



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

FANNIE MAE LINKS	<p><a href="#">Product Matrix</a></p> <p><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></p> <p><a href="#">Eligibility Matrix</a></p> <p><a href="https://www.fanniemae.com/content/eligibility_information/eligibility-matrix.pdf">https://www.fanniemae.com/content/eligibility_information/eligibility-matrix.pdf</a></p>
FREDDIE MAC LINKS	<p><a href="#">Program Information</a></p> <p><a href="http://www.freddiemac.com/singlefamily/hfa.html">http://www.freddiemac.com/singlefamily/hfa.html</a></p>
DOWN PAYMENT ASSISTANCE	<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>• 3.5% Assistance</li> <li>• 5.0% 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>
ADDITIONAL SUBSIDY – FREDDIE MAC LOANS	<p>Additional down payment assistance subsidies are available to very-low and low-income borrowers on Freddie Mac loans as follows:</p> <ul style="list-style-type: none"> <li>• 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)</li> <li>• 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)</li> </ul> <p>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 <b>fund the subsidy</b> for the borrower at closing. This should be listed as an additional DPA line item on the Closing Disclosure (labeled <b>Additional REI Subsidy</b>). 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.</p>
LOAN PURPOSE/TRANSACTION TYPE	<ul style="list-style-type: none"> <li>• Purchase or refinance (no cash out refinances) on Primary Owner-Occupied Residence</li> </ul>
FIRST LOAN INTEREST RATES	<ul style="list-style-type: none"> <li>• REI will post First Mortgage interest rates by 9:00 a.m. CST daily. Current rate can also be found at the following website <a href="http://www.reidownpayment.org">www.reidownpayment.org</a>. <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:</li> <li>• 7 days is .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>

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PROPERTY TYPE	<ul style="list-style-type: none"> <li>• 1-Unit primary residence including condos approved by US Bank Home Mortgage’s HFA Division</li> <li>• <b>Manufactured homes are NOT permitted.</b></li> </ul>
INCOME LIMITS	<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>• Freddie Mac HFA Advantage Additional Subsidy Income Limits are listed in Exhibit B Attached hereto.</li> </ul> <p align="center"><b>Lenders will be responsible for ensuring that the income meets program guidelines.</b></p>
BORROWER ELIGIBILITY	<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> –borrower(s) who intend to occupy the property MAY NOT have an ownership interest in any other residential properties,</li> <li>• <b>Fannie Mae HFA Preferred:</b> borrower(s) who intend to occupy the property MAY have an ownership interest in other residential property at the time of loan closing.</li> <li>• <b>Freddie Mac HFA Advantage:</b> Non-occupying co-signors or co-borrowers <b>ARE NOT</b> permitted.</li> <li>• <b>Fannie Mae HFA Preferred:</b> Non-occupying co-signors or co-borrowers <b>ARE</b> permitted</li> </ul>
UNDERWRITING/CREDIT SCORE FANNIE MAE	<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 MUST have a minimum Credit Score of 640 (<b>see manual underwrite exception below</b>)</p> <p align="center"><u><b>LTV– 95.01% - 97%</b></u></p> <p align="center"><b>No Manual Underwrites permitted</b></p> <p align="center"><u><b>LTV - =/&lt; 95%</b></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 (<b>or per product guide if greater.</b>) <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 (<b>or per product guide if greater.</b>) <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>

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<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><b>All borrowers MUST have a minimum Credit Score of 640 (see manual underwrite exception below)</b></p> <p><b><u>LTV– 95.01% - 97%</u></b></p> <p><b>No Manual Underwrites permitted</b></p> <p><b><u>LTV– =/&lt; 95%</u></b></p> <p><b>Manual Underwriting: 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.</b></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 alternative 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>
<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%</p> <p>16% for LTVs &gt;90% and &lt;= 95%</p> <p>12% for LTVs &gt;85% and &lt;=90%</p> <p>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>

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<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="440 632 1524 1131"> <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>\$58.00 \$80.00 for loans reserved on or after April 30, 2018</td> <td>U.S. Bank</td> </tr> <tr> <td>Code Compliance Fee – First Mortgage</td> <td>\$250.00 – 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	\$58.00 \$80.00 for loans reserved on or after April 30, 2018	U.S. Bank	Code Compliance Fee – First Mortgage	\$250.00 – 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" data-bbox="428 1335 1524 1486"> <tr> <td align="center"> <p><b><u>Loan Files</u></b> <i>Delivered on-line through US Bank's Online Portal.</i></p> </td> <td align="center"> <p><b><u>Collateral Packages</u></b> US Bank Home Mortgage Attn: Note Vault 9830 Excelsior Blvd. Hopkins, MN 55343</p> </td> </tr> </table> <p align="center"><a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a> (800)562-5165 Option 2</p> <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><b><u>Loan Files</u></b> <i>Delivered on-line through US Bank's Online Portal.</i></p>	<p><b><u>Collateral Packages</u></b> US Bank Home Mortgage Attn: Note Vault 9830 Excelsior Blvd. Hopkins, MN 55343</p>																
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## REI Down Payment Assistance - REI Gift100 Program Term Sheet

<b>LOCKING A LOAN, APPROVAL PROCESS, FUNDING &amp; CLOSING</b>	<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></p> <p>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</u></b></p> <p>REI will table fund the gift funds at closing.</p> <p><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)</li><li>• Subsidy Notification Letter</li><li>• Final Closing Disclosure</li></ul> <p><b><u>Post-Closing Documentation</u></b></p> <p>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</li><li>• Copy of executed Subsidy Notification</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>
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If you have additional questions, please contact Dena Sherrill or Jeremy Layman at 1-800-658-2823 or by email [dserrill@reiok.org](mailto:dserrill@reiok.org) or [jlayman@reiok.org](mailto:jlayman@reiok.org).

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**REI Down Payment Assistance - Conventional**

2018 County Income Limits					
County	1-2 Person Family	3 + Person Family	County	1 - 2 Person Family	3 + Person Family
Adair	\$111,125.00	\$129,645.83	Le Flore	\$111,125.00	\$129,645.83
Alfalfa	\$112,000.00	\$130,666.67	Lincoln	\$111,125.00	\$129,645.83
Atoka	\$111,125.00	\$129,645.83	Logan	\$121,450.00	\$141,691.67
Beaver	\$114,100.00	\$133,116.67	Love	\$111,125.00	\$129,645.83
Beckham	\$118,475.00	\$138,220.83	Major	\$117,600.00	\$137,200.00
Blaine	\$111,125.00	\$129,645.83	Marshall	\$111,125.00	\$129,645.83
Bryan	\$111,125.00	\$129,645.83	Mayes	\$111,125.00	\$129,645.83
Caddo	\$111,125.00	\$129,645.83	McClain	\$121,450.00	\$141,691.67
Canadian	\$121,450.00	\$141,691.67	McCurtain	\$111,125.00	\$129,645.83
Carter	\$111,125.00	\$129,645.83	McIntosh	\$111,125.00	\$129,645.83
Cherokee	\$111,125.00	\$129,645.83	Murray	\$111,125.00	\$129,645.83
Choctaw	\$111,125.00	\$129,645.83	Muskogee	\$111,125.00	\$129,645.83
Cimarron	\$111,125.00	\$129,645.83	Noble	\$111,475.00	\$130,054.17
Cleveland	\$121,450.00	\$141,691.67	Nowata	\$111,125.00	\$129,645.83
Coal	\$111,125.00	\$129,645.83	Okfuskee	\$111,125.00	\$129,645.83
Comanche	\$111,125.00	\$129,645.83	Oklahoma	\$121,450.00	\$141,691.67
Cotton	\$111,125.00	\$129,645.83	Okmulgee	\$111,125.00	\$129,645.83
Craig	\$111,125.00	\$129,645.83	Osage	\$117,425.00	\$136,995.83
Creek	\$117,425.00	\$136,995.83	Ottawa	\$111,125.00	\$129,645.83
Custer	\$111,125.00	\$129,645.83	Pawnee	\$111,125.00	\$129,645.83
Delaware	\$111,125.00	\$129,645.83	Payne	\$111,125.00	\$129,645.83
Dewey	\$112,350.00	\$131,075.00	Pittsburg	\$111,125.00	\$129,645.83
Ellis	\$124,250.00	\$144,958.33	Pontotoc	\$111,125.00	\$129,645.83
Garfield	\$111,125.00	\$129,645.83	Pottawatomie	\$111,125.00	\$129,645.83
Garvin	\$111,125.00	\$129,645.83	Pushmataha	\$111,125.00	\$129,645.83
Grady	\$113,400.00	\$132,300.00	Roger Mills	\$113,925.00	\$132,912.50
Grant	\$112,000.00	\$130,666.67	Rogers	\$117,425.00	\$136,995.83
Greer	\$111,125.00	\$129,645.83	Seminole	\$111,125.00	\$129,645.83
Harmon	\$111,125.00	\$129,645.83	Sequoyah	\$111,125.00	\$129,645.83
Harper	\$111,125.00	\$129,645.83	Stephens	\$111,125.00	\$129,645.83
Haskell	\$111,125.00	\$129,645.83	Texas	\$111,125.00	\$129,645.83
Hughes	\$111,125.00	\$129,645.83	Tillman	\$111,125.00	\$129,645.83
Jackson	\$111,125.00	\$129,645.83	Tulsa	\$117,425.00	\$136,995.83
Jefferson	\$111,125.00	\$129,645.83	Wagoner	\$117,425.00	\$136,995.83
Johnston	\$111,125.00	\$129,645.83	Washington	\$111,125.00	\$129,645.83
Kay	\$111,125.00	\$129,645.83	Washita	\$111,125.00	\$129,645.83
Kingfisher	\$121,100.00	\$141,283.33	Woods	\$137,200.00	\$160,066.67
Kiowa	\$111,125.00	\$129,645.83	Woodward	\$126,700.00	\$147,816.67
Latimer	\$111,125.00	\$129,645.83			



**Income Limits for Additional Subsidy-Exhibit B**

2018 County Income Limits – Freddie Mac Program only					
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	\$26,950	\$43,120	Le Flore	\$24,900	\$39,840
Alfalfa	\$30,900	\$49,440	Lincoln	\$33,650	\$53,840
Atoka	\$26,950	\$43,120	Logan	\$33,650	\$53,840
Beaver	\$31,450	\$50,320	Love	\$27,700	\$44,320
Beckham	\$33,300	\$53,280	Major	\$30,700	\$49,120
Blaine	\$27,600	\$44,160	Marshall	\$26,950	\$43,120
Bryan	\$26,950	\$43,120	Mayes	\$27,250	\$43,600
Caddo	\$26,950	\$43,120	McClain	\$33,650	\$53,840
Canadian	\$33,650	\$53,840	McCurtain	\$26,950	\$43,120
Carter	\$28,800	\$46,080	McIntosh	\$26,950	\$43,120
Cherokee	\$26,950	\$43,120	Murray	\$29,700	\$47,520
Choctaw	\$26,950	\$43,120	Muskogee	\$26,950	\$43,120
Cimarron	\$28,900	\$46,240	Noble	\$29,150	\$46,640
Cleveland	\$33,650	\$53,840	Nowata	\$26,950	\$43,120
Coal	\$26,950	\$43,120	Okfuskee	\$26,950	\$43,120
Comanche	\$29,350	\$46,960	Oklahoma	\$33,650	\$53,840
Cotton	\$29,350	\$46,960	Okmulgee	\$31,950	\$51,120
Craig	\$26,950	\$43,120	Osage	\$31,950	\$51,120
Creek	\$31,950	\$51,120	Ottawa	\$26,950	\$43,120
Custer	\$27,800	\$44,480	Pawnee	\$31,950	\$51,120
Delaware	\$26,950	\$43,120	Payne	\$28,300	\$45,280
Dewey	\$31,200	\$49,920	Pittsburg	\$26,950	\$43,120
Ellis	\$33,500	\$53,600	Pontotoc	\$28,300	\$45,280
Garfield	\$28,100	\$44,960	Pottawatomie	\$27,950	\$44,720
Garvin	\$26,950	\$43,120	Pushmataha	\$26,950	\$43,120
Grady	\$33,650	\$53,840	Roger Mills	\$32,650	\$52,240
Grant	\$31,100	\$49,760	Rogers	\$31,950	\$51,120
Greer	\$26,950	\$43,120	Seminole	\$26,950	\$43,120
Harmon	\$26,950	\$43,120	Sequoyah	\$24,900	\$39,840
Harper	\$30,000	\$48,000	Stephens	\$28,950	\$46,320
Haskell	\$26,950	\$43,120	Texas	\$29,350	\$46,960
Hughes	\$26,950	\$43,120	Tillman	\$26,950	\$43,120
Jackson	\$26,950	\$43,120	Tulsa	\$31,950	\$51,120
Jefferson	\$26,950	\$43,120	Wagoner	\$31,950	\$51,120
Johnston	\$26,950	\$43,120	Washington	\$30,250	\$48,400
Kay	\$26,950	\$43,120	Washita	\$28,600	\$45,760
Kingfisher	\$32,950	\$52,720	Woods	\$36,450	\$58,320
Kiowa	\$26,950	\$43,120	Woodward	\$34,250	\$54,800
Latimer	\$26,950	\$43,120			