



# REI DOWN PAYMENT ASSISTANCE



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

DESCRIPTION	<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>				
AVAILABLE MARKETS	Properties located within the State of Oklahoma				
ELIGIBLE LENDERS	<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>				
MASTER SERVICER & COMPLIANCE AGENT	<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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FIRST MORTGAGE PRODUCTS	<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>• 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>
<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><b>FIRST LOAN INTEREST RATES</b></p>	<ul style="list-style-type: none"> <li>• REI will post First Mortgage interest rates by 9:00 a.m. CST daily. Current rates 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:             <ul style="list-style-type: none"> <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> </li> </ul> <p>This information will be posted on the daily rate sheet. Rates can be subject to intra-day pricing changes.</p>
<p><b>PROPERTY TYPE</b></p>	<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>
<p><b>INCOME LIMITS</b></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>• 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>
<p><b>BORROWER ELIGIBILITY</b></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> –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>
<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. <b>(HFA Preferred is available through DU using the “Additional Data Screen – then select HFA Preferred.)</b></p> <p align="center">All borrowers MUST have a minimum Credit Score of 640 <b>(see manual underwrite exception below)</b></p> <p align="center"><u>LTV– 95.01% - 97%</u></p> <p align="center"><b>No Manual Underwrites permitted</b></p> <p align="center"><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 660 and maximum <b>DTI is 36%</b>. Minimum 2 months PITI reserves after closing <b>(or per product guide if greater.) 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.) 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.” <b>(Offering Identifier: 251 Home Possible Advantage for HFA’s must be chosen.)</b></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>

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

<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="438 567 1526 1008"> <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>\$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	\$80.00	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="430 1228 1526 1375"> <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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LOCKING A LOAN, APPROVAL  
PROCESS, FUNDING &  
CLOSING

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 [www.reigift100.org](http://www.reigift100.org).

**Locking/Approval of DPA**

Upload/complete the following:

- Pre-Closing Checklist
- Loan Application
- Purchase Contract
- Homebuyer Education Certificate, if applicable.
- Signed Underwriter 1008 or Transmittal Form

**Funding of DPA**

REI will table fund the gift funds at closing.

**REI must review and approve the closing disclosure at least 1 (one) business day prior to the lender disclosing to the borrower.**

Upload/complete the following:

- Funding Checklist
- Funding Request Form
- Commitment Letter
- Notice of Down Payment Assistance Grant (Gift Letter), if applicable
- 0% DPA Borrowers Acknowledgement Form, if applicable
- Subsidy Notification Letter, if applicable
- Final Closing Disclosure

**Post-Closing Documentation**

The first mortgage loan will **not** be purchased by US Bank until the Post-closing documents have been uploaded, reviewed and cleared by Hilltop Securities.

Upload/complete the following:

- Post-Closing Checklist
- Final executed Closing Disclosure
- Final executed 1003
- Copy of executed Gift Letter, if applicable
- Copy of Executed 0% Borrowers Acknowledgement Form, if applicable
- Copy of executed Subsidy Notification, if applicable

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)

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).

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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			

REI Down Payment Assistance - REI Gift100 Program Term Sheet

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	\$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			