



# HFA Scorecard Report

(O2) Oklahoma County Home Finance Authority

HFA Name	Oklahoma County Home Finance Authority
USBHM Code	O2
Period of Review	January, 2026
USBHM Approval	Housing Finance Agency Division

	Conventional		Government	
	HFA	Peer	HFA	Peer
6 Month WA Credit	779	742	718	699
6 Month WA LTV	91	93	96	96

## Purchase Volume Summary

	Conventional		Government		Total Purchase Volume		Purpose	
	#	\$	#	\$	#	\$	Purch	Refi
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%
Nov 25	3	\$702,000	10	\$2,612,447	13	\$3,314,447	100%	0.00%
Dec 25	4	\$889,340	7	\$1,322,607	11	\$2,211,947	100%	0.00%
Jan 26	8	\$1,714,890	10	\$1,967,213	18	\$3,682,103	100%	0.00%
<b>Rolling Summary</b>								
3 Months	15	\$3,306,230	27	\$5,902,267	42	\$9,208,497	100%	0.00%
6 Months	25	\$5,622,635	61	\$13,839,426	86	\$19,462,061	100%	0.00%
9 Months	32	\$7,033,575	84	\$18,489,205	116	\$25,522,780	100%	0.00%
12 Months	37	\$8,019,330	110	\$24,425,205	147	\$32,444,535	100%	0.00%
Previous Year	33	\$7,100,523	108	\$24,342,118	141	\$31,442,641	100%	0.00%

State	#	\$	%
OK	147	\$32,444,535	100%
% of Top 10 States			100%

Product	#	\$	%
CONVENTIONAL	37	8,019,330	25%
FHA	103	22,597,853	70%
VA	7	1,827,352	6%
Total	147	32,444,535	100%





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## Best Efforts Pull Through Summary

	Total Locks				Total PT%
	Lock #	Lock \$	Purchased #	Purchased \$	
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	16	\$3,616,166	100%
Nov 25	13	\$3,019,801	13	\$3,019,801	100%
Dec 25	14	\$2,693,928	13	\$2,424,087	93%
Jan 26	14	\$3,312,190	13	\$2,964,984	93%
<b>Rolling Summary</b>	--->data below excludes locks in the most recent 3 months to account for lock periods				
3 Months	42	\$9,626,778	42	\$9,626,778	100%
6 Months	75	\$16,735,519	75	\$16,735,519	100%
9 Months	104	\$23,315,133	104	\$23,315,133	100%
12 Months	153	\$33,835,113	150	\$33,261,282	98%
Previous Year	147	\$32,576,300	145	\$32,076,207	99%



## 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%	0.22%	0	0.00%	0.62%	0	0.00%	1.18%	0	0.00%	2.00%
90-119 Days Delinquent	0	0.00%	0.13%	0	0.00%	0.37%	0	0.00%	0.79%	0	0.00%	1.82%
Total 60-119 Days Delinquent	0	0.00%	0.36%	0	0.00%	0.99%	0	0.00%	1.97%	0	0.00%	3.82%
Total Active Loans	36	n/a	n/a	21	n/a	n/a	112	n/a	n/a	81	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	2	1	0
Prefund	6	3	0



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## Credit Quality

6 Months	Conventional			Government		
	Weighted Average: 779			Weighted Average: 718		
	#	\$	%#	#	\$	%#
FICO 619 & Lower	0	0	0.00%	0	0	0.00%
FICO 620 to 659	0	\$0	0.00%	3	\$921,428	4.92%
FICO 660 to 699	0	\$0	0.00%	16	\$3,484,507	26.23%
FICO 700 to 739	3	\$593,255	12.00%	23	\$5,164,486	37.70%
FICO 740 & Higher	22	\$5,029,380	88.00%	19	\$4,269,005	31.15%
Totals	25	\$5,622,635	100.00%	61	\$13,839,426	100.00%

12 Months	Conventional			Government		
	Weighted Average: 770			Weighted Average: 729		
	#	\$	%#	#	\$	%#
FICO 619 & Lower	0	0	0.00%	0	0	0.00%
FICO 620 to 659	0	\$0	0.00%	3	\$921,428	2.73%
FICO 660 to 699	0	\$0	0.00%	33	\$6,988,888	30.00%
FICO 700 to 739	4	\$837,695	10.81%	38	\$8,416,270	34.55%
FICO 740 & Higher	33	\$7,181,635	89.19%	36	\$8,098,619	32.73%
Totals	37	\$8,019,330	100.00%	110	\$24,425,205	100.00%

## Loan To Value (LTV)

12 Months	Conventional			Government		
	Weighted Average: 90.69%			Weighted Average: 96.05%		
	#	\$	%#	#	\$	%#
LTV 70% & Lower	2	\$328,900	5.41%	0	\$0	0.00%
LTV > 70% to 75%	2	\$405,000	5.41%	0	\$0	0.00%
LTV > 75% to 80%	4	\$752,000	10.81%	0	\$0	0.00%
LTV > 80% to 85%	0	\$0	0.00%	2	\$367,978	1.82%
LTV > 85% to 90%	6	\$1,184,000	16.22%	4	\$882,305	3.64%
LTV > 90% to 95%	10	\$2,314,892	27.03%	5	\$1,312,269	4.55%
LTV > 95% & Higher	13	\$3,034,538	35.14%	99	\$21,862,653	90.00%

24 Months	Conventional			Government		
	Weighted Average: 89.46%			Weighted Average: 95.49%		
	#	\$	%#	#	\$	%#
LTV 70% & Lower	4	\$723,900	6.06%	2	\$449,735	0.98%
LTV > 70% to 75%	4	\$705,750	6.06%	1	\$362,230	0.49%
LTV > 75% to 80%	11	\$2,040,633	16.67%	1	\$183,150	0.49%
LTV > 80% to 85%	0	\$0	0.00%	6	\$1,391,656	2.93%
LTV > 85% to 90%	7	\$1,310,000	10.61%	6	\$1,333,751	2.93%
LTV > 90% to 95%	15	\$3,126,884	22.73%	14	\$3,474,773	6.83%
LTV > 95% & Higher	25	\$5,200,587	37.88%	175	\$39,067,394	85.37%

## 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%	0.12%
EPO <=90 Days	0	0	0.00%	0.02%
EPO =>91 and <=120 Days	0	0	0.00%	0.01%

FHA Uninsured - CPB >\$0.01		
Days Aged	#	\$
120 Days or More	0	0
30 - 59 Days	1	\$104,570
60 - 89 Days	0	0
90 - 119 Days	0	0

Final Documents - CPB >\$0.01		
Days Aged	#	\$
91 - 180 Days	3	\$619,570
Less than 90	30	\$6,347,885