

# 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 November 24, 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 Codes	Metro/Micro Area Name	County Name
AZ	35700	04023	Nogales AZ Micropolitan Statistical Area	Santa Cruz County (AZ)
FL	39460	12015	Punta Gorda FL Metropolitan Statistical Area	Charlotte County (FL)
IA	32380	19033	Mason City IA Micropolitan Statistical Area	Cerro Gordo County (IA)
IA	32380	19195	Mason City IA Micropolitan Statistical Area	Worth County (IA)
KS	38260	20037	Pittsburg KS Micropolitan Statistical Area	Crawford County (KS)
MN	10660	27047	Albert Lea MN Micropolitan Statistical Area	Freeborn County (MN)
MN	32140	27083	Marshall MN Micropolitan Statistical Area	Lyon County (MN)
MN	47420	27167	Wahpeton ND-MN Micropolitan Statistical Area	Wilkin County (MN)
NC	40260	37083	Roanoke Rapids NC Micropolitan Statistical Area	Halifax County (NC)
NC	40260	37131	Roanoke Rapids NC Micropolitan Statistical Area	Northampton County (NC)
ND	47420	38077	Wahpeton ND-MN Micropolitan Statistical Area	Richland County (ND)
NE	28260	31019	Kearney NE Micropolitan Statistical Area	Buffalo County (NE)
NE	28260	31099	Kearney NE Micropolitan Statistical Area	Kearney County (NE)
OR	15060	41015	Brookings OR Micropolitan Statistical Area	Curry County (OR)
TX	28500	48265	Kerrville TX Micropolitan Statistical Area	Kerr County (TX)
WA	10140	53027	Aberdeen WA Micropolitan Statistical Area	Grays Harbor County (WA)