



OKLAHOMA
COUNTY

Oklahoma County Home Finance Authority
5657 N Classen Boulevard, Ste 100
Oklahoma City, OK 73116
405.270.1388

Lenders added 2025

American Mortgage Bank
American Neighborhood Mortgage
Arvest Bank
Assurance Financial
CMG Mortgage
Financial Concepts
First Liberty Bank
Guild Mortgage
The Mortgage Link
Novus Home Mortgage
Stride Bank
T2 Financial
VIP Mortgage

Lenders in process of adding

First Liberty Bank
Valor Bank



HFA Scorecard Report

(02) OKLAHOMA COUNTY

HFA Name	OKLAHOMA COUNTY
USBHM Code	02
Period of Review	October, 2025
USBHM Approval	Housing Finance Agency Division

	Conventional		Government	
	HFA	Peer	HFA	Peer
6 Month WA Credit	780	743	724	699
6 Month WA LTV	89	93	96	96

Purchase Volume Summary

	Conventional		Government		Total Purchase Volume		Purpose	
	#	\$	#	\$	#	\$	Purch	Refi
Nov - 24	2	\$266,086	7	\$1,872,121	9	\$2,138,207	100%	0.00%
Dec - 24	6	\$894,592	17	\$3,774,003	23	\$4,668,595	100%	0.00%
Jan - 25	4	\$796,083	8	\$1,884,126	12	\$2,680,209	100%	0.00%
Feb - 25	1	\$161,100	8	\$1,902,385	9	\$2,063,485	100%	0.00%
Mar - 25	2	\$451,050	12	\$2,732,964	14	\$3,184,014	100%	0.00%
Apr - 25	2	\$373,605	6	\$1,300,651	8	\$1,674,256	100%	0.00%
May - 25	5	\$1,067,690	8	\$1,732,979	13	\$2,800,669	100%	0.00%
Jun - 25	0	\$0	10	\$2,080,671	10	\$2,080,671	100%	0.00%
Jul - 25	2	\$343,250	5	\$836,129	7	\$1,179,379	100%	0.00%
Aug - 25	2	\$468,650	7	\$2,002,102	9	\$2,470,752	100%	0.00%
Sep - 25	3	\$715,650	19	\$4,427,764	22	\$5,143,414	100%	0.00%
Oct - 25	5	\$1,132,105	8	\$1,507,293	13	\$2,639,398	100%	0.00%
Rolling Summary								
3 Months	10	\$2,316,405	34	\$7,937,159	44	\$10,253,564	100%	0.00%
6 Months	17	\$3,727,345	57	\$12,586,938	74	\$16,314,283	100%	0.00%
9 Months	22	\$4,713,100	83	\$18,522,938	105	\$23,236,038	100%	0.00%
12 Months	34	\$6,669,861	115	\$26,053,188	149	\$32,723,049	100%	0.00%
Previous Year	25	\$4,292,341	89	\$20,443,996	114	\$24,736,337	100%	0.00%

Top Ten Purchase Volume by State - 12 Months			
State	#	\$	%
OK	149	\$32,723,049	100%
% of Top 10 States			100%

Product	#	\$	%
CONVENTIONAL	34	6,669,861	20%
FHA	108	23,977,166	73%
VA	7	2,076,022	6%
Total	149	32,723,049	100%



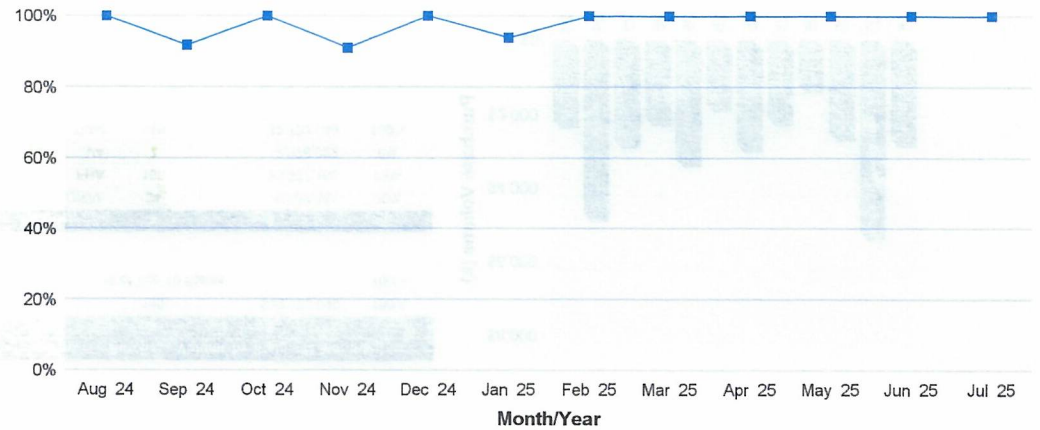


HFA Scorecard Report

(02) OKLAHOMA COUNTY

Best Efforts Pull Through Summary

		Total Locks				Total PT%
		Lock #	Lock \$	Purchased #	Purchased \$	
Aug 24	11	\$2,305,037	11	\$2,305,037	100%	
Sep 24	12	\$2,642,486	11	\$2,510,486	92%	
Oct 24	15	\$2,990,736	15	\$2,990,736	100%	
Nov 24	22	\$4,910,062	20	\$4,566,483	91%	
Dec 24	11	\$2,062,480	11	\$2,062,480	100%	
Jan 25	16	\$3,547,438	15	\$3,317,186	94%	
Feb 25	10	\$2,298,337	10	\$2,298,337	100%	
Mar 25	10	\$2,420,559	10	\$2,420,559	100%	
Apr 25	9	\$1,860,718	9	\$1,860,718	100%	
May 25	13	\$2,774,759	13	\$2,774,759	100%	
Jun 25	9	\$1,947,741	9	\$1,947,741	100%	
Jul 25	11	\$2,386,241	11	\$2,386,241	100%	
Aug 25	10	\$2,200,726	10	\$2,200,726	100%	
Sep 25	16	\$3,809,886	16	\$3,809,886	100%	
Oct 25	16	\$3,616,166	13	\$2,943,855	81%	
Rolling Summary	-->data below excludes locks in the most recent 3 months to account for lock periods					
3 Months	33	\$7,108,741	33	\$7,108,741	100%	
6 Months	62	\$13,688,355	62	\$13,688,355	100%	
9 Months	111	\$24,208,335	108	\$23,634,504	97%	
12 Months	149	\$32,146,594	145	\$31,440,763	97%	
Previous Year	125	\$26,775,660	116	\$25,109,534	93%	



■ Total Pull Through %

Delinquency Summary

# of Month Delinquent	Conventional						Government					
	0-12 Months Purchase			13-24 Months Purchase			0-12 Months Purchase			13-24 Months Purchase		
	#	HFA %	Peer %	#	HFA %	Peer %	#	HFA %	Peer %	#	HFA %	Peer %
60-89 Days Delinquent	0	0.00%	0.23%	0	0.00%	0.56%	1	0.88%	1.13%	0	0.00%	2.44%
90-119 Days Delinquent	0	0.00%	0.15%	0	0.00%	0.34%	0	0.00%	0.75%	0	0.00%	2.05%
Total 60-119 Days Delinquent	0	0.00%	0.38%	0	0.00%	0.90%	1	0.88%	1.88%	0	0.00%	4.49%
Total Active Loans	31	n/a	n/a	14	n/a	n/a	114	n/a	n/a	48	n/a	n/a

Quality Assurance

Review Type (12 Month Rolling)	Total Reviewed	Critical Findings	Net Critical Findings Reviewed
Agency	1	0	0
Early Payment Default	0	0	0
Post Funding	6	1	0
Prefund	5	2	0



HFA Scorecard Report

(02) OKLAHOMA COUNTY

Credit Quality

6 Months	Conventional			Government		
	Weighted Average: 780			Weighted Average: 724		
	#	\$	%#	#	\$	%#
FICO 619 & Lower	0	0	0.00%	0	0	0.00%
FICO 620 to 659	0	\$0	0.00%	1	\$505,000	1.75%
FICO 660 to 699	0	\$0	0.00%	16	\$3,138,399	28.07%
FICO 700 to 739	2	\$441,745	11.76%	19	\$4,308,843	33.33%
FICO 740 & Higher	15	\$3,285,600	88.24%	21	\$4,634,696	36.84%
Totals	17	\$3,727,345	100.00%	57	\$12,586,938	100.00%

12 Months	Conventional			Government		
	Weighted Average: 768			Weighted Average: 732		
	#	\$	%#	#	\$	%#
FICO 619 & Lower	0	0	0.00%	0	0	0.00%
FICO 620 to 659	0	\$0	0.00%	1	\$505,000	0.87%
FICO 660 to 699	0	\$0	0.00%	35	\$7,218,054	30.43%
FICO 700 to 739	4	\$851,165	11.76%	33	\$7,292,984	28.70%
FICO 740 & Higher	30	\$5,818,696	88.24%	46	\$11,037,150	40.00%
Totals	34	\$6,669,861	100.00%	115	\$26,053,188	100.00%

Loan To Value (LTV)

12 Months	Conventional			Government		
	Weighted Average: 89.6%			Weighted Average: 95.58%		
	#	\$	%#	#	\$	%#
LTV 70% & Lower	1	\$125,000	2.94%	1	\$276,760	0.87%
LTV > 70% to 75%	3	\$546,000	8.82%	0	\$0	0.00%
LTV > 75% to 80%	6	\$1,158,633	17.65%	0	\$0	0.00%
LTV > 80% to 85%	0	\$0	0.00%	3	\$720,513	2.61%
LTV > 85% to 90%	5	\$992,300	14.71%	3	\$703,305	2.61%
LTV > 90% to 95%	7	\$1,314,647	20.59%	6	\$1,532,916	5.22%
LTV > 95% & Higher	12	\$2,533,281	35.29%	102	\$22,819,694	88.70%

24 Months	Conventional			Government		
	Weighted Average: 88.62%			Weighted Average: 95.32%		
	#	\$	%#	#	\$	%#
LTV 70% & Lower	3	\$520,000	5.77%	2	\$449,735	1.11%
LTV > 70% to 75%	5	\$854,750	9.62%	1	\$362,230	0.56%
LTV > 75% to 80%	9	\$1,664,633	17.31%	1	\$183,150	0.56%
LTV > 80% to 85%	0	\$0	0.00%	6	\$1,391,656	3.33%
LTV > 85% to 90%	6	\$1,118,300	11.54%	6	\$1,355,402	3.33%
LTV > 90% to 95%	9	\$1,748,397	17.31%	14	\$3,474,773	7.78%
LTV > 95% & Higher	20	\$4,044,444	38.46%	150	\$33,634,114	83.33%

Operations

Early Payoffs	#	\$	HFA %	Peer %
EPO =>121 and <=150 Days	0	0	0.00%	0.02%
EPO =>151 and <=180 Days	0	0	0.00%	0.01%
EPO =>181 and <=365 Days	0	0	0.00%	0.17%
EPO <=90 Days	1	\$246,400	0.67%	0.02%
EPO =>91 and <=120 Days	0	0	0.00%	0.02%

FHA Uninsured - CPB >\$0.01		
Days Aged	#	\$
120 Days or More	0	0
30 - 59 Days	1	\$193,325
60 - 89 Days	0	0
90 - 119 Days	0	0

Final Documents - CPB >\$0.01		
Days Aged	#	\$
91 - 180 Days	3	\$591,316
Less than 90	32	\$7,644,845