

DISTRESSED MARKETS LIST

(Updated List Effective 10/02/09)

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
AR-MO	22220	Fayetteville-Springdale-Rogers, AR-MO
CO	24300	Grand Junction, 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	19140	Dalton, GA
GA	23580	Gainesville, GA
ID	14260	Boise City-Nampa, ID
ID	17660	Coeur d'Alene, ID
IL	16974	Chicago-Naperville-Joliet, IL (MSAD)
IL	19180	Danville, 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	29020	Kokomo, IN
IN	33140	Michigan City-La Porte, IN
IN-MI	43780	South Bend-Mishawaka, IN-MI
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
MN	31860	Mankato-North Mankato, MN
MN-WI	20260	Duluth, MN-WI
MN-WI	33460	Minneapolis-St. Paul-Bloomington, MN-WI
MO-IL	41180	St. Louis, MO-IL
NC	24660	Greensboro-High Point, NC
NC	25860	Hickory-Lenoir-Morganton, NC
NH	31700	Manchester-Nashua, NH
NJ-PA	35084	Newark-Union, NJ-PA (MSAD)
NY	28740	Kingston, NY
NY	35004	Nassau-Suffolk, NY (MSAD)
NY	39100	Poughkeepsie-Newburgh-Middletown, NY
NY-NJ	35644	New York-White Plains-Wayne, NY-NJ (MSAD)

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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-PA	49660	Youngstown-Warren-Boardman, OH-PA
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-NJ	10900	Allentown-Bethlehem-Easton, PA-NJ
PA	37964	Philadelphia, PA (MSAD)
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
TX	32580	McAllen-Edinburg-Mission, 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)
WI	27500	Janesville, WI
WI	33340	Milwaukee-Waukesha-West Allis, WI
WI	39540	Racine, WI
WV-OH	48260	Weirton-Steubenville, WV-OH