



# REI DOWN PAYMENT ASSISTANCE



[www.reidownpayment.org](http://www.reidownpayment.org)

<p>DESCRIPTION</p>	<ul style="list-style-type: none"> <li>The REI Gift100 Conventional Loan Program provides first mortgage financing and down payment/closing cost assistance to eligible mortgagors. The down payment/closing cost assistance is in the form of a gift to the borrower. The program is created to fulfill REI’s mission to provide housing opportunities to low income individuals and families. REI is a 501(c)3 Non-profit organization.</li> <li>This Program Summary is a complement to and not a substitute for First Mortgage Program guidelines.</li> <li><a href="#">Fannie Mae HFA Preferred</a> and <a href="#">Freddie Mac HFA Advantage</a> guidelines apply except as modified by this program summary for the purpose of this program only.</li> <li>REI is not QM/ATR exempt. <b>All loans must be QM loans.</b></li> </ul>				
<p>AVAILABLE MARKETS</p>	<p>Properties located within the State of Oklahoma</p>				
<p>ELIGIBLE LENDERS</p>	<p>Lenders must be approved by U.S. Bank to participate in the REI Down Payment Assistance Program. Interested lenders should contact U.S. Bank Help desk at 1-800-562-5165 Option 2 or <a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a>. You can also contact Dena Sherrill, Housing Program Manager, REI Oklahoma at 1-800-658-2823 or <a href="mailto:dsherrill@reiok.org">dsherrill@reiok.org</a> or Jeremy Layman, Senior Housing Program Specialist at <a href="mailto:jlayman@reiok.org">jlayman@reiok.org</a>.</p> <p style="text-align: center;"><b>***Third party Origination is not allowed.***</b></p>				
<p>MASTER SERVICER &amp; COMPLIANCE AGENT</p>	<table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: center; border: none;">Master Servicer</th> <th style="text-align: center; border: none;">Compliance Agent</th> </tr> </thead> <tbody> <tr> <td style="border: none; vertical-align: top;"> <p>U.S. Bank Home Mortgage MRBP Division 17500 Rockside Road Bedford, OH 44146-2099 (800)562-5165 Option 2</p> <p><a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a></p> <p><a href="#">US Bank Manual</a></p> </td> <td style="border: none; vertical-align: top;"> <p>Hilltop Securities, Inc. Attn: Sharon Gonzalez or Lori Wood 1201 N. Elm Street, Suite 3500 Dallas, TX 75270 (214)953-4122</p> <p><a href="mailto:Sharon.gonzalez@hilltopsecurities.com">Sharon.gonzalez@hilltopsecurities.com</a></p> <p><a href="mailto:Lori.wood@hilltopsecurities.com">Lori.wood@hilltopsecurities.com</a></p> <p><a href="mailto:htshousing@hilltopsecurities.com">htshousing@hilltopsecurities.com</a></p> </td> </tr> </tbody> </table>	Master Servicer	Compliance Agent	<p>U.S. Bank Home Mortgage MRBP Division 17500 Rockside Road Bedford, OH 44146-2099 (800)562-5165 Option 2</p> <p><a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a></p> <p><a href="#">US Bank Manual</a></p>	<p>Hilltop Securities, Inc. Attn: Sharon Gonzalez or Lori Wood 1201 N. Elm Street, Suite 3500 Dallas, TX 75270 (214)953-4122</p> <p><a href="mailto:Sharon.gonzalez@hilltopsecurities.com">Sharon.gonzalez@hilltopsecurities.com</a></p> <p><a href="mailto:Lori.wood@hilltopsecurities.com">Lori.wood@hilltopsecurities.com</a></p> <p><a href="mailto:htshousing@hilltopsecurities.com">htshousing@hilltopsecurities.com</a></p>
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<p>FIRST MORTGAGE PRODUCTS</p>	<p>Purchase money and rate and term refinances of primary residences only. No cash out refinances.</p> <table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left; border: none;"><u>Product</u></th> <th style="text-align: left; border: none;"><u>Amortization Terms</u></th> </tr> </thead> <tbody> <tr> <td style="border: none;"> <ul style="list-style-type: none"> <li><b>Fannie Mae</b> <ul style="list-style-type: none"> <li>◇ HFA Preferred Program up to 97% LTV</li> <li>◇ CLTV not to exceed 105%</li> </ul> </li> <li><b>Freddie Mac</b> <ul style="list-style-type: none"> <li>◇ HFA Advantage Program up to 97% LTV</li> <li>◇ CLTV not to exceed 105%</li> </ul> </li> </ul> </td> <td style="border: none; vertical-align: top;"> <p style="text-align: center;">30 years</p> <p style="text-align: center;">30 years</p> </td> </tr> </tbody> </table> <p>The CLTV Includes the combination of other repayable gifts, grants, community/affordable seconds, IDA’s, and employer assisted benefits. Please refer to <a href="#">Fannie Mae</a> or <a href="#">Freddie Mac</a> for the community/affordable seconds requirements.</p>	<u>Product</u>	<u>Amortization Terms</u>	<ul style="list-style-type: none"> <li><b>Fannie Mae</b> <ul style="list-style-type: none"> <li>◇ HFA Preferred Program up to 97% LTV</li> <li>◇ CLTV not to exceed 105%</li> </ul> </li> <li><b>Freddie Mac</b> <ul style="list-style-type: none"> <li>◇ HFA Advantage Program up to 97% LTV</li> <li>◇ CLTV not to exceed 105%</li> </ul> </li> </ul>	<p style="text-align: center;">30 years</p> <p style="text-align: center;">30 years</p>
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**REI Down Payment Assistance - REI Gift100 Program Term Sheet**

<p>FANNIE MAE LINKS</p>	<p><a href="#">Product Matrix</a>  <a href="https://www.fanniemae.com/content/fact_sheet/homeready-product-matrix.pdf">https://www.fanniemae.com/content/fact_sheet/homeready-product-matrix.pdf</a>  <a href="#">Eligibility Matrix</a>  <a href="https://www.fanniemae.com/content/eligibility_information/eligibility-matrix.pdf">https://www.fanniemae.com/content/eligibility_information/eligibility-matrix.pdf</a></p>
<p>FREDDIE MAC LINKS</p>	<p><a href="#">Program Information</a>  <a href="http://www.freddiemac.com/singlefamily/hfa.html">http://www.freddiemac.com/singlefamily/hfa.html</a></p>
<p>DOWN PAYMENT ASSISTANCE</p>	<ul style="list-style-type: none"> <li>• The down payment assistance is in the form of a gift and is based on the total first mortgage loan amount. <b>The REI Lender Portal will round to the nearest dollar.</b></li> <li>• 0% Assistance – lower rates, lower MI, and higher income caps</li> <li>• 3.5% Assistance</li> <li>• 4.0% Assistance</li> <li>• The funds may be used to fund up to 100% of the Borrower’s cash requirement to close, including the down payment, closing costs, pre-paid items, single or split MI fees and other related Mortgage Loan fees and expenses. No portion of the gift funds can be paid to the Borrower unless the Borrower is being reimbursed for his/her earnest money deposit and pre-paid expenses to the extent the minimum Borrower contribution has been satisfied. Under the rate/term refinance option, any funds above the amount needed to pay the Borrower’s loan related costs must be used to reduce the principal amount of the First Mortgage loan.</li> <li>• The lender must receive a compliance approval from the Compliance Agent, Hilltop Securities in order to be eligible for purchase by the Servicer.</li> <li>• REI will table fund the Gift Funds at closing</li> </ul>
<p>ADDITIONAL SUBSIDY – FREDDIE MAC LOANS</p>	<p><a href="#">Additional down payment assistance subsidies are available to very-low and low-income borrowers on Freddie Mac loans as follows:</a></p> <ul style="list-style-type: none"> <li>• <a href="#">For Very Low-Income Purchases (VLIP), less than 50% AMI, will receive an additional \$2,500 (Investor Feature Code H56 – please include this code on the 1008 Uniform Transmittal Summary)</a></li> <li>• <a href="#">For Low-Income Purchases (LIP), less than 80% AMI, will receive an additional \$1,500 (Investor Feature Code H55– please include this code on the 1008 Uniform Transmittal Summary)</a></li> </ul> <p><a href="#">Originating lenders will validate that the borrower meets the income definition (based on county AMI charts provided by Freddie Mac, attached as Income Limits for Additional Subsidy) and fund the subsidy for the borrower at closing. This should be listed as an additional DPA line item on the Closing Disclosure (labeled Additional REI Subsidy). The originating lender will then follow their normal process for delivering the loan to US Bank and include the appropriate Investor Feature Code (IFC) to indicate the affordable subsidy. US Bank will fund the loan as usual, and include reimbursement to the lender for the affordable subsidy.</a></p>
<p>LOAN PURPOSE/TRANSACTION TYPE</p>	<ul style="list-style-type: none"> <li>• Purchase or refinance (no cash out refinances) on Primary Owner-Occupied Residence</li> </ul>

**REI Down Payment Assistance - REI Gift100 Program Term Sheet**

<p>FIRST LOAN INTEREST RATES</p>	<p>REI will post First Mortgage interest rates by 9:00 a.m. CST daily. <b>(The Fannie Mae and Freddie Mac loans may have different rates and will be reflected on the daily rate sheet email.)</b> All loans must be delivered and purchased by U.S. Bank within 60 days of rate lock. One time extension can be purchased at the following rates:</p> <ul style="list-style-type: none"> <li>• 7 days is 0.06250%</li> <li>• 15 days is 0.12500%</li> <li>• 22 days is 0.18750%</li> <li>• 30 days is 0.2500%</li> </ul> <p>This information will be posted on the daily rate sheet. Rates can be subject to intra-day pricing changes.</p>
<p>PROPERTY TYPE</p>	<ul style="list-style-type: none"> <li>• 1-Unit primary residence including condos approved by US Bank Home Mortgage’s HFA Division</li> </ul>
<p>MANUFACTURED HOUSING <b>(FANNIE MAE HFA PREFERRED ONLY)</b></p>	<p><b>Eligible for Fannie Mae Loans registered on or after February 1, 2019.</b></p> <p>Must follow Fannie Mae HFA Preferred Manufactured Housing Guidelines and US Bank Manufactured Housing Guidelines as posted on <a href="#">US Bank Website</a></p> <p><b>Traditional Manufactured Housing</b></p> <ul style="list-style-type: none"> <li>• Multi-section only</li> <li>• Maximum LTV 95%</li> <li>• DU Approve/Eligible</li> <li>• Minimum Credit Score - 640</li> <li>• No Manual Underwrites</li> </ul> <p><b>Fannie Mae MH Advantage</b> – Must have MH Advantage sticker affixed to manufactured home. <a href="#">MH Advantage Information</a></p> <ul style="list-style-type: none"> <li>• Maximum LTV 97%</li> <li>• DU Approve/Eligible</li> <li>• Minimum Credit Score - 640</li> <li>• No Manual Underwrites</li> </ul>
<p>INCOME LIMITS</p>	<ul style="list-style-type: none"> <li>• The borrower’s qualifying income must not exceed Program Income Limits. Limits are listed in Exhibit A attached hereto. <b>No income limits in low-income census tracts - see appropriate agency for eligible census tracts.</b></li> <li>• <b>Freddie Mac HFA Advantage</b> Additional Subsidy Income Limits are attached hereto.</li> </ul> <p align="center"><b>Lenders will be responsible for ensuring that the income meets program guidelines.</b></p>
<p>BORROWER ELIGIBILITY</p>	<ul style="list-style-type: none"> <li>• Borrower does NOT have to be a First-Time Homebuyer (see additional information below.)</li> <li>• <b>Freddie Mac HFA Advantage:</b> Non-occupying co-signors or co-borrowers <b>ARE NOT</b> permitted.</li> <li>• <b>Freddie Mac HFA Advantage</b> –borrower(s) who intend to occupy the property may have an ownership interest in other property with a maximum of two financed properties, including the subject property</li> <li>• <b>Fannie Mae HFA Preferred:</b> Non-occupying co-signors or co-borrowers <b>ARE</b> permitted</li> <li>• <b>Fannie Mae HFA Preferred:</b> borrower(s) who intend to occupy the property may have an ownership interest in other property with a maximum of two financed properties, including the subject property. Financed properties owned by a non-occupant borrower do not have to be included.</li> </ul>

**REI Down Payment Assistance - REI Gift100 Program Term Sheet**

<p><b>UNDERWRITING/CREDIT SCORE FANNIE MAE</b></p>	<p><b>Fannie Mae HFA Preferred Loans</b> – must have a DU finding of approve/eligible and meet all other guidelines listed in this Program Summary. (HFA Preferred is available through DU using the “Additional Data Screen – then select HFA Preferred.)</p> <p>All borrowers <b>MUST</b> have a minimum Credit Score of 640 (see manual underwrite exception below)</p> <p><u>LTV– 95.01% - 97%</u></p> <p><b>No Manual Underwrites permitted</b></p> <p><u>LTV - =/&lt; 95%</u></p> <ul style="list-style-type: none"> <li>• <b>Manual Underwriting =&lt;95%:</b> Manual Underwrite – a loan can be manually underwritten at the lender’s discretion if there is an AUS finding of refer. Manual underwrite minimum credit score is <b>660</b> and maximum <b>DTI is 36%</b>. Minimum 2 months PITI reserves after closing (or per product guide if greater.) <b>Always refer to the most recent version of the Eligibility Matrix on the Fannie Mae website.</b></li> <li>• <b>Non-Traditional Credit =/&lt;95%:</b> If a Borrower has NO Credit Score, Alternative Credit can be used for manual underwriting of the loan application. Alternative credit manual underwriting maximum DTI is 36% with a Minimum 2 months PITI reserves after closing (or per product guide if greater.) <b>See link to FNMA Eligibility Matrix below for detailed LTV, Credit Score and reserve requirements.</b></li> </ul> <p align="center"><a href="https://www.fanniemae.com/content/eligibility_information/eligibility-matrix.pdf">https://www.fanniemae.com/content/eligibility_information/eligibility-matrix.pdf</a></p>
<p><b>UNDERWRITING/CREDIT SCORE FREDDIE MAC</b></p>	<p><b>Freddie Mac HFA Advantage Loans</b> – must be Accept/Eligible. The Risk Class will be an Accept and the Purchase Eligibility will be Eligible. The Feedback Message will state that “The loan submitted as a Home Possible Advantage for HFA (HFA Advantage) mortgage, must be delivered by the HFA or its Master Servicer under the required Negotiated Commitment for HFA Advantage mortgages. The seller must ensure all HFA Program and income eligibility requirements are met.” (Offering Identifier: 251 Home Possible Advantage for HFA’s must be chosen.)</p> <p>All borrowers <b>MUST</b> have a minimum Credit Score of 640 (see manual underwrite exception below)</p> <p><u>LTV– 95.01% - 97%</u></p> <p><b>No Manual Underwrites permitted</b></p> <p><u>LTV– =/&lt; 95%</u></p> <p><b>Manual Underwriting:</b> At least one borrower must have a usable Credit Score and an Indicator Score must be established and must meet the required limits. An HFA Advantage Mortgage where none of the borrowers have a usable Credit Score is not eligible. Maximum debt-payment to income ratio (DTI) is 36% with minimum reserves of 2 months PITIA.</p>
<p><b>DEBT RATIO</b></p>	<p><b>Fannie HFA Preferred 50% DTI – NO Exceptions</b></p> <p><b>Freddie Mac HFA Advantage maximum DTI will be determined by AUS Loan Product Advisor.</b></p> <p><b>See paragraph above for details of alterative credit/manual underwriting DTI for loans =/&lt;95% LTV.</b></p>
<p><b>SELLER CONTRIBUTIONS</b></p>	<p>3% Maximum for CLTV greater than 90%</p> <p>6% Maximum for CLTV less than or equal to 90%</p> <ul style="list-style-type: none"> <li>• May be used for closing costs and/or single or split MI premiums.</li> </ul>

**REI Down Payment Assistance - REI Gift100 Program Term Sheet**

<p><b>HOMEBUYER EDUCATION</b></p>	<p>Required if all borrowers are first-time home buyers, at least one borrower must complete pre-purchase home buyer education and counseling. The online course listed below is an acceptable course as is an on-line MI company, and/or an OHEA Certified or HUD certified counselors.</p> <ul style="list-style-type: none"> <li>REI has been approved to provide Homebuyer Education through E-Home America, please click on the following link to take the online course. The cost is \$99.00.</li> </ul> <p align="center"><a href="http://www.ehomeamerica.org/reiok">www.ehomeamerica.org/reiok</a></p>																		
<p><b>Mortgage Insurers</b></p>	<p><b>The following MI Companies are approved: Arch, Essent, Genworth, MGIC, and Radian.</b></p> <p>MI rates, pricing, and guidelines may differ among the participating Mortgage Insurers and are subject to change. Lenders should consult the current Housing Finance Agency MI guidelines at each MI company to determine the terms and conditions by which such loans will be insured. <b>These Program Guidelines do not supersede, nor are they a substitute for, the guidelines in place with each Mortgage Insurer at the time the loan is underwritten.</b></p>																		
<p><b>Mortgage Insurance/Coverage Amount</b></p>	<p>18% for LTVs &gt;95% and &lt;= 97%          16% for LTVs &gt;90% and &lt;= 95%          12% for LTVs &gt;85% and &lt;=90%          6% for LTVs &gt;80% and &lt;= 85%</p> <p><b>Payment Options All LTV's:</b></p> <ul style="list-style-type: none"> <li>Borrower Paid – monthly with annual renewal</li> <li>Split Premium</li> <li>Single Premium</li> </ul> <p align="center"><b>****Base loan plus financed MI cannot exceed 97% with either product.****</b></p>																		
<p><b>MI Activation</b></p>	<p>Lender is responsible for activating any MI policy and remitting any MI payments due to the Mortgage Insurer prior to the sale of the loan to US Bank. The Lender is also responsible for transferring the MI policy to US Bank after the loan sale.</p>																		
<p><b>PRICING</b></p>	<p>In addition to the standard fees normally charged to the borrower (i.e. Appraisal Fee, Credit Report Fee, Flood Certification, Freight, Underwriting, Document Preparation, etc.) the following fees may also be included. If this list includes a standard fee, the amount listed below should be used. Standard fees should be itemized separately on the HUD-1.</p> <p align="center"><b>****No loan level price adjustments (LLP) and no adverse market delivery fee.****</b></p> <table border="1" data-bbox="440 1308 1523 1749"> <thead> <tr> <th><u>Type</u></th> <th><u>Amount</u></th> <th><u>Service Provider</u></th> </tr> </thead> <tbody> <tr> <td>Loan Origination Fee - First Mortgage</td> <td>Usual and customary</td> <td>Lender</td> </tr> <tr> <td>SRP – First Mortgage</td> <td>2.5%</td> <td>Lender</td> </tr> <tr> <td>Delivery Fee – First Mortgage</td> <td>\$400.00</td> <td>U.S. Bank</td> </tr> <tr> <td>Tax Service Fee – First Mortgage</td> <td>\$80.00</td> <td>U.S. Bank</td> </tr> <tr> <td>Code Compliance Fee – First Mortgage</td> <td>\$185.00 – Paid at closing</td> <td>Hilltop Securities Attn: Sharon Gonzales 1201 Elm Street, Suite 3500 Dallas, TX 75270</td> </tr> </tbody> </table>	<u>Type</u>	<u>Amount</u>	<u>Service Provider</u>	Loan Origination Fee - First Mortgage	Usual and customary	Lender	SRP – First Mortgage	2.5%	Lender	Delivery Fee – First Mortgage	\$400.00	U.S. Bank	Tax Service Fee – First Mortgage	\$80.00	U.S. Bank	Code Compliance Fee – First Mortgage	\$185.00 – Paid at closing	Hilltop Securities Attn: Sharon Gonzales 1201 Elm Street, Suite 3500 Dallas, TX 75270
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<p><b>LOAN PURCHASE AND SERVICING</b></p>	<ul style="list-style-type: none"> <li>U.S. Bank will purchase the first mortgage loan at a rate and price reflected on the Mortgage Commitment confirmation, less any fees, plus the applicable Service Release Premium.</li> <li>Lender will be required to register and assign the First Mortgages using MERS to U.S. Bank.</li> <li>All loans will be sold to U.S. Bank and should be mailed to the following addresses respectively:</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px; vertical-align: top;"> <p align="center"><u><b>Loan Files</b></u></p> <p align="center"><i>Delivered on-line through US Bank's Online Portal.</i></p> <p align="center"><a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a> (800)562-5165 Option 2</p> </td> <td style="padding: 5px; vertical-align: top;"> <p align="center"><u><b>Collateral Packages</b></u></p> <p align="center">US Bank Home Mortgage Attn: Note Vault 9830 Excelsior Blvd. Hopkins, MN 55343</p> </td> </tr> </table> <p><b>In the event a loan is not purchased and/or securitized by U.S. Bank and loan reservation is canceled, the Lender must reimburse REI for the down payment assistance funds REI provided at loan closing. In such cases, REI Down Payment Assistance will notify the Lender and the Lender will have 15 days to remit the funds owed to REI Down Payment Assistance.</b></p>	<p align="center"><u><b>Loan Files</b></u></p> <p align="center"><i>Delivered on-line through US Bank's Online Portal.</i></p> <p align="center"><a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a> (800)562-5165 Option 2</p>	<p align="center"><u><b>Collateral Packages</b></u></p> <p align="center">US Bank Home Mortgage Attn: Note Vault 9830 Excelsior Blvd. Hopkins, MN 55343</p>
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<p><b>LOCKING A LOAN, APPROVAL PROCESS, FUNDING &amp; CLOSING</b></p>	<p>Lenders must fund the First Mortgage Loans at loan closing. All loans will be locked, approved, DPA funds requested, and post-closing documents uploaded through the REI Gift100 Lender Portal at <a href="http://www.reigift100.org">www.reigift100.org</a>.</p> <p><b><u>Locking/Approval of DPA</u></b> Upload/complete the following:</p> <ul style="list-style-type: none"> <li>Pre-Closing Checklist</li> <li>Loan Application</li> <li>Purchase Contract</li> <li>Homebuyer Education Certificate, if applicable.</li> <li>Signed Underwriter 1008 or Transmittal Form</li> </ul> <p><b><u>Funding of DPA – REI table funds gift funds at closing</u></b> <b>REI must review and approve the closing disclosure at least 1 (one) business day prior to the lender disclosing to the borrower.</b></p> <p>Upload/complete the following:</p> <ul style="list-style-type: none"> <li>Funding Checklist</li> <li>Funding Request Form</li> <li>Commitment Letter</li> <li>Notice of Down Payment Assistance Grant (Gift Letter), if applicable</li> <li>0% DPA Borrowers Acknowledgement Form, if applicable</li> <li>Subsidy Notification Letter, if applicable</li> <li>Final Closing Disclosure</li> </ul> <p><b><u>Post-Closing Documentation</u></b> The first mortgage loan will <b>not</b> be purchased by US Bank until the Post-closing documents have been uploaded, reviewed and cleared by Hilltop Securities.</p> <p>Upload/complete the following:</p> <ul style="list-style-type: none"> <li>Post-Closing Checklist</li> <li>Final executed Closing Disclosure</li> <li>Final executed 1003</li> <li>Copy of executed Gift Letter, if applicable</li> <li>Copy of Executed 0% Borrowers Acknowledgement Form, if applicable</li> <li>Copy of executed Subsidy Notification, if applicable</li> </ul> <p>Check to Hilltop Securities for \$250.00 (this should be paid from title at closing – if not, you will be required to send the check directly to Hilltop Securities (address is on the first page of this Program Summary)</p>		

If you have additional questions, please contact Dena Sherrill or Jeremy Layman at 1-800-658-2823 or by email [dsherrill@reiok.org](mailto:dsherrill@reiok.org) or [jlayman@reiok.org](mailto:jlayman@reiok.org).

**REI Down Payment Assistance - Gift100 Program**

**Income Limits for Conventional**

<b>2019 County Income Limits</b>			
County	Income Limit	County	Income Limit
Adair	\$75,325	Le Flore	\$75,325
Alfalfa	\$76,245	Lincoln	\$75,325
Atoka	\$75,325	Logan	\$84,870
Beaver	\$75,325	Love	\$75,325
Beckham	\$75,555	Major	\$76,705
Blaine	\$75,325	Marshall	\$75,325
Bryan	\$75,325	Mayes	\$75,325
Caddo	\$75,325	McClain	\$84,870
Canadian	\$84,870	McCurtain	\$75,325
Carter	\$75,325	McIntosh	\$75,325
Cherokee	\$75,325	Murray	\$75,555
Choctaw	\$75,325	Muskogee	\$75,325
Cimarron	\$75,325	Noble	\$76,360
Cleveland	\$84,870	Nowata	\$75,325
Coal	\$75,325	Okfuskee	\$75,325
Comanche	\$81,995	Oklahoma	\$84,870
Cotton	\$75,325	Okmulgee	\$75,325
Craig	\$75,325	Osage	\$80,155
Creek	\$80,155	Ottawa	\$75,325
Custer	\$75,325	Pawnee	\$75,325
Delaware	\$75,325	Payne	\$84,870
Dewey	\$75,325	Pittsburg	\$75,325
Ellis	\$83,490	Pontotoc	\$75,325
Garfield	\$75,325	Pottawatomie	\$75,325
Garvin	\$75,325	Pushmataha	\$75,325
Grady	\$77,625	Roger Mills	\$78,775
Grant	\$79,810	Rogers	\$80,155
Greer	\$75,325	Seminole	\$75,325
Harmon	\$75,325	Sequoyah	\$75,325
Harper	\$79,465	Stephens	\$75,325
Haskell	\$75,325	Texas	\$75,325
Hughes	\$75,325	Tillman	\$75,325
Jackson	\$75,325	Tulsa	\$80,155
Jefferson	\$75,325	Wagoner	\$80,155
Johnston	\$75,325	Washington	\$75,325
Kay	\$75,325	Washita	\$75,325
Kingfisher	\$85,675	Woods	\$93,265
Kiowa	\$75,325	Woodward	\$87,630
Latimer	\$75,325		

**Income Limits for Additional Subsidy**

<b>2019 County Income Limits - Freddie Mac Subsidy Program Only</b>						
County	Less than or equal to 50% AMI	Less than or equal to 80% AMI	County	Less than or equal to 50% AMI	Less than or equal to 80% AMI	
Adair	\$28,350	\$45,360	Le Flore	\$26,450	\$42,320	
Alfalfa	\$32,000	\$51,200	Lincoln	\$34,700	\$55,520	
Atoka	\$28,350	\$45,360	Logan	\$34,700	\$55,520	
Beaver	\$32,600	\$52,160	Love	\$28,350	\$45,360	
Beckham	\$33,850	\$54,160	Major	\$33,600	\$53,760	
Blaine	\$28,350	\$45,360	Marshall	\$28,350	\$45,360	
Bryan	\$28,350	\$45,360	Mayes	\$28,350	\$45,360	
Caddo	\$28,350	\$45,360	McClain	\$34,700	\$55,520	
Canadian	\$34,700	\$55,520	McCurtain	\$28,350	\$45,360	
Carter	\$29,950	\$47,920	McIntosh	\$28,350	\$45,360	
Cherokee	\$28,350	\$45,360	Murray	\$30,600	\$48,960	
Choctaw	\$28,350	\$45,360	Muskogee	\$28,350	\$45,360	
Cimarron	\$29,650	\$47,440	Noble	\$31,850	\$50,960	
Cleveland	\$34,700	\$55,520	Nowata	\$28,350	\$45,360	
Coal	\$28,350	\$45,360	Okfuskee	\$28,350	\$45,360	
Comanche	\$30,750	\$49,200	Oklahoma	\$34,700	\$55,520	
Cotton	\$30,750	\$49,200	Okmulgee	\$33,550	\$53,680	
Craig	\$28,350	\$45,360	Osage	\$33,550	\$53,680	
Creek	\$33,550	\$53,680	Ottawa	\$28,350	\$45,360	
Custer	\$28,350	\$45,360	Pawnee	\$33,550	\$53,680	
Delaware	\$28,350	\$45,360	Payne	\$28,350	\$45,360	
Dewey	\$32,100	\$51,360	Pittsburg	\$28,350	\$45,360	
Ellis	\$35,500	\$56,800	Pontotoc	\$29,500	\$47,200	
Garfield	\$30,250	\$48,400	Pottawatomie	\$28,350	\$45,360	
Garvin	\$28,350	\$45,360	Pushmataha	\$28,350	\$45,360	
Grady	\$34,700	\$55,520	Roger Mills	\$32,550	\$52,080	
Grant	\$32,000	\$51,200	Rogers	\$33,550	\$53,680	
Greer	\$28,350	\$45,360	Seminole	\$28,350	\$45,360	
Harmon	\$28,350	\$45,360	Sequoyah	\$26,450	\$42,320	
Harper	\$31,500	\$50,400	Stephens	\$29,550	\$47,280	
Haskell	\$28,350	\$45,360	Texas	\$29,150	\$46,640	
Hughes	\$28,350	\$45,360	Tillman	\$28,350	\$45,360	
Jackson	\$28,350	\$45,360	Tulsa	\$33,550	\$53,680	
Jefferson	\$28,350	\$45,360	Wagoner	\$33,550	\$53,680	
Johnston	\$28,350	\$45,360	Washington	\$31,550	\$50,480	
Kay	\$28,350	\$45,360	Washita	\$30,900	\$49,440	
Kingfisher	\$34,600	\$55,360	Woods	\$39,200	\$62,720	
Kiowa	\$28,350	\$45,360	Woodward	\$36,200	\$57,920	
Latimer	\$28,350	\$45,360				