

<b>Description</b>	<ul style="list-style-type: none"> <li>The REI Home100 program provides first mortgage financing and down payment and/or closing cost assistance to eligible mortgagors. The program is created to fulfill REI Oklahoma’s mission to provide housing opportunities to low-income individuals and families. REI Oklahoma 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>FHA, VA, HUD 184 and Rural Development guidelines apply except as modified by this program summary for the purpose of this program only.</li> <li>REI is not QM/ATR exempt. <i>All loans must be QM loans per the QM guidelines of the respective government agencies. HPML loans are acceptable to U.S. Bank.</i></li> </ul>				
<b>Available Markets</b>	Properties located within the State of Oklahoma.				
<b>Eligible Lenders</b>	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 the REI Oklahoma Housing team at <a href="mailto:reidpa@reiok.org">reidpa@reiok.org</a> or 1-800-658-2823.				
<b>Master Servicer &amp; Compliance Agent</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center; border: none;"> <b>Master Servicer</b>            U.S. Bank Home Mortgage            9380 Excelsior Blvd. 6th Floor            Hopkins, MN 55343            (800) 562-5165; Option 2  <a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a> </td> <td style="width: 50%; text-align: center; border: none;"> <b>Compliance Agent</b>            Hilltop Securities Inc.            Attn: Sharon Gonzalez            717 N. Harwood Street, Suite 3400 Dallas, TX            75201            (214) 953-4122  <a href="mailto:htshousing@hilltopsecurities.com">htshousing@hilltopsecurities.com</a> </td> </tr> <tr> <td colspan="2" style="text-align: center; border: none;"> <b><u>U.S. Bank Manual</u></b>            Scroll down page to “Discover customized partnerships for HFA Lending” and click the “HFA Guidelines” link.         </td> </tr> </table>	<b>Master Servicer</b> U.S. Bank Home Mortgage 9380 Excelsior Blvd. 6th Floor Hopkins, MN 55343 (800) 562-5165; Option 2 <a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a>	<b>Compliance Agent</b> Hilltop Securities Inc. Attn: Sharon Gonzalez 717 N. Harwood Street, Suite 3400 Dallas, TX 75201 (214) 953-4122 <a href="mailto:htshousing@hilltopsecurities.com">htshousing@hilltopsecurities.com</a>	<b><u>U.S. Bank Manual</u></b> Scroll down page to “Discover customized partnerships for HFA Lending” and click the “HFA Guidelines” link.	
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<b>First Mortgage Loan Products</b>  <b>Loan Purpose</b>	<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>FHA</b> <ul style="list-style-type: none"> <li>○ Fixed Rate Sections 203(b), 234(c) &amp; 203ks</li> </ul> </li> <li>• <b>VA</b> <ul style="list-style-type: none"> <li>○ Fixed Rate Sections 203(b) &amp; 234(c)</li> </ul> </li> <li>• <b>HUD Section 184 Indian Home Loan Program</b> <ul style="list-style-type: none"> <li>○ (Lender must be approved by HUD 184 to participate)</li> </ul> </li> <li>• <b>USDA – RD</b> <ul style="list-style-type: none"> <li>○ Rural Housing Guaranteed Loan</li> </ul> </li> </ul> </td> <td style="border: none; vertical-align: top;">           30 Years             30 Years             30 Years             30 Years         </td> </tr> </tbody> </table>	<u>Product</u>	<u>Amortization Terms</u>	<ul style="list-style-type: none"> <li>• <b>FHA</b> <ul style="list-style-type: none"> <li>○ Fixed Rate Sections 203(b), 234(c) &amp; 203ks</li> </ul> </li> <li>• <b>VA</b> <ul style="list-style-type: none"> <li>○ Fixed Rate Sections 203(b) &amp; 234(c)</li> </ul> </li> <li>• <b>HUD Section 184 Indian Home Loan Program</b> <ul style="list-style-type: none"> <li>○ (Lender must be approved by HUD 184 to participate)</li> </ul> </li> <li>• <b>USDA – RD</b> <ul style="list-style-type: none"> <li>○ Rural Housing Guaranteed Loan</li> </ul> </li> </ul>	30 Years  30 Years  30 Years  30 Years
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<b>First Loan Interest Rates</b>	<p><i>Interest rates will be reviewed daily and will be set for certain products as the market permits; therefore, rates may not be available for all products on a given day.</i></p> <p>REI will post first mortgage interest rates by 9:00 a.m. Central Time daily. All loans must be delivered and purchased by U.S. Bank within 60 days of rate lock. A one-time extension can be purchased at the following rates:</p> <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 0.25000%</li> </ul> <p>This information will be posted on the daily rate sheet. Rates can be subject to intra-day pricing changes.</p> <p>The Extension form can be found on the Lender Portal at <a href="http://www.reihome100.org">http://www.reihome100.org</a>. Please complete form and email to Hilltop Securities at <a href="mailto:htshousing@hilltopsecurities.com">htshousing@hilltopsecurities.com</a>.</p>
<b>Down Payment Assistance</b>  <b>Option 1 – GIFT</b>	<p>The down payment assistance is in the form of a gift and based on a percentage of the total first mortgage loan amount. The REI lender portal will round the gift amount to the nearest dollar.</p> <ul style="list-style-type: none"> <li>• Gift Option 1A: 3.0% (FHA, VA, USDA – RD, and HUD 184) and 4.0% (FHA, VA, and HUD-184) Down Payment Assistance (<b>1.5% Mortgage Company compensation a/k/a Service Released Premium (SRP)</b>).</li> <li>• Gift Option 1B: (FHA, VA, USDA – RD and HUD 184): 3.5%, 4.0% or 5.0% Down Payment Assistance. (<b>2.5% Lender compensation a/k/a Service Released Premium (SRP)</b>).</li> </ul> <p>The funds can be used to fund up to 100% of the borrower’s cash requirement to close, including the down payment or voluntary down payment, closing costs, pre-paid items and other related mortgage loan fees and expenses.</p> <p><i>REI will wire the gift funds to the title company prior to closing upon approval of the Funding Request Stage in the Lender Portal (See Pages 8 and 9 for more information).</i></p>
<b>Down Payment Assistance</b>  <b>Option 2 – HYBRID</b> <b>GIFT &amp; 2<sup>ND</sup> MORTGAGE</b> <b>FHA &amp; HUD 184 ONLY</b>	<p>This option is a hybrid product for FHA and HUD 184 only, combining a gift and an amortizing 2<sup>nd</sup> mortgage for a total assistance amount of 5.0%. The REI Lender Portal will round the gift &amp; 2<sup>nd</sup> mortgage amounts to the nearest dollar.</p> <p><b>FHA</b></p> <p><i>Borrower is required to pay 1.0% toward borrower's minimum required investment (MRI) for FHA loans. (Underwriter must verify borrower's 1% contribution towards the MRI in the comments section on the signed Underwriter's Transmittal form)</i></p> <ul style="list-style-type: none"> <li>• 2.5% of total loan amount as a gift that can be used toward the remaining borrower’s required minimum investment for FHA loans.</li> <li>• 2.5% of total loan amount as a 2<sup>nd</sup> mortgage at 5.0% interest rate, fully amortizing with monthly payments for 10 years—to be used for closing costs and/or voluntary additional down payment.</li> </ul>

## HUD 184

- 2.5% of total loan amount as a gift that can be used toward the borrower’s required minimum investment for HUD 184—this is a true gift with no repayment required. See below for ways to use the gift:
  - 2.25% required down payment.
  - 0.25% additional down payment for more equity or to be applied to closing costs.
- 2.5% of total loan amount as a 2<sup>nd</sup> mortgage at 5% interest, fully amortizing with monthly payments for 10 years—to be used for closing costs and/or additional down payment.
  - 2.5% to be used to pay closing costs, guarantee fee and/or additional down payment.
- The combined loan-to-value (CLTV) ratio of all liens cannot exceed 100% of the appraised value of the property. (Note: the cost to acquire the property is the sales price plus applicant-paid closing costs, discount points, repairs and rehabilitation expenses and prepaid expenses.) The lender must use the maximum approved credit limit of the existing subordinate lien to calculate the CLTV ratio.
- The required monthly payments for both the Section 184 guaranteed first mortgage and the 2<sup>nd</sup> mortgage, plus other housing expenses and all recurring charges, cannot exceed the applicant’s reasonable ability to repay (the debt-to-income ratio can never exceed 43%, as outlined in HUD 184 guidelines).
- Unless the applicant provides conclusive evidence that the borrowed funds do not require repayment, the monthly debt resulting from the loan must be included in the applicant’s qualifying ratios. **Note: This will be evidenced by the gift letter signed at closing.**
- Any time secondary financing is part of the transaction an executed copy of the loan document(s) describing the terms of the secondary financing and the HUD-1 Settlement Statement must be maintained in the endorsement binder.
- The Section 184 guaranteed first mortgage cannot exceed the program loan limits; however, the combined indebtedness of the mortgages may exceed the loan limit maximum as outlined in HUD 184 guidelines.
- The source, amount and repayment terms must be disclosed in the mortgage application and the applicant must acknowledge that he/she understands and agrees to the terms of the secondary financing. **Note: Lender will disclose 2<sup>nd</sup> mortgage terms at application and the borrower will sign a Borrower’s Acknowledgement form at closing.**
- Must follow HUD 184 Guidelines as it relates to secondary financing.

## FUNDING

*GIFT PORTION - REI will wire the gift funds to the title company prior to closing upon approval of the Funding Request Stage in the Lender Portal (See Page 8 of this document for more information).*

*AMORTIZING 2<sup>ND</sup> MORTGAGE PORTION - Lender will fund the amortizing 2<sup>nd</sup> mortgage at closing and service the loan until U.S. Bank purchases both the 1<sup>st</sup> and 2<sup>nd</sup> mortgage from lender.*

<p><b>2<sup>nd</sup> Mortgage Information</b></p> <p><b>FHA &amp; HUD 184 Only</b></p>	<table border="1"> <thead> <tr> <th>REI Secured 2<sup>nd</sup> Loan</th> <th>Fully Amortizing Fixed Rate 2<sup>nd</sup> Term</th> <th>Loan Amount</th> <th>Interest Rate of 2<sup>nd</sup></th> </tr> </thead> <tbody> <tr> <td>Rural Enterprises of Oklahoma, Inc.</td> <td>10 Years</td> <td>2.5% of Total Loan Amount</td> <td>5.0%</td> </tr> </tbody> </table>	REI Secured 2 <sup>nd</sup> Loan	Fully Amortizing Fixed Rate 2 <sup>nd</sup> Term	Loan Amount	Interest Rate of 2 <sup>nd</sup>	Rural Enterprises of Oklahoma, Inc.	10 Years	2.5% of Total Loan Amount	5.0%	
REI Secured 2 <sup>nd</sup> Loan	Fully Amortizing Fixed Rate 2 <sup>nd</sup> Term	Loan Amount	Interest Rate of 2 <sup>nd</sup>							
Rural Enterprises of Oklahoma, Inc.	10 Years	2.5% of Total Loan Amount	5.0%							
<p><b>DPA Use of Funds</b></p> <p><b>And</b></p> <p><b>Additional Information</b></p>	<p>Loans are subject to the following parameters:</p> <ul style="list-style-type: none"> <li>Each Lender shall comply with all applicable federal, state and local laws, regulations, rulings, administrative rulings and pronouncements that relate to housing, including but not limited to, the Fair Housing Act, the Equal Credit Opportunity Act, the Home Ownership and Equity Protection Act (“HOEPA”), high priced mortgage requirements, the Truth-in-Lending Act (“TILA”), the Real Estate Settlement Procedures Act.</li> <li>(“RESPA”), TILA-RESPA Integrated Disclosure requirements (“TRID”), wrongful discrimination law, all applicable HUD, FHA, Fannie Mae and Freddie Mac rules and regulations. Lenders are responsible for the preparation and delivery to borrower of any disclosures required by TILA, RESPA and TRID.</li> <li>The 2<sup>nd</sup> mortgage must close in Rural Enterprises of Oklahoma, Inc.’s name using the REI Note and Mortgage Form located in the Lender Portal.</li> <li>For properties located in a flood zone requiring flood insurance, the 2<sup>nd</sup> mortgage must be included as an outstanding lien in the flood insurance coverage calculations.</li> <li>Title policy is NOT required for the 2<sup>nd</sup> mortgage.</li> <li>There will be a \$175.00 Second Mortgage Servicing Fee for the amortizing second mortgage. The fee must be listed on the second mortgage closing disclosure as “Second Mortgage Servicing Fee,” “Servicing Fee,” or “DPA Servicing Fee.” The payee can be listed as the lender or can be left blank. The label will have to meet the lender’s internal compliance and the compliance of the applicable agency for the loan type. U.S. Bank will net this fee when the loans are purchased.</li> <li>Other allowable fees are limited to the mortgage tax, closing fees (if applicable) and recording fees.</li> <li>MERS is not required for the 2<sup>nd</sup> mortgage.</li> </ul> <p><i>Lender will fund the 2<sup>nd</sup> mortgage at closing upon REI’s approval of the Funding Request Stage and service the loan until U.S. Bank purchases both the 1<sup>st</sup> and 2<sup>nd</sup> mortgage from lender.</i></p>									
<p><b>Borrower Eligibility</b></p>	<ul style="list-style-type: none"> <li>Borrower does NOT have to be a first-time homebuyer.</li> <li>Non-occupying co-signors permitted – co-signors cannot be on the mortgage or take title to the property.</li> <li>Non-occupying co-borrowers are NOT permitted.</li> </ul>									

<p><b>Property Type</b></p>	<ul style="list-style-type: none"> <li>• 1-2 units, including condominiums and PUDs – Condos (see below) - Co-ops NOT permitted</li> <li>• 1 unit only for HUD 184 loans</li> <li>• Manufactured housing is permitted (multi-section only)             <ul style="list-style-type: none"> <li>○ All agency guidelines for the applicable loan product must be followed.</li> <li>○ U.S. Bank Manufactured Housing Affidavit of Affixation can be found on U.S. Bank's <a href="#">website</a>. (Scroll down page to “Discover customized partnerships for HFA Lending” and click the “HFA Guidelines” link, then go to Section 1500 of the U.S. Bank HFA Lending Guide and click on the “Affidavit of Affixation” link.)</li> <li>○ Oklahoma Manufactured Housing Quick Reference Guide can be found <a href="#">here</a>.</li> <li>○ Manufactured housing located within leasehold estates or within condominium projects is not an eligible property type.</li> </ul> </li> </ul> <p><i>Refer to the U.S. Bank HFA Lending Guide 800: Condominium Project Review sections 810 and 812 for all U.S. Bank condominium requirements. Go to U.S. Bank's website (scroll down page to “Discover customized partnerships for HFA Lending” and click the “HFA Guidelines” link, then go to Section 800).</i></p> <p><i>For properties located in a flood zone requiring flood insurance, the outstanding second mortgage lien must be included in the flood insurance coverage calculations.</i></p>
<p><b>Income Limits</b></p>	<ul style="list-style-type: none"> <li>• Option 1A &amp; 1B (Gift): The borrower's qualifying income must not exceed program income limits. Option 1A and 1B income limits are in Exhibit A attached hereto. Lenders will be responsible for ensuring that the income meets program guidelines.             <ul style="list-style-type: none"> <li>○ USDA - RD Loans - Income is based on Adjusted Household Income per Rural Development's guidelines. Note: There is no longer an interest rate cap on USDA - RD loans.</li> </ul> </li> <li>• Option 2 (Hybrid (Gift &amp; 2<sup>nd</sup> Mtg) (FHA &amp; HUD 184 Only)):             <ul style="list-style-type: none"> <li>○ FHA - <b>Household income</b> must not exceed program income limits. Income limits are in Exhibit B attached hereto. <b>Lenders will be responsible for ensuring that the income meets program guidelines.</b></li> </ul> </li> </ul> <p><b>Household Income</b> means the combined gross annual income of borrower(s) and any person or persons who intend to occupy the home as a principal residence. The income of all household members who are 18 years of age or older (exceptions may apply for full-time dependent students) must be included in the total annual income calculation, whether or not they will execute the promissory note. If married, the gross annual income of the spouse must also be included even if the spouse is not going to occupy the property or execute the promissory note. Temporary, nonrecurring or sporadic income should not be counted. Please refer to HUD's income calculation information at 24 CFR 5.609.</p> <ul style="list-style-type: none"> <li>• HUD 184 – <b>Qualifying income</b> in “Exhibit A” below.</li> </ul>

**Underwriting**  
**Credit Score**  
**DTI**

- Loans may be underwritten through an automated underwriting system (DU or LP) – USDA - RD Loans (GUS) – HUD 184 Manual (HUD 184 approved lenders only). *Source of funds should be “Non-Seller funded Non-Profit” (not a government agency).*
- Option 2 - Hybrid - FHA underwriter must verify borrower’s 1% contribution towards the MRI in the comments section on the Signed Underwriter’s Transmittal form.*

Automated Underwriting

Product Type	Property Type	Minimum FICO	Maximum DTI DU & LPA	Required Reserves
FHA VA	1 – 2 Units Condos/ Townhomes	640	45%	As determined by DU & LPA
	1 – 2 Units Condos/Townhomes	680	45.01 – 50%	
	Manufactured Homes	660	45%	

Product Type	Property Type	Minimum FICO	Maximum Ratios		Required Reserves
			Housing	DTI GUS	
USDA - RD	1 – 2 Units Condos/ Townhomes	640	34%	45%	As determined by GUS
	1 – 2 Units Condos/Townhomes	680	34%	45.01 – 50%	
	Manufactured Homes	660	34%	45%	

Manual Underwriting

Product Type	Property Type	Minimum FICO	Maximum Ratios		Required Reserves
			Housing	DTI	
FHA	NOT ALLOWED				
USDA - RD	1 – 2 Units Condos/ Townhomes	640	34.0%	41.0%	2
VA	1 – 2 Units Condos/Townhomes	680	N/A	41.0%	2
HUD 184	1 Unit	660	31.0%	41% or up to 43% with compensating factors per HUD 184 Guide	Per Guidelines

- Loans may only be manually underwritten for erroneous, inaccurate or insufficient credit per agency guidelines. Loans must comply with the requirements of the manual guidelines per the selected product. If the Housing Finance Agency, U.S. Bank or loan program agency require more in reserves than listed in the LTV/DTI/FICO tables above; the greater number of months must be used. **Manufactured Housing may not be manually underwritten.**

**Seller Contributions**

Determined by the first mortgage program selected.

**Homebuyer Education** Recommended, but not required. Please refer to first mortgage program guidelines.

**Pricing** 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 must also be included. Fees below are required to be itemized separately on the Closing Disclosure.

Type	Amount	Service Provider
Loan Origination Fee	Useful and customary	Lender
Mortgage Company Compensation a/k/a Service Release Premium (SRP)	Option 1A: Gift - 1.5% Option 1B: Gift - 2.5% Option 2: Hybrid Gift & 2 <sup>nd</sup> Mtg. - 2.0%	Lender
Investor Fee Funding Fee	\$400.00	Lender
Investor Tax Service Fee	\$84.00	Lender
Second Mortgage Servicing Fee	\$175.00 (Option 2: Hybrid Gift & 2 <sup>nd</sup> Mtg. Only)	Lender
Code Compliance Fee	\$185/00 – Paid at closing	Hilltop Securities Attn: Sharon Gonzales 717 N. Harwood Street, Suite 3400 Dallas, TX 75201 (214) 953-4122

**Loan Purchase and Servicing**

- U.S. Bank will purchase the first mortgage loan at a rate and price reflected on the reservation confirmation, less any fees, plus the applicable Service Release Premium.
- All first mortgage and amortizing second mortgage loans will be sold to U.S. Bank.
- Lender will be required to register and assign the first mortgages using MERS to U.S. Bank.
- Amortizing second mortgage loan files will be sent to U.S. Bank. U.S. Bank will purchase the amortizing second mortgage loans from the lender when the first mortgage is purchased.
- First and second loans will be sent to U.S. Bank as follows:

<p><b><u>First and Second Loan Files</u></b>                  Delivered online through U.S. Bank’s lender portal.   <a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a>                  (800) 562-5165 Option 2</p>	<p><b><u>First and Second Collateral Packages</u></b>                  U.S. Bank Home Mortgage                  Attn: Note Vault, 6<sup>th</sup> Floor                  9380 Excelsior Blvd.                  Hopkins, MN 55343</p>
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**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 gift 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.**

**In addition, REI will assign the second mortgages to the lender if the first mortgage loan is not purchased and/or securitized by U.S. Bank for any reason.**

**Approval Process, Funding and Closing**

*This page is a general outline of the process. The checklist noted for each section is downloaded from the portal and will inform the lender what documents are applicable for each individual loan type. Please refer to that document during the loan process.*

**Pre-Closing Compliance/Initial Approval Stage**

*Complete/Upload the following (all programs):*

- Pre-Closing Checklist
- Loan Application
- Purchase Contract
- Preliminary Underwriter Transmittal Summary Form (does not have to be signed) **(Option 2 FHA Hybrid Only – underwriter must verify borrower’s 1% contribution towards the MRI in the comments section on the Underwriter’s Transmittal form)**

**HYBRID FHA ONLY – supporting household income documentation for all applicants, including non-purchasing spouse (NPS) and anyone over the age of 18 years intending to occupy the property.**

- Current paystubs – no more than 60 days old.
- If “self-employed” – copy of previous year’s tax return and signed current P & L statement
- “Other types” of income documentation (ex. child support, retirement, etc.), please refer to HUD’s income calculation information at 24 CFR 5.609 for more information.  
 Certification of No Income Form – only required if any applicant(s), NPS or occupants over 18 do not receive any source of income.

**DPA Funding Request Stage (must be completed prior to closing for ALL loans)**

- **REI will table fund the gift funds at closing.**
- **Lender will fund amortizing second mortgage loan funds, if applicable, at closing.**

*Complete/Upload the following (all programs):*

- Funding Checklist
- Funding Request Form
- Commitment Letter
- Notice of Down Payment Assistance Grant (Gift Letter), if applicable
- Wiring Instructions
- Final Closing Disclosure 1<sup>st</sup> Mortgage
- Final **Signed** Underwriter Transmittal Summary Form **(Option 2 Hybrid FHA Only – underwriter must verify borrower’s 1% contribution towards the MRI in the comments section on the signed Underwriter’s Transmittal Form)**

**Option 2 Hybrid – In addition to documents above**

- Second Mortgage Borrower’s Acknowledgment Form
- Completed Second Note and Mortgage
- Final Closing Disclosure Second Mortgage



**Post-Closing Compliance Documentation Stage**

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.

*Complete/Upload the following:*

- Post-Closing Checklist
- Final Executed Closing Disclosure 1<sup>st</sup> Mortgage & 2<sup>nd</sup> Mortgage, if applicable
- Final Executed 1003
- Final Executed Gift Letter
- Final Executed 2<sup>nd</sup> Mortgage Borrower's Acknowledgment Form, if applicable
- Final Executed 2<sup>nd</sup> Note & Mortgage, if applicable
- ACH payment to Hilltop Securities for \$185.00 is required to be sent through ACH HilltopPay

**Exhibit A - 2024-2025 Income Limits for Government Loans**
**FHA, VA, and HUD-184 Gift (and HUD-184 Hybrid)**

<b>County</b>	<b>1-2 Person Family</b>	<b>3+ Person Family</b>		<b>County</b>	<b>1-2 Person Family</b>	<b>3+ Person Family</b>
Adair	\$120,150	\$140,175		Le Flore	\$120,150	\$140,175
Alfalfa	\$142,650	\$166,425		Lincoln	\$120,150	\$140,175
Atoka	\$120,150	\$140,175		Logan	\$134,250	\$156,625
Beaver	\$120,150	\$140,175		Love	\$120,150	\$140,175
Beckham	\$120,150	\$140,175		Major	\$124,950	\$145,775
Blaine	\$120,150	\$140,175		Marshall	\$120,150	\$140,175
Bryan	\$120,150	\$140,175		Mayes	\$120,150	\$140,175
Caddo	\$120,150	\$140,175		McClain	\$134,250	\$156,625
Canadian	\$134,250	\$156,625		McCurtain	\$120,150	\$140,175
Carter	\$120,150	\$140,175		McIntosh	\$120,150	\$140,175
Cherokee	\$120,150	\$140,175		Murray	\$120,150	\$140,175
Choctaw	\$120,150	\$140,175		Muskogee	\$120,150	\$140,175
Cimarron	\$120,150	\$140,175		Noble	\$125,850	\$146,825
Cleveland	\$134,250	\$156,625		Nowata	\$120,150	\$140,175
Coal	\$120,150	\$140,175		Okfuskee	\$120,150	\$140,175
Comanche	\$120,150	\$140,175		Oklahoma	\$134,250	\$156,625
Cotton	\$124,200	\$144,900		Okmulgee	\$120,150	\$140,175
Craig	\$120,150	\$140,175		Osage	\$129,900	\$151,550
Creek	\$129,900	\$151,550		Ottawa	\$120,150	\$140,175
Custer	\$125,400	\$146,300		Pawnee	\$120,150	\$140,175
Delaware	\$120,150	\$140,175		Payne	\$120,150	\$140,175
Dewey	\$120,150	\$140,175		Pittsburg	\$120,150	\$140,175
Ellis	\$120,150	\$140,175		Pontotoc	\$120,150	\$140,175
Garfield	\$126,000	\$147,000		Pottawatomie	\$120,150	\$140,175
Garvin	\$120,150	\$140,175		Pushmataha	\$120,150	\$140,175
Grady	\$137,250	\$160,125		Roger Mills	\$120,150	\$140,175
Grant	\$126,150	\$147,175		Rogers	\$129,900	\$151,550
Greer	\$120,150	\$140,175		Seminole	\$120,150	\$140,175
Harmon	\$120,150	\$140,175		Sequoyah	\$120,150	\$140,175
Harper	\$120,150	\$140,175		Stephens	\$120,150	\$140,175
Haskell	\$120,150	\$140,175		Texas	\$120,150	\$140,175
Hughes	\$120,150	\$140,175		Tillman	\$120,150	\$140,175
Jackson	\$121,050	\$141,225		Tulsa	\$129,900	\$151,550
Jefferson	\$120,150	\$140,175		Wagoner	\$129,900	\$151,550
Johnston	\$120,150	\$140,175		Washington	\$123,750	\$144,375
Kay	\$120,150	\$140,175		Washita	\$120,150	\$140,175
Kingfisher	\$120,150	\$140,175		Woods	\$128,250	\$149,625
Kiowa	\$120,150	\$140,175		Woodward	\$120,150	\$140,175
Latimer	\$120,150	\$140,175				

**Exhibit B - 2024-2025 Income Limits for Government Loans**
**FHA Hybrid Only**

<b>County</b>	<b>1-2 Person Family</b>	<b>3-4 Person Family</b>	<b>5-6 Person Family</b>	<b>County</b>	<b>1-2 Person Family</b>	<b>3-4 Person Family</b>	<b>5-6 Person Family</b>
Adair	\$92,115	\$107,467	\$125,379	Le Flore	\$92,115	\$107,467	\$125,379
Alfalfa	\$109,365	\$127,592	\$148,858	Lincoln	\$92,115	\$107,467	\$125,379
Atoka	\$92,115	\$107,467	\$125,379	Logan	\$102,925	\$120,079	\$140,092
Beaver	\$92,115	\$107,467	\$125,379	Love	\$92,115	\$107,467	\$125,379
Beckham	\$92,115	\$107,467	\$125,379	Major	\$95,795	\$111,761	\$130,387
Blaine	\$92,115	\$107,467	\$125,379	Marshall	\$92,115	\$107,467	\$125,379
Bryan	\$92,115	\$107,467	\$125,379	Mayes	\$92,115	\$107,467	\$125,379
Caddo	\$92,115	\$107,467	\$125,379	McClain	\$102,925	\$120,079	\$140,092
Canadian	\$102,925	\$120,079	\$140,092	McCurtain	\$92,115	\$107,467	\$125,379
Carter	\$92,115	\$107,467	\$125,379	McIntosh	\$92,115	\$107,467	\$125,379
Cherokee	\$92,115	\$107,467	\$125,379	Murray	\$92,115	\$107,467	\$125,379
Choctaw	\$92,115	\$107,467	\$125,379	Muskogee	\$92,115	\$107,467	\$125,379
Cimarron	\$92,115	\$107,467	\$125,379	Noble	\$96,485	\$112,566	\$131,327
Cleveland	\$102,925	\$120,079	\$140,092	Nowata	\$92,115	\$107,467	\$125,379
Coal	\$92,115	\$107,467	\$125,379	Okfuskee	\$92,115	\$107,467	\$125,379
Comanche	\$92,115	\$107,467	\$125,379	Oklahoma	\$102,925	\$120,079	\$140,092
Cotton	\$95,220	\$111,090	\$129,605	Okmulgee	\$92,115	\$107,467	\$125,379
Craig	\$92,115	\$107,467	\$125,379	Osage	\$99,590	\$116,188	\$135,553
Creek	\$99,590	\$116,188	\$135,553	Ottawa	\$92,115	\$107,467	\$125,379
Custer	\$96,140	\$112,163	\$130,857	Pawnee	\$92,115	\$107,467	\$125,379
Delaware	\$92,115	\$107,467	\$125,379	Payne	\$92,115	\$107,467	\$125,379
Dewey	\$92,115	\$107,467	\$125,379	Pittsburg	\$92,115	\$107,467	\$125,379
Ellis	\$92,115	\$107,467	\$125,379	Pontotoc	\$92,115	\$107,467	\$125,379
Garfield	\$96,600	\$112,700	\$131,483	Pottawatomie	\$92,115	\$107,467	\$125,379
Garvin	\$92,115	\$107,467	\$125,379	Pushmataha	\$92,115	\$107,467	\$125,379
Grady	\$105,225	\$122,762	\$143,223	Roger Mills	\$92,115	\$107,467	\$125,379
Grant	\$96,715	\$112,834	\$131,640	Rogers	\$99,590	\$116,188	\$135,553
Greer	\$92,115	\$107,467	\$125,379	Seminole	\$92,115	\$107,467	\$125,379
Harmon	\$92,115	\$107,467	\$125,379	Sequoyah	\$92,115	\$107,467	\$125,379
Harper	\$92,115	\$107,467	\$125,379	Stephens	\$92,115	\$107,467	\$125,379
Haskell	\$92,115	\$107,467	\$125,379	Texas	\$92,115	\$107,467	\$125,379
Hughes	\$92,115	\$107,467	\$125,379	Tillman	\$92,115	\$107,467	\$125,379
Jackson	\$92,805	\$108,272	\$126,318	Tulsa	\$99,590	\$116,188	\$135,553
Jefferson	\$92,115	\$107,467	\$125,379	Wagoner	\$99,590	\$116,188	\$135,553
Johnston	\$92,115	\$107,467	\$125,379	Washington	\$94,875	\$110,687	\$129,135
Kay	\$92,115	\$107,467	\$125,379	Washita	\$92,115	\$107,467	\$125,379
Kingfisher	\$92,115	\$107,467	\$125,379	Woods	\$98,325	\$114,712	\$133,831
Kiowa	\$92,115	\$107,467	\$125,379	Woodward	\$92,115	\$107,467	\$125,379
Latimer	\$92,115	\$107,467	\$125,379				