



January 26, 2024

Oklahoma Water Resources Board  
Attn: Charles DeCounne  
3800 N. Classen Boulevard  
Oklahoma City, OK 73118

RE: Oklahoma Water Resources Board State Loan Programs  
Series 2012A, 2013A & B, 2014A, B & C, 2015A, 2016A, 2017A, B & C,  
2018A, B, C & D, 2019A, B & C, 2020A, B, C, D, E, F, and 2021A, B, C & D,  
2022A & B, 2023A, B & C

Dear Charles,

This letter is to confirm that as of December 31, 2023, to our knowledge there are no defaults with any loan made by Oklahoma Water Resources Board in the above referenced bond issues.

If you should require additional information, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script that reads "Deena Suddath".

Deena Suddath  
Senior Vice President