

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 March 24, 2024.**
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).

Property Address State	MSA #	State & County Code	Metro/ Micro Area Name	County Name
AR	26260	5057	Hope AR Micropolitan Statistical Area	Hempstead County (AR)
AZ	35700	4023	Nogales AZ Micropolitan Statistical Area	Santa Cruz County (AZ)
ID	26820	16019	Idaho Falls ID Metropolitan Statistical Area	Bonneville County (ID)
ID	N/A	16023	Idaho Falls ID Metropolitan Statistical Area	Butte County (ID)
ID	39940	16043	Rexburg ID Micropolitan Statistical Area	Fremont County (ID)
ID	26820	16051	Idaho Falls ID Metropolitan Statistical Area	Jefferson County (ID)
ID	34140	16057	Moscow ID Micropolitan Statistical Area	Latah County (ID)
ID	39940	16065	Rexburg ID Micropolitan Statistical Area	Madison County (ID)
IL	15900	17057	Canton IL Micropolitan Statistical Area	Fulton County (IL)
IN	19540	18001	Decatur IN Micropolitan Statistical Area	Adams County (IN)
MD	19060	24001	Cumberland MD-WV Metropolitan Statistical Area	Allegany County (MD)
MN	49380	27105	Worthington MN Micropolitan Statistical Area	Nobles County (MN)
MN	47420	27167	Wahpeton ND-MN Micropolitan Statistical Area	Wilkin County (MN)
ND	47420	38077	Wahpeton ND-MN Micropolitan Statistical Area	Richland County (ND)
NM	31060	35028	Los Alamos NM Micropolitan Statistical Area	Los Alamos County (NM)
OK	45140	40021	Tahlequah OK Micropolitan Statistical Area	Cherokee County (OK)
SC	35140	45071	Newberry SC Micropolitan Statistical Area	Newberry County (SC)
TN	35460	47029	Newport TN Micropolitan Statistical Area	Cocke County (TN)
TN	32660	47177	McMinnville TN Micropolitan Statistical Area	Warren County (TN)
TX	31260	48005	Lufkin TX Micropolitan Statistical Area	Angelina County (TX)
TX	12420	48021	Austin-Round Rock TX Metropolitan Statistical Area	Bastrop County (TX)
TX	12420	48055	Austin-Round Rock TX Metropolitan Statistical Area	Caldwell County (TX)
TX	44500	48143	Stephenville TX Micropolitan Statistical Area	Erath County (TX)
TX	30980	48183	Longview TX Metropolitan Statistical Area	Gregg County (TX)
TX	12420	48209	Austin-Round Rock TX Metropolitan Statistical Area	Hays County (TX)
TX	30980	48401	Longview TX Metropolitan Statistical Area	Rusk County (TX)
TX	12420	48453	Austin-Round Rock TX Metropolitan Statistical Area	Travis County (TX)
TX	30980	48459	Longview TX Metropolitan Statistical Area	Upshur County (TX)
TX	12420	48491	Austin-Round Rock TX Metropolitan Statistical Area	Williamson County (TX)
UT	16260	49021	Cedar City UT Micropolitan Statistical Area	Iron County (UT)
WA	21260	53037	Ellensburg WA Micropolitan Statistical Area	Kittitas County (WA)
WV	19060	54057	Cumberland MD-WV Metropolitan Statistical Area	Mineral County (WV)