

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 June 23, 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	05057	Hope AR Micropolitan Statistical Area	Hempstead County (AR)
FL	17500	12051	Clewiston FL Micropolitan Statistical Area	Hendry County (FL)
IA	43980	19041	Spencer IA Micropolitan Statistical Area	Clay County (IA)
IA	15460	19057	Burlington IA-IL Micropolitan Statistical Area	Des Moines County (IA)
IL	15460	17071	Burlington IA-IL Micropolitan Statistical Area	Henderson County (IL)
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)
OK	49260	40153	Woodward OK Micropolitan Statistical Area	Woodward County (OK)
TX	15220	48049	Brownwood TX Micropolitan Statistical Area	Brown County (TX)
TX	32220	48203	Marshall TX Micropolitan Statistical Area	Harrison County (TX)
TX	20580	48323	Eagle Pass TX Micropolitan Statistical Area	Maverick County (TX)
VA	14140	51185	Bluefield WV-VA Micropolitan Statistical Area	Tazewell County (VA)
WA	49420	53077	Yakima WA Metropolitan Statistical Area	Yakima County (WA)
WV	14140	54055	Bluefield WV-VA Micropolitan Statistical Area	Mercer County (WV)