

DISTRESSED MARKETS LIST

(Updates in red are effective 04/06/09)

For properties located in the following states, MSA/MSADs, or non-MSA areas, the maximum LTV/CLTV is 90% (or loan product/program maximum if less than 90% LTV). All other distressed markets restrictions apply.

| State |
|---------------------|
| Arizona |
| California |
| Connecticut |
| Florida |
| Hawaii |
| Michigan |
| Nevada |
| New Jersey |
| Puerto Rico |
| Rhode Island |

| State | MSA/MSAD Code | MSA/MSAD Name |
|--------------|---------------|---|
| AK | 21820 | Fairbanks, AK |
| AL | 33660 | Mobile, AL |
| AR-MO | 22220 | Fayetteville-Springdale-Rogers, AR-MO |
| CO | 17820 | Colorado Springs, CO |
| CO | 24300 | Grand Junction, CO |
| CO | 24540 | Greeley, CO |
| DC-VA-MD-WV | 47894 | Washington-Arlington-Alexandria, DC-VA-MD-WV (MSAD) |
| DE | 20100 | Dover, DE |
| DE-MD-NJ | 48864 | Wilmington, DE-MD-NJ (MSAD) |
| GA | 12060 | Atlanta-Sandy Springs-Marietta, GA |
| GA | 15260 | Brunswick, GA |
| GA | 19140 | Dalton, GA |
| GA | 23580 | Gainesville, GA |
| GA | 31420 | Macon, GA |
| GA | 46660 | Valdosta, GA |
| GA | 47580 | Warner Robins, GA |
| GA-SC | 12260 | Augusta-Richmond County, GA-SC |
| IA | 19780 | Des Moines-West Des Moines, IA |
| IA | 26980 | Iowa City, IA |
| ID | 14260 | Boise City-Nampa, ID |
| ID | 17660 | Coeur d'Alene, ID |
| IL | 16974 | Chicago-Naperville-Joliet, IL (MSAD) |
| IL | 19180 | Danville, IL |
| IL | 37900 | Peoria, IL |
| IL | 40420 | Rockford, IL |
| IL-WI | 29404 | Lake County-Kenosha County, IL-WI (MSAD) |
| IN | 23844 | Gary, IN (MSAD) |
| IN | 26900 | Indianapolis-Carmel, IN |
| IN | 29020 | Kokomo, IN |
| IN | 33140 | Michigan City-La Porte, IN |
| IN | 34620 | Muncie, IN |
| IN-KY | 21780 | Evansville, IN-KY |
| IN-MI | 43780 | South Bend-Mishawaka, IN-MI |
| KS | 48620 | Wichita, KS |
| LA | 12940 | Baton Rouge, LA |
| LA | 35380 | New Orleans-Metairie-Kenner, LA |
| MA | 14484 | Boston-Quincy, MA (MSAD) |
| MA | 15764 | Cambridge-Newton-Framingham, MA (MSAD) |
| MA | 44140 | Springfield, MA |

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|-----------------|---------------|--|
| MA | 49340 | Worcester, MA |
| MD | 12580 | Baltimore-Towson, MD |
| MD | 13644 | Bethesda-Frederick-Gaithersburg, MD (MSAD) |
| MD | 41540 | Salisbury, MD |
| MD-WV | 25180 | Hagerstown-Martinsburg, MD-WV |
| ME | 30340 | Lewiston-Auburn, ME |
| ME | 38860 | Portland-South Portland-Biddeford, ME |
| MN | 31860 | Mankato-North Mankato, MN |
| MN | 41060 | St. Cloud, MN |
| MN-WI | 20260 | Duluth, MN-WI |
| MN-WI | 33460 | Minneapolis-St. Paul-Bloomington, MN-WI |
| MO | 27900 | Joplin, MO |
| MO | 44180 | Springfield, MO |
| MO-IL | 41180 | St. Louis, MO-IL |
| MO-KS | 28140 | Kansas City, MO-KS |
| MS | 25060 | Gulfport-Biloxi, MS |
| NC | 22180 | Fayetteville, NC |
| NC | 24660 | Greensboro-High Point, NC |
| NC | 24780 | Greenville, NC |
| NC | 25860 | Hickory-Lenoir-Morganton, NC |
| NC | 48900 | Wilmington, NC |
| NH | 31700 | Manchester-Nashua, NH |
| NJ-PA | 35084 | Newark-Union, NJ-PA (MSAD) |
| NM | 29740 | Las Cruces, NM |
| NM | 42140 | Santa Fe, NM |
| NY | 10580 | Albany-Schenectady-Troy, NY |
| NY | 28740 | Kingston, NY |
| NY | 35004 | Nassau-Suffolk, NY (MSAD) |
| NY | 39100 | Poughkeepsie-Newburgh-Middletown, NY |
| NY | 45060 | Syracuse, NY |
| NY-NJ | 35644 | New York-White Plains-Wayne, NY-NJ (MSAD) |
| OH | 10420 | Akron, OH |
| OH | 15940 | Canton-Massillon, OH |
| OH | 17460 | Cleveland-Elyria-Mentor, OH |
| OH | 18140 | Columbus, OH |
| OH | 19380 | Dayton, OH |
| OH | 30620 | Lima, OH |
| OH | 31900 | Mansfield, OH |
| OH | 41780 | Sandusky, OH |
| OH | 45780 | Toledo, OH |
| OH-KY-IN | 17140 | Cincinnati-Middletown, OH-KY-IN |
| OH-PA | 49660 | Youngstown-Warren-Boardman, OH-PA |
| OK | 46140 | Tulsa, OK |
| OR | 13460 | Bend, OR |
| OR | 18700 | Corvallis, OR |
| OR | 21660 | Eugene-Springfield, OR |
| OR | 32780 | Medford, OR |
| OR | 41420 | Salem, OR |
| OR-WA | 38900 | Portland-Vancouver-Beaverton, OR-WA |
| PA | 21500 | Erie, PA |
| PA | 37964 | Philadelphia, PA (MSAD) |
| RI-MA | 39300 | Providence-New Bedford-Fall River, RI-MA |
| SC | 16700 | Charleston-North Charleston-Summerville, SC |
| SC | 43900 | Spartanburg, SC |
| SC | 44940 | Sumter, SC |
| TN-GA | 16860 | Chattanooga, TN-GA |
| TN-MS-AR | 32820 | Memphis, TN-MS-AR |

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|--------------|---------------|--|
| TX | 13140 | Beaumont-Port Arthur, TX |
| TX | 41700 | San Antonio, TX |
| UT | 36260 | Ogden-Clearfield, UT |
| UT | 39340 | Provo-Orem, UT |
| UT | 41100 | St. George, UT |
| VA | 16820 | Charlottesville, VA |
| VA | 19260 | Danville, VA |
| VA | 40060 | Richmond, VA |
| VA-NC | 47260 | Virginia Beach-Norfolk-Newport News, VA-NC |
| VA-WV | 49020 | Winchester, VA-WV |
| WA | 13380 | Bellingham, WA |
| WA | 14740 | Bremerton-Silverdale, WA |
| WA | 34580 | Mount Vernon-Anacortes, WA |
| WA | 36500 | Olympia, WA |
| WA | 42644 | Seattle-Bellevue-Everett, WA (MSAD) |
| WA | 44060 | Spokane, WA |
| WA | 45104 | Tacoma, WA (MSAD) |
| WI | 20740 | Eau Claire, WI |
| WI | 22540 | Fond du Lac, WI |
| WI | 24580 | Green Bay, WI |
| WI | 27500 | Janesville, WI |
| WI | 31540 | Madison, WI |
| WI | 33340 | Milwaukee-Waukesha-West Allis, WI |
| WI | 36780 | Oshkosh-Neenah, WI |
| WI | 39540 | Racine, WI |
| WI | 43100 | Sheboygan, WI |
| WI-MN | 29100 | La Crosse, WI-MN |
| WV-OH | 48260 | Weirton-Steubenville, WV-OH |