

# 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 July 28, 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)
AR	N/A	05081	Texarkana TX-AR Metropolitan Statistical Area	Little River County (AR)
AR	45500	05091	Texarkana TX-AR Metropolitan Statistical Area	Miller County (AR)
MN	21860	27091	Fairmont MN Micropolitan Statistical Area	Martin County (MN)
MN	47420	27167	Wahpeton ND-MN Micropolitan Statistical Area	Wilkin County (MN)
MO	48460	29091	West Plains MO Micropolitan Statistical Area	Howell County (MO)
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)
NY	12180	36011	Auburn NY Micropolitan Statistical Area	Cayuga County (NY)
NY	12860	36037	Batavia NY Micropolitan Statistical Area	Genesee County (NY)
OH	15740	39059	Cambridge OH Micropolitan Statistical Area	Guernsey County (OH)
SC	23500	45021	Gaffney SC Micropolitan Statistical Area	Cherokee County (SC)
TX	31260	48005	Lufkin TX Micropolitan Statistical Area	Angelina County (TX)
TX	45500	48037	Texarkana TX-AR Metropolitan Statistical Area	Bowie County (TX)
TX	32220	48203	Marshall TX Micropolitan Statistical Area	Harrison County (TX)
TX	11980	48213	Athens TX Micropolitan Statistical Area	Henderson County (TX)