

DISTRESSED MARKETS LIST

(Updates in red are effective 05/15/09)

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
CO	39380	Pueblo, 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	42340	Savannah, 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
IA-NE-SD	43580	Sioux City, IA-NE-SD
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	21140	Elkhart-Goshen, IN
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

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State	MSA/MSAD Code	MSA/MSAD Name
MA	14484	Boston-Quincy, MA (MSAD)
MA	15764	Cambridge-Newton-Framingham, MA (MSAD)
MA	37764	Peabody, MA (MSAD)
MA	44140	Springfield, MA
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	15380	Buffalo-Niagara Falls, 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	44220	Springfield, 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

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PA-NJ	10900	Allentown-Bethlehem-Easton, PA-NJ
PA	21500	Erie, PA
PA	37964	Philadelphia, PA (MSAD)
PA	39740	Reading, PA
PA	49620	York-Hanover, PA
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
TX	13140	Beaumont-Port Arthur, TX
TX	32580	McAllen-Edinburg-Mission, TX
TX	41700	San Antonio, TX
UT	36260	Ogden-Clearfield, UT
UT	39340	Provo-Orem, UT
UT	41620	Salt Lake City, 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)
WA	49420	Yakima, WA
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