

United Guaranty's Declining Markets
Effective January 26, 2010

Severely Declining Market

The entire States of Arizona, California, Florida, Michigan, and Nevada are considered to be Severely Declining Market States. In addition, there are six CBSAs considered to be Severely Declining All properties located in these States and CBSAs are subject to the Declining Market Policy

Standard Declining Markets

Fifteen CBSAs are considered to be Standard Declining. All properties located in these CBSAs are subject to the Declining Market policy.

Moderately Declining Market

Fourty-Four CBSAs are considered to be Moderately Declining Markets and are subject to the Declining Market Policy

Alabama

Columbus, GA-AL CBSA (17980)

This CBSA is considered to be a Moderately Declining Market

Counties: Russell

Arizona

Flagstaff, AZ CBSA (22380)

The entire state is considered to be Severely Declining

Counties: Coconino

Lake Havasu City-Kingman, AZ CBSA (29420)

The entire state is considered to be Severely Declining

Counties: Mohave

Phoenix-Mesa-Scottsdale, AZ CBSA (38060)

The entire state is considered to be Severely Declining

Counties: Maricopa, Pinal

Prescott, AZ CBSA (39140)

The entire state is considered to be Severely Declining

Counties: Yavapai

Tucson, AZ CBSA (46060)

The entire state is considered to be Severely Declining

Counties: Pima

Yuma, AZ CBSA (49740)

The entire state is considered to be Severely Declining

Counties: Yuma

California

Bakersfield, CA CBSA (12540)

The entire state is considered to be Severely Declining

Counties: Kern

**United Guaranty's Declining Markets
Effective January 26, 2010**

Chico, CA CBSA (17020)

The entire state is considered to be Severely Declining

Counties: Butte

El Centro, CA CBSA (20940)

The entire state is considered to be Severely Declining

Counties: Imperial

Fresno, CA CBSA (23420)

The entire state is considered to be Severely Declining

Counties: Fresno

Hanford-Corcoran, CA CBSA (25260)

The entire state is considered to be Severely Declining

Counties: Kings

Los Angeles-Long Beach-Glendale, CA CBSA (31084)

The entire state is considered to be Severely Declining

Counties: Los Angeles

Madera, CA CBSA (31460)

The entire state is considered to be Severely Declining

Counties: Madera

Merced, CA CBSA (32900)

The entire state is considered to be Severely Declining

Counties: Merced

Modesto, CA CBSA (33700)

The entire state is considered to be Severely Declining

Counties: Stanislaus

Napa, CA CBSA (34900)

The entire state is considered to be Severely Declining

Counties: Napa

Oakland-Fremont-Hayward, CA CBSA (36084)

The entire state is considered to be Severely Declining

Counties: Alameda, Contra Costa

Oxnard-Thousand Oaks-Ventura, CA CBSA (37100)

The entire state is considered to be Severely Declining

Counties: Ventura

Redding, CA CBSA (39820)

The entire state is considered to be Severely Declining

Counties: Shasta

**United Guaranty's Declining Markets
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Riverside-San Bernardino-Ontario, CA CBSA (40140)

The entire state is considered to be Severely Declining

Counties: Riverside, San Bernardino

Sacramento--Arden-Arcade--Roseville, CA CBSA (40900)

The entire state is considered to be Severely Declining

Counties: El Dorado, Placer, Sacramento, Yolo

Salinas, CA CBSA (41500)

The entire state is considered to be Severely Declining

Counties: Monterey

San Diego-Carlsbad-San Marcos, CA CBSA (41740)

The entire state is considered to be Severely Declining

Counties: San Diego

San Francisco-San Mateo-Redwood City, CA CBSA (41884)

The entire state is considered to be Severely Declining

Counties: Marin, San Francisco, San Mateo

San Jose-Sunnyvale-Santa Clara, CA CBSA (41940)

The entire state is considered to be Severely Declining

Counties: San Benito, Santa Clara

San Luis Obispo-Paso Robles, CA CBSA (42020)

The entire state is considered to be Severely Declining

Counties: San Luis Obispo

Santa Ana-Anaheim-Irvine, CA CBSA (42044)

The entire state is considered to be Severely Declining

Counties: Orange

Santa Barbara-Santa Maria-Goleta, CA CBSA (42060)

The entire state is considered to be Severely Declining

Counties: Santa Barbara

Santa Cruz-Watsonville, CA CBSA (42100)

The entire state is considered to be Severely Declining

Counties: Santa Cruz

Santa Rosa-Petaluma, CA CBSA (42220)

The entire state is considered to be Severely Declining

Counties: Sonoma

Stockton, CA CBSA (44700)

The entire state is considered to be Severely Declining

Counties: San Joaquin

**United Guaranty's Declining Markets
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Vallejo-Fairfield, CA CBSA (46700)

The entire state is considered to be Severely Declining

Counties: Solano

Visalia-Porterville, CA CBSA (47300)

The entire state is considered to be Severely Declining

Counties: Tulare

Yuba City, CA CBSA (49700)

The entire state is considered to be Severely Declining

Counties: Sutter, Yuba

Colorado

Grand Junction, CO CBSA (24300)

This CBSA is considered to be a Standard Declining Market

Counties: Mesa

Connecticut

Norwich-New London, CT CBSA (35980)

This CBSA is considered to be a Moderately Declining Market

Counties: New London

Delaware

Wilmington, DE-MD-NJ CBSA (48864)

This CBSA is considered to be a Moderately Declining Market

Counties: New Castle

District of Columbia

Washington-Arlington-Alexandria, DC-VA-MD-WV CBSA (47894)

This CBSA is considered to be a Moderately Declining Market

Counties: District Of Columbia

Florida

Bradenton-Sarasota-Venice, FL CBSA (14600)

The entire state is considered to be Severely Declining

Counties: Manatee, Sarasota

Cape Coral-Fort Myers, FL CBSA (15980)

The entire state is considered to be Severely Declining

Counties: Lee

Deltona-Daytona Beach-Ormond Beach, FL CBSA (19660)

The entire state is considered to be Severely Declining

Counties: Volusia

Fort Lauderdale-Pompano Beach-Deerfield Beach, FL CBSA (22744)

The entire state is considered to be Severely Declining

Counties: Broward

**United Guaranty's Declining Markets
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Fort Walton Beach-Crestview-Destin, FL CBSA (23020)

The entire state is considered to be Severely Declining

Counties: Okaloosa

Gainesville, FL CBSA (23540)

The entire state is considered to be Severely Declining

Counties: Alachua, Gilchrist

Jacksonville, FL CBSA (27260)

The entire state is considered to be Severely Declining

Counties: Baker, Clay, Duval, Nassau, Saint Johns

Lakeland-Winter Haven, FL CBSA (29460)

The entire state is considered to be Severely Declining

Counties: Polk

Miami-Miami Beach-Kendall, FL CBSA (33124)

The entire state is considered to be Severely Declining

Counties: Miami-Dade

Naples-Marco Island, FL CBSA (34940)

The entire state is considered to be Severely Declining

Counties: Collier

Ocala, FL CBSA (36100)

The entire state is considered to be Severely Declining

Counties: Marion

Orlando-Kissimmee, FL CBSA (36740)

The entire state is considered to be Severely Declining

Counties: Lake, Orange, Osceola, Seminole

Palm Bay-Melbourne-Titusville, FL CBSA (37340)

The entire state is considered to be Severely Declining

Counties: Brevard

Palm Coast, FL CBSA (37380)

The entire state is considered to be Severely Declining

Counties: Flagler

Panama City-Lynn Haven, FL CBSA (37460)

The entire state is considered to be Severely Declining

Counties: Bay

Pensacola-Ferry Pass-Brent, FL CBSA (37860)

The entire state is considered to be Severely Declining

Counties: Escambia, Santa Rosa

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Port St. Lucie, FL CBSA (38940)

The entire state is considered to be Severely Declining

Counties: Martin, Saint Lucie

Punta Gorda, FL CBSA (39460)

The entire state is considered to be Severely Declining

Counties: Charlotte

Sebastian-Vero Beach, FL CBSA (42680)

The entire state is considered to be Severely Declining

Counties: Indian River

Tallahassee, FL CBSA (45220)

The entire state is considered to be Severely Declining

Counties: Gadsden, Jefferson, Leon, Wakulla

Tampa-St. Petersburg-Clearwater, FL CBSA (45300)

The entire state is considered to be Severely Declining

Counties: Hernando, Hillsborough, Pasco, Pinellas

West Palm Beach-Boca Raton-Boynton Beach, FL CBSA (48424)

The entire state is considered to be Severely Declining

Counties: Palm Beach

Georgia

Brunswick, GA CBSA (15260)

This CBSA is considered to be a Moderately Declining Market

Counties: Brantley, Glynn, McIntosh

Columbus, GA-AL CBSA (17980)

This CBSA is considered to be a Moderately Declining Market

Counties: Chattahoochee, Harris, Marion, Muscogee

Dalton, GA CBSA (19140)

This CBSA is considered to be a Moderately Declining Market

Counties: Murray, Whitfield

Hinesville-Fort Stewart, GA CBSA (25980)

This CBSA is considered to be a Moderately Declining Market

Counties: Liberty, Long

Hawaii

Honolulu, HI CBSA (26180)

This CBSA is considered to be a Standard Declining Market

Counties: Honolulu

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Idaho

Coeur d'Alene, ID CBSA (17660)

This CBSA is considered to be a Standard Declining Market

Counties: Kootenai

Pocatello, ID CBSA (38540)

This CBSA is considered to be a Moderately Declining Market

Counties: Bannock, Power

Illinois

Chicago-Naperville-Joliet, IL CBSA (16974)

This CBSA is considered to be a Severely Declining Market

Counties: Cook, Dekalb, Dupage, Grundy, Kane, Kendall, Mchenry, Will

Rockford, IL CBSA (40420)

This CBSA is considered to be a Moderately Declining Market

Counties: Boone, Winnebago

Indiana

Elkhart-Goshen, IN CBSA (21140)

This CBSA is considered to be a Moderately Declining Market

Counties: Elkhart

Kentucky

Elizabethtown, KY CBSA (21060)

This CBSA is considered to be a Moderately Declining Market

Counties: Hardin, Larue

Maryland

Baltimore-Towson, MD CBSA (12580)

This CBSA is considered to be a Standard Declining Market

Counties: Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Annes, Baltimore City

Bethesda-Frederick-Gaithersburg, MD CBSA (13644)

This CBSA is considered to be a Moderately Declining Market

Counties: Frederick, Montgomery

Cumberland, MD-WV CBSA (19060)

This CBSA is considered to be a Moderately Declining Market

Counties: Allegany

Hagerstown-Martinsburg, MD-WV CBSA (25180)

This CBSA is considered to be a Standard Declining Market

Counties: Washington

Salisbury, MD CBSA (41540)

This CBSA is considered to be a Standard Declining Market

Counties: Somerset, Wicomico

**United Guaranty's Declining Markets
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Washington-Arlington-Alexandria, DC-VA-MD-WV CBSA (47894)

This CBSA is considered to be a Moderately Declining Market

Counties: Calvert, Charles, Prince Georges

Wilmington, DE-MD-NJ CBSA (48864)

This CBSA is considered to be a Moderately Declining Market

Counties: Cecil

Massachusetts

Providence-New Bedford-Fall River, RI-MA CBSA (39300)

This CBSA is considered to be a Moderately Declining Market

Counties: Bristol

Michigan

Ann Arbor, MI CBSA (11460)

The entire state is considered to be Severely Declining

Counties: Washtenaw

Battle Creek, MI CBSA (12980)

The entire state is considered to be Severely Declining

Counties: Calhoun

Bay City, MI CBSA (13020)

The entire state is considered to be Severely Declining

Counties: Bay

Detroit-Livonia-Dearborn, MI CBSA (19804)

The entire state is considered to be Severely Declining

Counties: Wayne

Flint, MI CBSA (22420)

The entire state is considered to be Severely Declining

Counties: Genesee

Grand Rapids-Wyoming, MI CBSA (24340)

The entire state is considered to be Severely Declining

Counties: Barry, Ionia, Kent, Newaygo

Holland-Grand Haven, MI CBSA (26100)

The entire state is considered to be Severely Declining

Counties: Ottawa

Jackson, MI CBSA (27100)

The entire state is considered to be Severely Declining

Counties: Jackson

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Kalamazoo-Portage, MI CBSA (28020)

The entire state is considered to be Severely Declining

Counties: Kalamazoo, Van Buren

Lansing-East Lansing, MI CBSA (29620)

The entire state is considered to be Severely Declining

Counties: Clinton, Eaton, Ingham

Monroe, MI CBSA (33780)

The entire state is considered to be Severely Declining

Counties: Monroe

Muskegon-Norton Shores, MI CBSA (34740)

The entire state is considered to be Severely Declining

Counties: Muskegon

Niles-Benton Harbor, MI CBSA (35660)

The entire state is considered to be Severely Declining

Counties: Berrien

Saginaw-Saginaw Township North, MI CBSA (40980)

The entire state is considered to be Severely Declining

Counties: Saginaw

South Bend-Mishawaka, IN-MI CBSA (43780)

The entire state is considered to be Severely Declining

Counties: Cass

Warren-Troy-Farmington Hills, MI CBSA (47644)

The entire state is considered to be Severely Declining

Counties: Lapeer, Livingston, Macomb, Oakland, Saint Clair

Mississippi

Gulfport-Biloxi, MS CBSA (25060)

This CBSA is considered to be a Moderately Declining Market

Counties: Hancock, Harrison, Stone

Pascagoula, MS CBSA (37700)

This CBSA is considered to be a Moderately Declining Market

Counties: George, Jackson

Nevada

Carson City, NV CBSA (16180)

The entire state is considered to be Severely Declining

Counties: Carson City

Las Vegas-Paradise, NV CBSA (29820)

The entire state is considered to be Severely Declining

Counties: Clark

**United Guaranty's Declining Markets
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Reno-Sparks, NV CBSA (39900)

The entire state is considered to be Severely Declining

Counties: Storey, Washoe

New Hampshire

Manchester-Nashua, NH CBSA (31700)

This CBSA is considered to be a Moderately Declining Market

Counties: Hillsborough

New Jersey

Atlantic City-Hammonton, NJ CBSA (12100)

This CBSA is considered to be a Severely Declining Market

Counties: Atlantic

Camden, NJ CBSA (15804)

This CBSA is considered to be a Standard Declining Market

Counties: Burlington, Camden, Gloucester

Edison-New Brunswick, NJ CBSA (20764)

This CBSA is considered to be a Standard Declining Market

Counties: Middlesex, Monmouth, Ocean, Somerset

New York-White Plains-Wayne, NY-NJ CBSA (35644)

This CBSA is considered to be a Standard Declining Market

Counties: Bergen, Hudson, Passaic

Newark-Union, NJ-PA CBSA (35084)

This CBSA is considered to be a Standard Declining Market

Counties: Essex, Hunterdon, Morris, Sussex, Union

Ocean City, NJ CBSA (36140)

This CBSA is considered to be a Standard Declining Market

Counties: Cape May

Vineland-Millville-Bridgeton, NJ CBSA (47220)

This CBSA is considered to be a Standard Declining Market

Counties: Cumberland

Wilmington, DE-MD-NJ CBSA (48864)

This CBSA is considered to be a Moderately Declining Market

Counties: Salem

New Mexico

Albuquerque, NM CBSA (10740)

This CBSA is considered to be a Moderately Declining Market

Counties: Bernalillo, Sandoval, Torrance, Valencia

Farmington, NM CBSA (22140)

This CBSA is considered to be a Moderately Declining Market

Counties: San Juan

**United Guaranty's Declining Markets
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New York

Nassau-Suffolk, NY CBSA (35004)

This CBSA is considered to be a Standard Declining Market

Counties: Nassau, Suffolk

New York-White Plains-Wayne, NY-NJ CBSA (35644)

This CBSA is considered to be a Standard Declining Market

Counties: Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, Westchester

North Carolina

Hickory-Lenoir-Morganton, NC CBSA (25860)

This CBSA is considered to be a Moderately Declining Market

Counties: Alexander, Burke, Caldwell, Catawba

Virginia Beach-Norfolk-Newport News, VA-NC CBSA (47260)

This CBSA is considered to be a Standard Declining Market

Counties: Currituck

Ohio

Akron, OH CBSA (10420)

This CBSA is considered to be a Moderately Declining Market

Counties: Portage, Summit

Canton-Massillon, OH CBSA (15940)

This CBSA is considered to be a Moderately Declining Market

Counties: Carroll, Stark

Cleveland-Elyria-Mentor, OH CBSA (17460)

This CBSA is considered to be a Moderately Declining Market

Counties: Cuyahoga, Geauga, Lake, Lorain, Medina

Dayton, OH CBSA (19380)

This CBSA is considered to be a Moderately Declining Market

Counties: Greene, Miami, Montgomery, Preble

Mansfield, OH CBSA (31900)

This CBSA is considered to be a Moderately Declining Market

Counties: Richland

Sandusky, OH CBSA (41780)

This CBSA is considered to be a Moderately Declining Market

Counties: Erie

Toledo, OH CBSA (45780)

This CBSA is considered to be a Moderately Declining Market

Counties: Fulton, Lucas, Ottawa, Wood

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Youngstown-Warren-Boardman, OH-PA CBSA (49660)

This CBSA is considered to be a Moderately Declining Market

Counties: Mahoning, Trumbull

Oregon

Bend, OR CBSA (13460)

This CBSA is considered to be a Severely Declining Market

Counties: Deschutes

Corvallis, OR CBSA (18700)

This CBSA is considered to be a Moderately Declining Market

Counties: Benton

Eugene-Springfield, OR CBSA (21660)

This CBSA is considered to be a Moderately Declining Market

Counties: Lane

Medford, OR CBSA (32780)

This CBSA is considered to be a Moderately Declining Market

Counties: Jackson

Portland-Vancouver-Beaverton, OR-WA CBSA (38900)

This CBSA is considered to be a Moderately Declining Market

Counties: Clackamas, Columbia, Multnomah, Washington, Yamhill

Salem, OR CBSA (41420)

This CBSA is considered to be a Moderately Declining Market

Counties: Marion, Polk

Pennsylvania

Newark-Union, NJ-PA CBSA (35084)

This CBSA is considered to be a Standard Declining Market

Counties: Pike

York-Hanover, PA CBSA (49620)

This CBSA is considered to be a Moderately Declining Market

Counties: York

Youngstown-Warren-Boardman, OH-PA CBSA (49660)

This CBSA is considered to be a Moderately Declining Market

Counties: Mercer

Rhode Island

Providence-New Bedford-Fall River, RI-MA CBSA (39300)

This CBSA is considered to be a Moderately Declining Market

Counties: Bristol, Kent, Newport, Providence, Washington

South Carolina

Myrtle Beach-North Myrtle Beach-Conway, SC CBSA (34820)

This CBSA is considered to be a Severely Declining Market

Counties: Horry

**United Guaranty's Declining Markets
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Sumter, SC CBSA (44940)

This CBSA is considered to be a Moderately Declining Market

Counties: Sumter

Texas

Odessa, TX CBSA (36220)

This CBSA is considered to be a Moderately Declining Market

Counties: Ector

Utah

Provo-Orem, UT CBSA (39340)

This CBSA is considered to be a Standard Declining Market

Counties: Juab, Utah

Salt Lake City, UT CBSA (41620)

This CBSA is considered to be a Moderately Declining Market

Counties: Salt Lake, Summit, Tooele

St. George, UT CBSA (41100)

This CBSA is considered to be a Moderately Declining Market

Counties: Washington

Virginia

Virginia Beach-Norfolk-Newport News, VA-NC CBSA (47260)

This CBSA is considered to be a Standard Declining Market

Counties: Gloucester, Isle Of Wight, James City, Mathews, Surry, York, Chesapeake City, Hampton City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City

Washington-Arlington-Alexandria, DC-VA-MD-WV CBSA (47894)

This CBSA is considered to be a Moderately Declining Market

Counties: Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, Manassas Park City

Washington

Bellingham, WA CBSA (13380)

This CBSA is considered to be a Moderately Declining Market

Counties: Whatcom

Bremerton-Silverdale, WA CBSA (14740)

This CBSA is considered to be a Moderately Declining Market

Counties: Kitsap

Longview, WA CBSA (31020)

This CBSA is considered to be a Severely Declining Market

Counties: Cowlitz

Mount Vernon-Anacortes, WA CBSA (34580)

This CBSA is considered to be a Moderately Declining Market

Counties: Skagit

**United Guaranty's Declining Markets
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Olympia, WA CBSA (36500)

This CBSA is considered to be a Moderately Declining Market

Counties: Thurston

Portland-Vancouver-Beaverton, OR-WA CBSA (38900)

This CBSA is considered to be a Moderately Declining Market

Counties: Clark, Skamania

Spokane, WA CBSA (44060)

This CBSA is considered to be a Moderately Declining Market

Counties: Spokane

Tacoma, WA CBSA (45104)

This CBSA is considered to be a Moderately Declining Market

Counties: Pierce

Wenatchee, WA CBSA (48300)

This CBSA is considered to be a Severely Declining Market

Counties: Chelan, Douglas

West Virginia

Cumberland, MD-WV CBSA (19060)

This CBSA is considered to be a Moderately Declining Market

Counties: Mineral

Hagerstown-Martinsburg, MD-WV CBSA (25180)

This CBSA is considered to be a Standard Declining Market

Counties: Berkeley, Morgan

Washington-Arlington-Alexandria, DC-VA-MD-WV CBSA (47894)

This CBSA is considered to be a Moderately Declining Market

Counties: Jefferson