

down payment assistance
 Comparing Oklahoma Programs

| Program Requirements | OHFA | REI |
|-------------------------|--|---|
| Down Payment Assistance | 3.5% of the purchase price | Up to 5% of the purchase price |
| Repayment | Assistance must be repaid when the loan reaches maturity, the home is sold or refinanced, or upon transfer of ownership or primary residence | Repayment options vary — call for details |
| Eligible Areas | All Oklahoma counties are eligible | |
| FICO Score Minimum | 640 | |
| Occupancy Requirements | Primary, owner-occupied | |
| Customer Eligibility | First-time and non-first-time homebuyer allowed | |



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