

CMG MI Program Guideline Updates *Effective May 15, 2009*

Reference for matrix:

New guideline changes are shown in red under the effective May 15, 2009 column.

Existing guidelines affected by the new guideline changes are shown in blue under the effective April 6, 2009 column.



CMG Mortgage Insurance Company
A Joint Venture between PMI Mortgage Insurance Co. and
CUNA Mutual Investment Corporation

CMG MI Conforming & Non-Conforming Program Guidelines		
Guideline Topic	New Guidelines - Effective May 15, 2009	Guidelines - Effective April 6, 2009
LTV/Loan Amount	<p><u>Loan Amounts up to \$417,000</u></p> <ul style="list-style-type: none"> • Owner-Occupied <ul style="list-style-type: none"> ◦ 95% LTV to \$417,000 <ul style="list-style-type: none"> - Minimum 680 loan representative credit score • Ineligible: Second Home and Investment Property <p><u>Loan Amounts > \$417,000</u></p> <ul style="list-style-type: none"> • Owner-Occupied <ul style="list-style-type: none"> ◦ 90% LTV to \$625,500 <ul style="list-style-type: none"> - Minimum 740 loan representative score ◦ 85% LTV to \$729,750 <ul style="list-style-type: none"> - Minimum 740 loan representative score • Ineligible: Second Home and Investment Property 	<p><u>Loan Amounts up to \$417,000</u></p> <ul style="list-style-type: none"> • Owner-Occupied <ul style="list-style-type: none"> ◦ 95% LTV to \$417,000 <ul style="list-style-type: none"> - Minimum 680 loan representative credit score ◦ 90% LTV to \$417,000 <ul style="list-style-type: none"> - Minimum 620 loan representative credit score • Ineligible: Second Home and Investment Property <p><u>Loan Amounts > \$417,000</u></p> <ul style="list-style-type: none"> • Owner-Occupied <ul style="list-style-type: none"> ◦ 90% LTV to \$625,500 <ul style="list-style-type: none"> - Minimum 720 loan representative score ◦ 85% LTV to \$729,750 <ul style="list-style-type: none"> - Minimum 740 loan representative score • Ineligible: Second Home and Investment Property
Credit History	<ul style="list-style-type: none"> • Minimum of one credit score is required for each borrower, regardless of DU or LP recommendations • Although a credit score can be generated with one trade line, CMG MI does not consider the credit score valid unless at least three trade lines are evaluated for a minimum of 12 months • The loan representative credit score will be determined using the lower/middle method; the lowest borrower score will be used • Judgments, liens, collections, voluntary or involuntary repossessions and charge-offs must all be paid in full at the time of loan closing • The Borrower's credit history must reflect 0x30 mortgage late payments in the last 24 months and 0x60 installment or revolving account late payments in the last 12 months • Minimum 4 years' re-established traditional credit after discharge of bankruptcy for borrowers who have had one bankruptcy; 2 years with extenuating circumstances • Minimum 5 years' re-established traditional credit after discharge of bankruptcy for borrowers who have more than one bankruptcy filing in the past 7 years. • Borrowers with a history of Bankruptcy, Foreclosure, Short Sale or a Deed-in-Lieu must meet Fannie Mae/Freddie Mac standard credit underwriting criteria available at www.efanniemae.com, www.freddiemac.com or via AllRegs® • Borrowers with a prior foreclosure - loans are not eligible for delivery via the CMG MI delegated channel and must be submitted to the CMG MI Underwriting Network for review • Comparable Credit Criteria (available at www.cmgmi.com) may be used in lieu of credit score to determine eligibility only if one of the following conditions apply: <ul style="list-style-type: none"> ◦ Property is located in a state where pricing cannot be based on credit score ◦ The credit score is unusable due to invalid credit information found on the report ◦ Lack of sufficient credit information Loans using the Comparable Credit Criteria must be submitted to the CMG MI Underwriting Network for review. 	<ul style="list-style-type: none"> • Minimum of one credit score is required for each borrower, regardless of DU or LP recommendations • The loan representative credit score will be determined using the lower/middle method; the lowest borrower score will be used • Judgments, liens, collections, voluntary or involuntary repossessions and charge-offs must all be paid in full at the time of loan closing • The Borrower's credit history must reflect 0x30 mortgage late payments in the last 24 months and 0x60 installment or revolving account late payments in the last 12 months • Minimum 4 years' re-established traditional credit after discharge of bankruptcy for borrowers who have had one bankruptcy; 2 years with extenuating circumstances • Minimum 5 years' re-established traditional credit after discharge of bankruptcy for borrowers who have more than one bankruptcy filing in the past 7 years. • Borrowers with a history of Bankruptcy, Foreclosure, Short Sale or a Deed-in-Lieu must meet Fannie Mae/Freddie Mac standard credit underwriting criteria available at www.efanniemae.com, www.freddiemac.com or via AllRegs® • Borrowers with a prior foreclosure - loans are not eligible for delivery via the CMG MI delegated channel and must be submitted to the CMG MI Underwriting Network for review • Comparable Credit Criteria (available at www.cmgmi.com) may be used in lieu of credit score to determine eligibility only if one of the following conditions apply: <ul style="list-style-type: none"> ◦ Property is located in a state where pricing cannot be based on credit score ◦ The credit score is unusable due to invalid credit information found on the report ◦ Lack of sufficient credit information Loans using the Comparable Credit Criteria must be submitted to the CMG MI Underwriting Network for review.

CMG MI Conforming & Non-Conforming Program Guidelines		
Guideline Topic	New Guidelines - Effective May 15, 2009	Guidelines - Effective April 6, 2009
Nontraditional Credit	Ineligible	<ul style="list-style-type: none"> • Loans with nontraditional credit are not eligible for delivery via the CMG MI delegated channel. They must be submitted to the CMG MI Underwriting Network for review. • For pricing purposes, nontraditional credit will be treated as comparable to a 620 loan representative credit score. • When the borrower has established little or no traditional credit, nontraditional credit sources must be verified to evaluate the borrower's history of making regular payments to a third party and to establish his/her paying habits on those obligations. Nontraditional credit should be used to build a credit profile and not as a compensating factor to offset derogatory credit. • In an instance where a nontraditional credit history is to be developed, the following conditions must be reported on the borrower's credit report: <ul style="list-style-type: none"> ◦ The borrower has no FICO score due to no credit record with a repository; or ◦ The borrower has a low FICO score; there is no history of delinquency in the file and the reason codes list lack of credit accounts, accounts not opened long enough, or lack of usage as the reason. A FICO credit score based on fewer than three trades will be considered unusable. A merged credit report may report three or more trades in total. However, a credit score determined by using less than three trades from an individual repository is also considered unusable. In the event the credit report reflects a low FICO score for the borrower due to lack of sufficient information, it is then appropriate to build a profile based on nontraditional sources. • Nontraditional credit should be verified and compiled by an independent credit reporting agency. Favorable as well as unfavorable credit references should be provided by the lender. A minimum of 4 open accounts with a 12-month history of payments should be provided. Some sources for verifying nontraditional credit may include: <ul style="list-style-type: none"> ◦ Rent/mortgage payments (current and previous residences) ◦ Utility payments (gas, electricity, water, trash collection) ◦ Telephone bills ◦ Telephone cable service ◦ Auto/life/renter's insurance premiums ◦ Child care payments ◦ Alimony or child support ◦ Retail store payments (department, furniture, appliance) ◦ School tuition ◦ Medical bills paid in installments ◦ Non-credit payment accounts • Maximum 1x30 late rent payment in the last 24 months • Maximum 1x60 late payment for installment or revolving accounts in the last 12 months

CMG MI Conforming & Non-Conforming Program Guidelines		
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Debt Ratios	<p>• Maximum 41%, regardless of DU or LP recommendations</p> <p>NOTE: Loans that exceed the above debt-to-income ratio criteria, not to be greater than 45%, may be submitted to the CMG MI Underwriting Network for <u>consideration</u> with multiple compensating factors. The below is a list of some compensating factors that may be considered.</p> <ul style="list-style-type: none"> ◦ Any compensating factors used should be completely documented in the file ◦ The borrower has an excellent credit history, represented by a 720 or better credit score based on multiple high credit line accounts from major creditors ◦ The borrower demonstrates the ability to maintain a good credit history, accumulate savings, and maintain a debt-free position ◦ The borrower has demonstrated the ability to devote a greater portion of income to housing expense as evidenced by the borrower's current housing and total debt ratios ◦ The residual income is equal to or greater than the PITI for the subject property ◦ There is less than a ten-point spread between the new housing debt ratio and the total debt ratio ◦ The new mortgage payment does not exceed 110% of the prior/existing mortgage or rental payment ◦ The borrower has excellent liquid assets, represented by CDs, savings accounts, checking accounts, stocks and bonds (not retirement accounts) that are equal to at least 12 months' PITI ◦ The borrower has additional short-term income (such as Social Security income, alimony, child support, note receivables, mortgage differential payments, trust income, VA benefits) that could not be counted as "stable" income because the income stream will not continue for at least three years beyond the date of the loan application ◦ The borrower has significant equity in other real estate owned, generally 30% or higher ◦ The borrower has a potential for increased earnings ◦ Energy efficient dwelling 	<p>• Purchase</p> <ul style="list-style-type: none"> ◦ Maximum 45%, regardless of DU or LP recommendations <p>• Rate/Term Refinance</p> <ul style="list-style-type: none"> ◦ Maximum 41%, regardless of DU or LP recommendations <p>NOTE: Loans that exceed the above debt-to-income ratio criteria, not to be greater than 50% for Purchase and 45% for Rate/Term Refinance, may be submitted to the CMG MI Underwriting Network for <u>consideration</u> with multiple compensating factors. The below is a list of some compensating factors that may be considered.</p> <ul style="list-style-type: none"> ◦ Any compensating factors used should be completely documented in the file ◦ The borrower has an excellent credit history, represented by a 720 or better credit score based on multiple high credit line accounts from major creditors ◦ The borrower demonstrates the ability to maintain a good credit history, accumulate savings, and maintain a debt-free position ◦ The borrower has demonstrated the ability to devote a greater portion of income to housing expense as evidenced by the borrower's current housing and total debt ratios ◦ The residual income is equal to or greater than the PITI for the subject property ◦ There is less than a ten-point spread between the new housing debt ratio and the total debt ratio ◦ The new mortgage payment does not exceed 110% of the prior/existing mortgage or rental payment ◦ The borrower has excellent liquid assets, represented by CDs, savings accounts, checking accounts, stocks and bonds (not retirement accounts) that are equal to at least 12 months' PITI ◦ The borrower has additional short-term income (such as Social Security income, alimony, child support, note receivables, mortgage differential payments, trust income, VA benefits) that could not be counted as "stable" income because the income stream will not continue for at least three years beyond the date of the loan application ◦ The borrower has significant equity in other real estate owned, generally 30% or higher ◦ The borrower has a potential for increased earnings ◦ Energy efficient dwelling

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Cash Reserves	<ul style="list-style-type: none"> • Reserves cannot be proceeds from subject mortgage • Single Property <ul style="list-style-type: none"> o Loan Amount up to \$417,000 <ul style="list-style-type: none"> - Minimum 2 months' PITI o Loan Amount > \$417,000 <ul style="list-style-type: none"> - Minimum 6 months' PITI 	<ul style="list-style-type: none"> • Reserves cannot be proceeds from subject mortgage • Single Property <ul style="list-style-type: none"> o Owner Occupied <ul style="list-style-type: none"> - Minimum 2 months' PITI
	<p>Multiple Properties</p> <ul style="list-style-type: none"> • Current principal residence is pending sale (transaction will not be closed with title transfer to new owner prior to the close of subject transaction). <ul style="list-style-type: none"> o Both the current and proposed mortgage payments must be used to qualify the borrower for the new transaction. o Minimum 6 months of PITI for both properties o No cash-out refinance in the past 6 months • Primary Home Converts to a Second Home <ul style="list-style-type: none"> o Both the current and proposed mortgage payment must be used to qualify the borrower for the new transaction; and o Minimum 6 months of PITI for both properties; or o Minimum 2 months of PITI for both properties: <ul style="list-style-type: none"> - Document equity of at least 30 percent in the existing property (derived from an appraisal, automated valuation model (AVM), or Broker Price Opinion (BPO), minus outstanding liens. Valuation must be current within 30 days of application). 	<p>Multiple Properties</p> <ul style="list-style-type: none"> • Current principal residence is pending sale (transaction will not be closed with title transfer to new owner prior to the close of subject transaction). <ul style="list-style-type: none"> o Both the current and proposed mortgage payments must be used to qualify the borrower for the new transaction. o Minimum 6 months of PITI for both properties o No cash-out refinance in the past 6 months • Primary Home Converts to a Second Home <ul style="list-style-type: none"> o Both the current and proposed mortgage payment must be used to qualify the borrower for the new transaction; and o Minimum 6 months of PITI for both properties; or o Minimum 2 months of PITI for both properties: <ul style="list-style-type: none"> - Document equity of at least 30 percent in the existing property (derived from an appraisal, automated valuation model (AVM), or Broker Price Opinion (BPO), minus outstanding liens. Valuation must be current within 30 days of application).
	<ul style="list-style-type: none"> • Primary Home Converts to an Investment Property <ul style="list-style-type: none"> o Documented equity of at least 30 percent in the existing property (derived from an appraisal, automated valuation model (AVM), or Broker Price Opinion (BPO), minus outstanding liens. Valuation must be current within 30 days of application). <ul style="list-style-type: none"> - Up to 75% of the rental income to be used to offset the mortgage payment in qualifying. o Rental income documentation: <ul style="list-style-type: none"> - Copy of the fully executed lease agreement; and - Receipt of a security deposit from the tenant and deposit into the borrower's account. o If equity of at least 30 percent in the existing property CANNOT be documented, rental income may NOT be used to offset the mortgage payment; and <ul style="list-style-type: none"> - Both the current and proposed mortgage payments must be used to qualify the borrower for the new transaction; and - Minimum 6 months of PITI for both properties is required to be in reserves. 	<ul style="list-style-type: none"> • Primary Home Converts to an Investment Property <ul style="list-style-type: none"> o Documented equity of at least 30 percent in the existing property (derived from an appraisal, automated valuation model (AVM), or Broker Price Opinion (BPO), minus outstanding liens. Valuation must be current within 30 days of application). <ul style="list-style-type: none"> - Up to 75% of the rental income to be used to offset the mortgage payment in qualifying. o Rental income documentation: <ul style="list-style-type: none"> - Copy of the fully executed lease agreement; and - Receipt of a security deposit from the tenant and deposit into the borrower's account. o If equity of at least 30 percent in the existing property CANNOT be documented, rental income may NOT be used to offset the mortgage payment; and <ul style="list-style-type: none"> - Both the current and proposed mortgage payments must be used to qualify the borrower for the new transaction; and - Minimum 6 months of PITI for both properties is required to be in reserves.

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Third Party Originations	Ineligible	<ul style="list-style-type: none"> • Loans for which the loan origination (taking the loan application) or processing functions are performed by an entity other than the entity closing and funding the loan. A Mortgage Service Provider (MSP) may be used to perform all of these functions except the loan origination (taking the loan application), so long as the MSP is paid on an arms'-length fee basis for services performed, with payment of fees not being contingent on mortgage approval or closing. • Third Party Originations are subject to the following restrictions: <ul style="list-style-type: none"> ◦ Owner-Occupied Only ◦ Purchase Only ◦ Maximum 90% LTV ◦ Minimum 720 loan representative credit score ◦ 1-unit single-family detached <ul style="list-style-type: none"> - Maximum \$625,500 loan amount • Ineligible: Second Homes, Investment Properties, Cash-Out Refinance, Rate/Term Refinance, 1-unit single-family attached, 2-4 units, co-ops, condominiums, and manufactured homes
CMG MI Coverages and Premiums	<ul style="list-style-type: none"> • For information regarding CMG MI rates and surcharges, please refer to our published rate sheets on our Web site at www.cmgmi.com. • When CMG MI Single Premium is financed, the maximum CLTV is 105% and is subject to state restrictions. • Maximum MI Coverages for LTVs: <ul style="list-style-type: none"> ◦ 85% LTV - Maximum 17% ◦ 90% LTV - Maximum 25% ◦ 95% LTV - Maximum 30% 	<ul style="list-style-type: none"> • For information regarding CMG MI rates and surcharges, please refer to our published rate sheets on our Web site at www.cmgmi.com. • When CMG MI Single Premium is financed, the maximum CLTV is 105% and is subject to state restrictions.

CMG MI Distressed Markets Policy		
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Distressed Markets List MSA/MSAD	<p><u>MSA/MSAD</u> Akron, OH Albany-Schenectady-Troy, NY Allentown-Bethlehem-Easton, PA-NJ Atlanta-Sandy Springs-Marietta, GA Augusta-Richmond County, GA-SC Baltimore-Towson, MD Baton Rouge, LA Beaumont-Port Arthur, TX Bellingham, WA Bend, OR Bethesda-Frederick-Gaithersburg, MD (MSAD) Boise City-Nampa, ID Boston-Quincy, MA (MSAD) Bremerton-Silverdale, WA Brunswick, GA Buffalo-Niagara Falls, NY Cambridge-Newton-Framingham, MA (MSAD) Canton-Massillon, OH Charleston-North Charleston-Summerville, SC Charlottesville, VA Chattanooga, TN-GA Chicago-Naperville-Joliet, IL (MSAD) Cincinnati-Middletown, OH-KY-IN Cleveland-Elyria-Mentor, OH Coeur d'Alene, ID Colorado Springs, CO Columbus, OH Corvallis, OR Dalton, GA Danville, IL Danville, VA Dayton, OH Des Moines-West Des Moines, IA Dover, DE Duluth, MN-WI Eau Claire, WI Elkhart-Gosen, IN Erie, PA Eugene-Springfield, OR Evansville, IN-KY Fairbanks, AK Fayetteville, NC Fayetteville-Springdale-Rogers, AR-MO Fond du Lac, WI Gainesville, GA</p>	<p><u>MSA/MSAD</u> Akron, OH Albany-Schenectady-Troy, NY Atlanta-Sandy Springs-Marietta, GA Augusta-Richmond County, GA-SC Baltimore-Towson, MD Baton Rouge, LA Beaumont-Port Arthur, TX Bellingham, WA Bend, OR Bethesda-Frederick-Gaithersburg, MD (MSAD) Boise City-Nampa, ID Boston-Quincy, MA (MSAD) Bremerton-Silverdale, WA Brunswick, GA Cambridge-Newton-Framingham, MA (MSAD) Canton-Massillon, OH Charleston-North Charleston-Summerville, SC Charlottesville, VA Chattanooga, TN-GA Chicago-Naperville-Joliet, IL (MSAD) Cincinnati-Middletown, OH-KY-IN Cleveland-Elyria-Mentor, OH Coeur d'Alene, ID Colorado Springs, CO Columbus, OH Corvallis, OR Dalton, GA Danville, IL Danville, VA Dayton, OH Des Moines-West Des Moines, IA Dover, DE Duluth, MN-WI Eau Claire, WI Erie, PA Eugene-Springfield, OR Evansville, IN-KY Fairbanks, AK Fayetteville, NC Fayetteville-Springdale-Rogers, AR-MO Fond du Lac, WI Gainesville, GA Gary, IN (MSAD)</p>

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Distressed Markets List (cont'd) MSA/MSAD	Gary, IN (MSAD) Grand Junction, CO Greeley, CO Green Bay, WI Greensboro-High Point, NC Greenville, NC Gulfport-Biloxi, MS Hagerstown-Martinsburg, MD-WV Hickory-Lenoir-Morganton, NC Indianapolis-Carmel, IN Iowa City, IA Janesville, WI Joplin, MO Kansas City, MO-KS Kingston, NY Kokomo, IN La Crosse, WI-MN Lake County-Kenosha County, IL-WI (MSAD) Las Cruces, NM Lewiston-Auburn, ME Lima, OH Macon, GA Madison, WI Manchester-Nashua, NH Mankato-North Mankato, MN Mansfield, OH McAllen-Edinburg-Mission, TX Medford, OR Memphis, TN-MS-AR Michigan City-La Porte, IN Milwaukee-Waukesha-West Allis, WI Minneapolis-St. Paul-Bloomington, MN-WI Mobile, AL Mount Vernon-Anacortes, WA Muncie, IN Nassau-Suffolk, NY (MSAD) New Orleans-Metairie-Kenner, LA New York-White Plains-Wayne, NY-NJ (MSAD) Newark-Union, NJ-PA (MSAD) Ogden-Clearfield, UT Olympia, WA Oshkosh-Neenah, WI Peabody, MA (MSAD) Peoria, IL Philadelphia, PA (MSAD) Portland-South Portland-Biddeford, ME	Grand Junction, CO Greeley, CO Green Bay, WI Greensboro-High Point, NC Greenville, NC Gulfport-Biloxi, MS Hagerstown-Martinsburg, MD-WV Hickory-Lenoir-Morganton, NC Indianapolis-Carmel, IN Iowa City, IA Janesville, WI Joplin, MO Kansas City, MO-KS Kingston, NY Kokomo, IN La Crosse, WI-MN Lake County-Kenosha County, IL-WI (MSAD) Las Cruces, NM Lewiston-Auburn, ME Lima, OH Macon, GA Madison, WI Manchester-Nashua, NH Mankato-North Mankato, MN Mansfield, OH Medford, OR Memphis, TN-MS-AR Michigan City-La Porte, IN Milwaukee-Waukesha-West Allis, WI Minneapolis-St. Paul-Bloomington, MN-WI Mobile, AL Mount Vernon-Anacortes, WA Muncie, IN Nassau-Suffolk, NY (MSAD) New Orleans-Metairie-Kenner, LA New York-White Plains-Wayne, NY-NJ (MSAD) Newark-Union, NJ-PA (MSAD) Ogden-Clearfield, UT Olympia, WA Oshkosh-Neenah, WI Peoria, IL Philadelphia, PA (MSAD) Portland-South Portland-Biddeford, ME Portland-Vancouver-Beaverton, OR-WA Poughkeepsie-Newburgh-Middletown, NY

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