

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 May 5, 2024.**
Updates are generally issued monthly.

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	39940	16043	Rexburg ID Micropolitan Statistical Area	Fremont County (ID)
ID	39940	16065	Rexburg ID Micropolitan Statistical Area	Madison County (ID)
IN	19540	18001	Decatur IN Micropolitan Statistical Area	Adams County (IN)
LA	19760	22011	DeRidder LA Micropolitan Statistical Area	Beauregard Parish (LA)
LA	14220	22117	Bogalusa LA Micropolitan Statistical Area	Washington Parish (LA)
MN	49380	27105	Worthington MN Micropolitan Statistical Area	Nobles County (MN)
MN	47420	27167	Wahpeton ND-MN Micropolitan Statistical Area	Wilkin County (MN)
MS	15020	28085	Brookhaven MS Micropolitan Statistical Area	Lincoln County (MS)
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)
OH	47920	39047	Washington Court House OH Micropolitan Statistical Area	Fayette County (OH)
TN	35460	47029	Newport TN Micropolitan Statistical Area	Cocke County (TN)
TX	31260	48005	Lufkin TX Micropolitan Statistical Area	Angelina County (TX)
TX	N/A	48173	Big Spring TX Micropolitan Statistical Area	Glasscock County (TX)
TX	47020	48175	Victoria TX Metropolitan Statistical Area	Goliad County (TX)
TX	44860	48223	Sulphur Springs TX Micropolitan Statistical Area	Hopkins County (TX)
TX	13700	48227	Big Spring TX Micropolitan Statistical Area	Howard County (TX)
TX	47020	48469	Victoria TX Metropolitan Statistical Area	Victoria 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)