

DISTRESSED MARKETS LIST

(Updates are effective 6/7/10)

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
Florida
Michigan
Nevada
Puerto Rico

State	MSA/MSAD Code	MSA/MSAD Name
CA	12540	Bakersfield-Delano, CA
CA	17020	Chico, CA
CA	20940	El Centro, CA
CA	23420	Fresno, CA
CA	25260	Hanford-Corcoran, CA
CA	31084	Los Angeles-Long Beach-Glendale, CA
CA	31460	Madera-Chowchilla, CA
CA	32900	Merced, CA
CA	33700	Modesto, CA
CA	39820	Redding, CA
CA	40140	Riverside-San Bernardino-Ontario, CA
CA	40900	Sacramento--Arden-Arcade--Roseville, CA
CA	41500	Salinas, CA
CA	44700	Stockton, CA
CA	46700	Vallejo-Fairfield, CA
CA	47300	Visalia-Porterville, CA
ID	14260	Boise City-Nampa, ID
OR	13460	Bend, OR
VA-WV	49020	Winchester, VA-WV