

**BILL SUMMARY**  
2<sup>nd</sup> Session of the 60<sup>th</sup> Legislature

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

**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.