

BILL SUMMARY
2nd Session of the 60th Legislature

Bill No.:	HB4352
Version:	INT
Request Number:	14754
Author:	Rep. Moore
Date:	2/16/2026
Impact:	No impact

Research Analysis

HB 4352, as introduced, ensures that a mortgage continues to secure its obligation and maintain its priority after any of the following modifications:

- Extending maturity dates;
- Reducing interest rates;
- Changing interest rate structures;
- Capitalizing unpaid interest;
- Forgiving principal or accrued interest;
- Adjusting escrow or insurance requirements;
- Altering existing conditions to advance funds; or
- Amending financial covenants.

The measure applies to any mortgage modification made after the measure's effective date, regardless of when the mortgage or obligation was created.

Prepared By: Autumn Mathews, House Research Staff

Fiscal Analysis

As introduced, HB4352 establishes the Oklahoma Uniform Mortgage Modification Act. The measure ensures that a mortgage continues to secure its obligation and maintain its priority after certain modifications.

As written, this measure is not expected to impact state revenue or state appropriations.

Prepared By: Zach Penrod, House Fiscal Staff

Other Considerations

None.