrower	James	J	1/1/1985	Male	Married		640
	Co-Borrower	Borrower	Jill	J	1/1/1985	Female	Married	Spouse	640

HOUSEHOLD SIZE: 3 - Three persons
HH NUMBER EMPLOYED: 2
CREDIT QUALIFYING MONTHLY INCOME: \$0.00
PROGRAM TOTAL HH INCOME: \$0.00

DEPENDENTS UNDER 18: 1
OTHER DEPENDENTS: 0
DISABLED HOUSEHOLD:
MOVE IN DATE:

- ❖ **NOTE:** – the number of persons employed, and dependents (under 18 & other) should match the total number of persons in the Household Size field

Reserve/Lock a Loan

- ❖ **Income** – once on the income screen, click add at the bottom, right and a pop up will appear where you will select the borrower &/or co-borrower and complete their information. Complete the same process for all borrowers that have income.

The screenshot shows the 'RESERVE LOAN - DETAIL' application. The 'INCOMES' tab is selected. A table with columns 'BORROWER', 'INCOME TYPE', 'FREQUENCY', 'PERIODIC AMOUNT', and 'ANNUAL AMOUNT' is visible. A red arrow points to the 'ADD' button at the bottom right of the table. A pop-up form is open, containing fields for 'BORROWER', 'INCOME TYPE', 'ANNUAL AMOUNT', 'FREQUENCY RATE', and 'PERIODIC AMOUNT'. A red arrow points to the 'BORROWER' dropdown menu in the pop-up.

The screenshot shows the 'INCOMES' tab with a completed entry. The table has columns 'BORROWER', 'INCOME TYPE', 'FREQUENCY', 'PERIODIC AMOUNT', and 'ANNUAL AMOUNT'. A red arrow points to the 'ADD' button at the bottom right of the table. A pop-up form is open, showing the following details:

- BORROWER:** Borrower, James
- INCOME TYPE:** Household Income
- ANNUAL AMOUNT:** \$40,800.00
- FREQUENCY RATE:** 12
- PERIODIC AMOUNT:** \$3,400.00

Red arrows point to the 'BORROWER', 'INCOME TYPE', 'FREQUENCY RATE', and 'PERIODIC AMOUNT' fields in the pop-up form. Below the pop-up form, the text reads: "Always choose Household Income as the Income Type; 12 as Frequency Rate and enter the monthly gross income in the Periodic Amount; then click OK".

GOLD LOAN SPOUSE INCOME:

If you have a married couple and only one of them is on the loan, you **MUST** count the spouse's income by calculating it & adding it to the monthly entry for the borrower's income to calculate total household income. You will **NOT** add a non-borrowing spouse to the reservation/lock.

Reserve/Lock a Loan

- ❖ **Other** – the last tab you must complete is the Other tab. You must answer if the property being purchased is Rural or not. The definition of rural comes from the USDA-RD designation by using their website at: [Eligibility](#), clicking on Single Family Housing Guaranteed, click Accept, type in the property address and click GO!. Your property will show up on the map and say if it is or is not rural. Make the correct choice on the OTHER tab in the reservation.

The screenshot displays the 'Reserve/Lock a Loan' interface. At the top, there are several tabs for loan types: 'Single Family Housing Guaranteed', 'Single Family Housing Direct', 'Multi-Family Housing', 'Rural Business', 'OneRD Guarantee Loan', and 'Water and Environmental Guaranteed (Part of the OneRD Guarantee Loan Initiative)'. Below these are more specific tabs: 'Water and Environmental Direct', 'Community Facilities Guaranteed (Part of the OneRD Guarantee Loan Initiative)', 'Property Eligibility', 'Previous Eligibility Areas', 'Income Eligibility', 'Income Limits', and 'Loan Basics'. A search bar contains the address '100 NW 63rd Street, Oklahoma City, OK 73116' and a 'GO!' button. Below the search bar is a map of Oklahoma City. A red arrow points to the search bar, and another red arrow points to the 'GO!' button. A third red arrow points to a tooltip on the map that reads: '100 NW 63rd St Oklahoma City Oklahoma County OK 73116 This address is not located in an eligible area.' At the bottom, there is a navigation bar with tabs: 'LOAN INFO', 'ORIGINATION', 'PROPERTY INFO', 'BORROWERS', 'INCOMES', 'FINANCE', 'OTHER', and 'ERRORS'. A red arrow points to the 'OTHER' tab. Below the navigation bar, there is a form with a 'SELLER NAME' input field and a 'RURAL AREA' dropdown menu. The dropdown menu is currently set to 'No' and has a red arrow pointing to it.

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing Rural Business OneRD Guarantee Loan Water and Environmental Guaranteed (Part of the OneRD Guarantee Loan Initiative)

Water and Environmental Direct Community Facilities Guaranteed (Part of the OneRD Guarantee Loan Initiative)

Property Eligibility Previous Eligibility Areas Income Eligibility Income Limits Loan Basics

100 NW 63rd Street, Oklahoma City, OK 73116 GO!

Reserve/Lock a Loan

100 NW 63rd St Oklahoma City Oklahoma County OK 73116
This address is not located in an eligible area.

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS INCOMES FINANCE OTHER ERRORS

SELLER NAME

RURAL AREA No

Reserve/Lock a Loan

- ❖ After the OTHER tab are complete you are ready to submit the loan.
- ❖ If the submission is not successful, check the “Errors” tab and make any corrections as noted; then click “Submit” again until you receive a blue screen stating the loan was successfully added.
- ❖ If the submission is successful, you will be able to click on the “Forms” button at the top & print your Loan/Lock Confirmation for the **GOLD or DREAM product; and the **Lender Review Certification for the GOLD product. Return to Main Menu.

The screenshot shows the loan reservation/lock interface. At the top, there is a navigation bar with buttons: MAIN MENU, SUBMIT, ADD ADDITIONAL, SAVE INFO, CONFIRMATION, and FORMS. The current loan details are: Borrower: BORROWER, JAMES; Lender: #iLender - 1299-03; Date: 15/2026. The 'ERRORS' tab is selected, showing a Validation Summary with the following items:

- Loan Info: Estimated Closing Date is required.
- Loan Info: Loan Amount is required.
- Loan Info: Purchase Price is required.
- Property Info: ZIP Code is required.
- Property Info: Address is required.
- Property Info: City is required.
- Property Info: County is required.
- Property Info: State is required.
- Property Info: Target / Non Target is required.
- Property Info: Building Type is required.
- Property Info: Year Built is required.
- Property Info: Category is required.
- Borrowers: Household Size is required.
- Borrowers: HH Number Employed is required.
- Borrowers: Program Total HH Income is required.
- Optional Tables: Rural Area is required.

Below the errors, there is a 'GENERATE FORM' button. The 'FORMS' section shows a table of generated forms:

LOAN NUMBER	FORM
3090414	GOLD Lender Review Certification 2018
3090414	Loan Confirmation Report - SF2019

At the bottom, there is a 'Message Summary' section with the following items:

- The loan was added successfully.
- The current loan's stage is Reservation.
- You can use the [Confirmation Report] toolbar button any time to create a report to print.

Below the message summary, there is a table of loan information:

TYPE	LAST NAME	FIRST NAME	MIDDLE NAME	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE
Borrower	BORROWER	JAMES	J	1/1/1985	Male	Married		640
Co-Borrower	BORROWER	JILL	J	1/1/1985	Female	Married	Spouse	640

Below the table, there are buttons for EDIT, ADD, and DELETE. At the bottom, there are input fields for HOUSEHOLD SIZE (3 - Three persons), HH NUMBER EMPLOYED (3), CREDIT QUALIFYING MONTHLY INCOME (\$0.00), PROGRAM TOTAL HH INCOME (\$81,600.00), DEPENDENTS UNDER 18 (1), OTHER DEPENDENTS (0), DISABLED HOUSEHOLD (checkbox), and MOVE IN DATE.

- ❖ You have just completed your first or 100th loan reservation/lock. Once your loan is underwritten by your underwriter, you need to gather documents so you can upload the “REVIEW” file to the loan in the lender portal for OHFA to review your loan for approval.

Upload Loan Documents

Program: GOLD 2021/2022

- ❖ Log into the lender portal. Once on the main menu, click on Edit/Update Loan. Type in the OHFA loan number or Borrower last name and click on Search Loans Button, this will open the loan. Now you have a new tab called ATTACHMENTS. Click on the attachments folder.

MANAGEMENT

- AVAILABLE PROGRAMS AND FUNDS
- RESERVE LOAN
- EDIT/UPDATE LOAN
- CERTIFICATION/PRE-APPROVAL
- LOAN FORMS
- MY PIPELINE
- LOANS WITH DEFICIENCIES

REPORTS

- DEMOGRAPHIC ANALYSIS
- LOAN LISTING
- LOAN CONFIRMATION
- EXCEPTIONS/DEFICIENCIES

UTILITIES

- DATA VIEW & DOWNLOAD TOOL
- PROGRAM GUIDELINES

LENDER GUIDE

GENERAL

- HELP
- HOME
- LOG OFF

MAIN MENU **CLEAR** **SEARCH LOANS** **ADVANCED SEARCH**

EDIT/UPDATE LOAN - QUICK SEARCH CRITERIA

LOAN NUMBER: LAST NAME:
LENDER LOAN NUMBER: FIRST NAME:

LOAN INFO **ORIGINATION** **PROPERTY INFO** **BORROWERS** **INCOMES** **FINANCE** **TIMELINE** **ATTACHMENTS** **OTHER**

LOAN NUMBER: 3311634 ALLOTMENT/ALLOCATION: GOLD GOVT 2016-2018 (2) GOLD GOVT - 2025/2026
LENDER LOAN NUMBER: 2109001234 APPROVED/WORKING STAGES: Reservation File Received
LENDER CASE NUMBER: 422-3452000-703 STATUS: Current
RESERVATION DATE: 02/05/2026 ESTIMATED CLOSING DATE: 12/12/2026
INITIATIVE: LOAN AMOUNT: \$147,283.00
INTEREST RATE: 5.3750% GOLD
AMORTIZATION: Fixed Rate TERM IN MONTHS: 360
ASSISTANCE PERCENT: 3.5000% ASSISTANCE AMOUNT: \$5,154.90
P&I: \$824.74 PURCHASE PRICE: \$150.00
REHAB COST: \$0.00
LOAN TYPE: FHA ADDITIONAL ACQUISITION COST: \$0.00
PRODUCT TYPE: ACQUISITION PRICE: \$150.00

MERS

ORIGINAL ID: LOAN SEQUENCE NUMBER:
CHECK DIGITS: MOM DOCUMENT:

Upload Loan Documents

- ❖ Once on the Attachments Tab in the loan, Enter the Description of the document as such: Initial Review package – label it REVIEW (in all caps), Conditions package – label it CONDITIONS (in all caps), Closing package – label it CLOSING (in all caps).
- ❖ Navigate to the file you saved on your computer with all the review, conditions or closing documents in one PDF formatted attachment (black & white only or it will be too large to upload, by clicking the Browse button. When you find the file, double click it to load it into the Selected Document field. Once you have a document name in that field your Clear and Upload buttons under that field will darken up.
- ❖ Click Upload.

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS INCOMES FINANCE TIMELINE ATTACHMENTS OTHER

UPLOAD DOCUMENT

DESCRIPTION:

SELECTED DOCUMENT: Browse...

Clear Upload

Grayed out →

DOCUMENTS

ACTION	DOCUMENT DESCRIPTION	SELECTED DOCUMENT
No data to display		

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS INCOMES FINANCE TIMELINE ATTACHMENTS OTHER

UPLOAD DOCUMENT

DESCRIPTION: REVIEW

SELECTED DOCUMENT: Instrumentality of Government Letter DRAFT.docx Browse...

Clear Upload

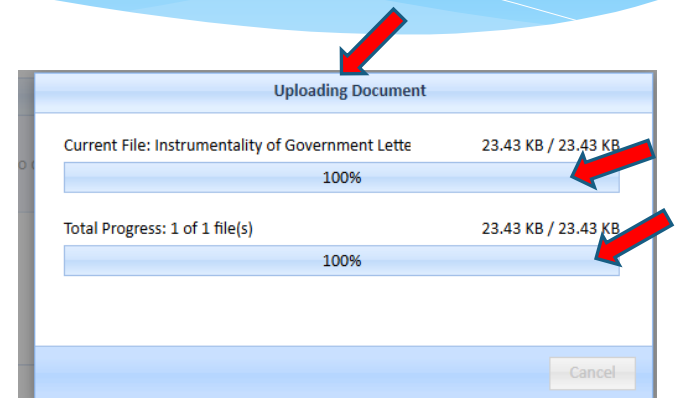
Darkened up →

DOCUMENTS

ACTION	DOCUMENT DESCRIPTION	SELECTED DOCUMENT
No data to display		

Upload Loan Documents

- ❖ You will see the Uploading Document box and two bars will show, they will run green across them until both are showing 100%.



LOAN INFO | ORIGINATION | PROPERTY INFO | BORROWERS | INCOMES | FINANCE | TIMELINE | ATTACHMENTS | OTHER

UPLOAD DOCUMENT

DESCRIPTION:

SELECTED DOCUMENT:

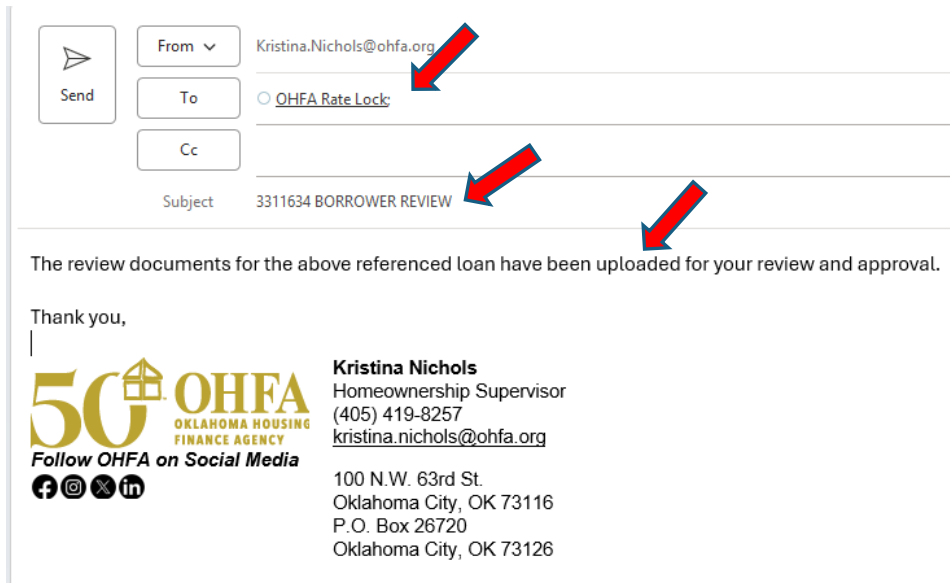
DOCUMENTS

ACTION	DOCUMENT DESCRIPTION	SELECTED DOCUMENT
Download	REVIEW	Instrumentality of Government Letter DRAFT.docx

- ❖ Once the document is 100% uploaded to the loan, you will see the loan show up in the Documents box under the description/selected document/upload portion of the screen. This indicates that the upload is completed.

Upload Loan Documents

- ❖ OHFA does not know that anything has been uploaded. You are required to notify OHFA that your Review, Conditions or Closing docs have been uploaded and are ready for OHFA's review.
- ❖ You MUST reference the subject line as such:
 - OHFA loan #
 - Borrowers last name (in caps)
 - REVIEW, CONDITIONS, CLOSING (in caps for whichever situation you are uploading).
- ❖ If you do not send an email notification to OHFA your loan will not be put in line for review.



The screenshot shows an email composition form. The 'From' field contains 'Kristina.Nichols@ohfa.org'. The 'To' field contains 'OHFA Rate Lock'. The 'Subject' field contains '3311634 BORROWER REVIEW'. Three red arrows point to these fields. Below the form, the text reads: 'The review documents for the above referenced loan have been uploaded for your review and approval.' Below this is a signature block for Kristina Nichols, Homeownership Supervisor, with contact information and the OHFA logo.

- ❖ If there are any changes to a loan during the reservation, review, conditions or just prior to closing, you MUST get re-approval from OHFA prior to closing the loan.
- ❖ You must email ohfaratelock@ohfa.org in the same subject line manner letting us know of the changes, update the review documents for all changes and follow the upload and notification process again.

Loan Review & Conditions

GOLD REVIEW & CONDITIONS

- ❖ OHFA Documents & Order:
 - OHFA Loan Confirmation
 - OHFA Lender's Review Certification
 - Loan Transmittal or 1008
 - Uniform Residential Loan Application – Signed Initial & the most Correct Purchase Contract & all Addendums
 - Loan Estimate
 - OHFA Partial Exemption Disclosure
 - OHFA Residence History Form – three years (36 months) rental history (properties purchased in non- targeted areas only)
- ❖ Upload the following loan documents to the loan via the lender portal. Then email notification that the upload has been made to ohfaratelock@ohfa.org for OHFA's review. Label the subject line of your notification email with the OHFA Loan number & borrowers Last Name and the word "REVIEW" (initial sub) or "CONDITIONS" (clear deficiencies)

DREAM REVIEW & CONDITIONS

- ❖ OHFA Documents & Order:
 - OHFA Loan Confirmation
 - Loan Transmittal or 1008
 - Uniform Residential Loan Application
 - Purchase Contract & all Addendums
 - Loan Estimate
 - OHFA Partial Exemption Disclosure
 - Letter of explanation – if omitting the spouse on the loan
- ❖ Upload the following loan documents to the loan via the lender portal. Then email notification that the upload has been made to ohfaratelock@ohfa.org for OHFA's review. Label the subject line of your notification email with the OHFA Loan number & borrowers Last Name and the word "REVIEW" (initial sub) or "CONDITIONS" (clear deficiencies)

Loan Approval

GOLD APPROVAL

- ❖ OHFA issues Approval/Award Letter
- ❖ OHFA issues Notice of Silent Second Down Payment &/or Closing Cost Assistance Letter
- ❖ OHFA issues Mortgagor's Closing Certification
- ❖ OHFA issues MRB (Mortgage Revenue Bond) Disclosure

DREAM APPROVAL

- ❖ OHFA issues Approval/Award Letter
- ❖ OHFA issues Notice of Silent Second Down Payment &/or Closing Cost Assistance Letter
- ❖ OHFA issues Mortgagor's Certification & Income Statement

GOLD and DREAM

- ❖ All documents are sent via email to lender of record

Loan Closing

GOLD CLOSING

- ❖ Additional OHFA closing documents on web to be completed by lender:
 - OHFA Tax Exempt Financing Rider (filed with the first mortgage)
 - Potential Recapture Tax
 - Mortgagor Affidavit Part 5
 - Partial Exemption Disclosure
 - Subordinate Mortgage
 - Promissory Note
 - Closing Future Contact Form
- ❖ Lender funds OHFA DPA along with First Mortgage Loan
- ❖ OHFA Silent Second Down Payment Assistance Letter gets executed at closing by borrower(s)
- ❖ Mortgagor's Closing Certification gets executed at closing by borrower(s)
- ❖ MRB Disclosure is given to customer for their records

DREAM CLOSING

- ❖ Additional OHFA closing documents on web to be completed by lender:
 - Partial Exemption Disclosure
 - Subordinate Mortgage
 - Promissory Note
 - Closing Future Contact Form
- ❖ Lender funds OHFA DPA along with First Mortgage Loan
- ❖ OHFA Silent Second Down Payment Assistance Letter gets executed at closing by borrower(s)
- ❖ Mortgagor's Certification & Income Statement is given to customer for their records

GOLD & DREAM Closing Docs

- ❖ The additional closing documents can be found at www.ohfa.org/Lender-and-Realtors/Lenders, Scroll to the Program Guidance section and click on the plus sign (+) at the Gold Required Documentation box and scroll to the Closing Documents heading for a complete listing and explanation of what needs to be completed and what needs to be submitted.
- ❖ These documents are fillable & printable from our website – ALL fillable fields are required to be completed
- ❖ The **Partial Exemption Disclosure** = complete the Borrower(s) name(s), property address with city, state & zip, written 2nd lien DPA amount, numeric 2nd lien DPA amount, numeric 2nd lien DPA amount again in the Amount Financed box, either the Borrower or Lender paid closing costs (only the recording cost of the 2nd lien permitted and tax cert fee), mark an X at Yes or No if said closing costs are equal to or less than 1% of the 2nd Lien DPA (loan) amount, borrower(s) signature(s) and date(s).
- ❖ The **Subordinate Mortgage** = complete the month, day & year, borrower(s) name(s), written 2nd lien DPA amount, numeric 2nd lien DPA amount, mortgage maturity month, day & year, lenders complete name, property legal description, property address including city, state & zip, printed borrower(s) name(s), notary county, date, borrower(s) name(s), notary commission expiration, obtain notary signature and seal. The **Subordinate Mortgage** MUST be recorded after the First Mortgage (first mortgage with tax-exempt financing rider then the subordinate mortgage)
- ❖ The **Promissory Note** = Borrower(s) name(s), numeric 2nd lien DPA amount, written 2nd lien DPA amount, first mortgage date, maturity date, mortgage date, property address including city, state & zip & borrower(s) printed name(s).

GOLD Closing Docs

- ❖ The **Mortgagor Affidavit and Certification Part 5 – Reaffirmation of Mortgagor** = complete the Program name, County of _____, and use the closing date for the “executed” date in the body of the affidavit and have executed by the borrower at closing
- ❖ The **Tax-Exempt Financing Rider** is to be completed with the Program name, OHFA Loan Number, Note Date, the Lender’s name, and the subject property address; and must be recorded with the First Mortgage
- ❖ The top portion of the **Notice of Potential Recapture Tax – Part II** must be completed by the Lender – DO NOT send this document to closing blank

Exhibit M
NOTICE OF POTENTIAL RECAPTURE TAX

PART II (To be Completed Upon Loan Closing)

Name of Mortgagor(s): 1

Full Address of Residence: 2

City: 2 County: 2

Loan Closing Date: 3 Initial Principal Amount: 4

Residence is located in (check one and provide information requested)

<input type="checkbox"/> Non-Targeted Area County Median Income: \$ <u>6</u>	<input checked="" type="checkbox"/> Targeted Area Program Income Limit for: 1 or 2 Person Household: \$ <u>7</u> 3 or More Person Household: \$ <u>7</u>
---------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------

Maximum Recapture Tax: The maximum tax that you may be required to pay as an addition to your federal income tax is \$ _____. This amount is 6.25% of the highest principal amount of your mortgage loan and is your federally subsidized amount with respect to the loan.

Actual Recapture Tax: The actual recapture tax, if any, can only be determined when you sell your home. It is the lesser of (1) 50% of your gain on the sale of your home, regardless of whether you have to include that gain in your income for federal income tax purposes, or (2) your recapture amount determined by multiplying the following three numbers:

(a) \$ _____ Maximum recapture tax indicated in the paragraph above
 (b) x _____ Holding period percentage (See Worksheet Step 2, below)
 (c) x _____ Income percentage (See Worksheet Step 6, below)

The recapture tax cannot be more than 50% of gain.
 If there is no gain, there is no tax.

- 1 Mortgagor Name(s) should match Loan Documents and OHFA Loan Confirmation
- 2 Address, City and County should match Loan Documents and OHFA Loan Confirmation
- 3 Loan Closing Date should be “actual” closing date
- 4 Initial Principal Amount should match the Note amount
- 5 Designate if property is in a Non-Targeted or Targeted area
- 6 County Median Income should be taken from Exhibit H-1A or Exhibit H-1F
- 7 Income Limits should be taken from either Exhibit H-1A for Government Loans or Exhibit H-1F for Conventional Loans

Post Closing

GOLD POST CLOSING

DREAM POST CLOSING

- ❖ Within 5 days of closing, upload the following loan documents to the loan via the lender portal. Then email notification that the upload has been made to ohfaratelock@ohfa.org for OHFA's review. Label the subject line of your notification email with the OHFA Loan number & borrowers Last Name and the word "CLOSING"
 - ❖ Copy of the executed Closing Disclosure
 - ❖ Copy of executed OHFA Silent Second Down Payment Assistance Letter
 - ❖ Copy of executed Mortgagor's Closing Certification
 - ❖ Copy of executed OHFA Partial Exemption Disclosure
 - ❖ Copy of executed OHFA Subordinate Mortgage
 - ❖ Copy of executed OHFA Promissory Note
- ❖ Within 5 days of closing, upload the following loan documents to the loan via the lender portal. Then email notification that the upload has been made to ohfaratelock@ohfa.org for OHFA review. Label the subject line of your notification email with the OHFA Loan number & borrowers Last Name and the word "CLOSING"
 - ❖ Copy of the executed Closing Disclosure
 - ❖ Copy of executed OHFA Silent Second Down Payment Assistance Letter
 - ❖ Copy of executed OHFA Partial Exemption Disclosure
 - ❖ Copy of executed OHFA Subordinate Mortgage
 - ❖ Copy of executed OHFA Promissory Note

Contact Us

Website: www.ohfa.org/Lenders-and-Realtors/Lenders



- Upload Review Files (2 weeks/10 business days prior to closing or earlier & allow 5 business days for initial review)
- Upload Conditions/Deficiencies (conditions are reviewed within 24 hours)
- Upload Closing files within 5 business days of loan closing



Upload Notification Emails go to: ohfaratelock@ohfa.org



SINGLE FAMILY TEAM

Questions – 405.419.8207

1-800-256-1489 x8207

Thank You

We look forward to assisting you and your customers with our products. Please do not hesitate to contact OHFA for any of your concerns or questions.

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VALENTHIA DOOLIN

Director, Homeownership Programs

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Holley Mangham, OHFA Communications Manager
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