

NON-DELEGATED JUMBO

Depreciating Markets Impacting Non-Delegated Jumbo Loans

The table below reflects Metropolitan Statistical Areas (MSAs) determined to be declining more than 5%. Non-Delegated Jumbo loans originated in a listed MSA must follow additional criteria specific to depreciating market areas, including but not limited to reduced LTV/CLTV limits.

Depreciating Markets: Effective with new registrations on/after August 14, 2023. Updates are generally issued on a quarterly basis.

The following MSAs are depreciating more than 5% (displayed in alphabetical order by state, then state and county code).

State	MSA #	State & County Code	Met r o/ M c r o Area Name	Count y Name
AR	26260	05057	Hope AR Micropolitan Statistical Area	Hempstead County
CA	36084	06001	Oakland-Hayward-Berkeley CA Metropolitan Division	Alameda County
CA	36084	06013	Oakland-Hayward-Berkeley CA Metropolitan Division	Contra Costa County
CA	39780	06103	Red Bluff CA Micropolitan Statistical Area	Tehama County
CA	40900	06017	Sacramento--Roseville--Arden-Arcade CA Metropolitan Statistical Area	El Dorado County
CA	40900	06061	Sacramento--Roseville--Arden-Arcade CA Metropolitan Statistical Area	Placer County
CA	40900	06067	Sacramento--Roseville--Arden-Arcade CA Metropolitan Statistical Area	Sacramento County
CA	40900	06113	Sacramento--Roseville--Arden-Arcade CA Metropolitan Statistical Area	Yolo County
CA	41884	06075	San Francisco-Redwood City-South San Francisco CA Metropolitan Statistical Area	San Francisco County
CA	41884	06081	San Francisco-Redwood City-South San Francisco CA Metropolitan Statistical Area	San Mateo County
CA	41940	06069	San Jose-Sunnyvale-Santa Clara CA Metropolitan Statistical Area	San Benito County
CA	41940	06085	San Jose-Sunnyvale-Santa Clara CA Metropolitan Statistical Area	Santa Clara County
CA	42034	06041	San Rafael CA Metropolitan Division	Marin County
CA	43760	06109	Sonora CA Micropolitan Statistical Area	Tuolumne County
CA	44700	06077	Stockton-Lodi CA Metropolitan Statistical Area	San Joaquin County
CA	46700	06095	Vallejo-Fairfield CA Metropolitan Statistical Area	Solano County
CA	49700	06101	Yuba City CA Metropolitan Statistical Area	Sutter County
CA	49700	06115	Yuba City CA Metropolitan Statistical Area	Yuba County
CO	44540	08075	Sterling CO Micropolitan Statistical Area	Logan County
ID	14260	16001	Boise City ID Metropolitan Statistical Area	Ada County
ID	14260	16015	Boise City ID Metropolitan Statistical Area	Boise County
ID	14260	16027	Boise City ID Metropolitan Statistical Area	Canyon County
ID	14260	16045	Boise City ID Metropolitan Statistical Area	Gem County
ID	14260	16073	Boise City ID Metropolitan Statistical Area	Owyhee County
ID	25200	16013	Hailey ID Micropolitan Statistical Area	Blaine County

ID	25200	16025	Hailey ID Micropolitan Statistical Area	Camas County
ID	25200	16063	Hailey ID Micropolitan Statistical Area	Lincoln County
ID	36620	16075	Ontario OR-ID Micropolitan Statistical Area	Payette County
IL	45380	17021	Taylorville IL Micropolitan Statistical Area	Christian County
LA	14220	22117	Bogalusa LA Micropolitan Statistical Area	Washington Parish
MA	47240	25007	Vineyard Haven MA Micropolitan Statistical Area	Dukes County
NV	16180	32510	Carson City NV Metropolitan Statistical Area	Carson City
NV	21980	32001	Fallon NV Micropolitan Statistical Area	Churchill County
NV	22280	32019	Fernley NV Micropolitan Statistical Area	Lyon County
NV	23820	32005	Gardnerville Ranchos NV Micropolitan Statistical Area	Douglas County
NV	39900	32029	Reno NV Metropolitan Statistical Area	Storey County
NV	39900	32031	Reno NV Metropolitan Statistical Area	Washoe County
NY	12180	36011	Auburn NY Micropolitan Statistical Area	Cayuga County
NY	24020	36113	Glens Falls NY Metropolitan Statistical Area	Warren County
NY	24020	36115	Glens Falls NY Metropolitan Statistical Area	Washington County
NY	42900	36099	Seneca Falls NY Micropolitan Statistical Area	Seneca County
OH	13340	39091	Bellefontaine OH Micropolitan Statistical Area	Logan County
OK	32540	40121	McAlester OK Micropolitan Statistical Area	Pittsburg County
OR	26220	41027	Hood River OR Micropolitan Statistical Area	Hood River County
OR	36620	41045	Ontario OR-ID Micropolitan Statistical Area	Malheur County
TX	12420	48021	Austin-Round Rock TX Metropolitan Statistical Area	Bastrop County
TX	12420	48055	Austin-Round Rock TX Metropolitan Statistical Area	Caldwell County
TX	12420	48209	Austin-Round Rock TX Metropolitan Statistical Area	Hays County
TX	12420	48453	Austin-Round Rock TX Metropolitan Statistical Area	Travis County
TX	12420	48491	Austin-Round Rock TX Metropolitan Statistical Area	Williamson County
TX	38380	48189	Plainview TX Micropolitan Statistical Area	Hale County
TX	44500	48143	Stephenville TX Micropolitan Statistical Area	Erath County
UT	25720	49051	Heber UT Micropolitan Statistical Area	Wasatch County
WA	13380	53073	Bellingham WA Metropolitan Statistical Area	Whatcom County
WA	21260	53037	Ellensburg WA Micropolitan Statistical Area	Kittitas County
WA	36020	53029	Oak Harbor WA Micropolitan Statistical Area	Island County
WA	36830	53001	Othello WA Micropolitan Statistical Area	Adams County
WA	39420	53075	Pullman WA Micropolitan Statistical Area	Whitman County
WA	42644	53033	Seattle-Bellevue-Everett WA Metropolitan Division	King County
WA	42644	53061	Seattle-Bellevue-Everett WA Metropolitan Division	Snohomish County
WA	43220	53045	Shelton WA Micropolitan Statistical Area	Mason County
WA	49420	53077	Yakima WA Metropolitan Statistical Area	Yakima County
WA	N/A	53019	Non-Metro Ferry County	Ferry County
WA	N/A	53023	Non-Metro Garfield County	Garfield County
WA	N/A	53031	Non-Metro Jefferson County	Jefferson County
WA	N/A	53039	Non-Metro Klickitat County	Klickitat County
WA	N/A	53043	Non-Metro Lincoln County	Lincoln County
WA	N/A	53047	Non-Metro Okanogan County	Okanogan County
WA	N/A	53049	Non-Metro Pacific County	Pacific County
WA	N/A	53055	Non-Metro San Juan County	San Juan County
WA	N/A	53069	Non-Metro Wahkiakum County	Wahkiakum County
WY	40540	56037	Rock Springs WY Micropolitan Statistical Area	Sweetwater County