

DISTRESSED MARKETS LIST

(Updates in red are effective 7/6/10)

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
Nevada
Puerto Rico

State	MSA/MSAD Code	MSA/MSAD Name
AZ	22380	Flagstaff, AZ
AZ	29420	Lake Havasu City-Kingman, AZ
AZ	39140	Prescott, AZ
AZ	46060	Tucson, AZ
CA	12540	Bakersfield-Delano, CA
CA	17020	Chico, CA
CA	20940	El Centro, CA
CA	23420	Fresno, CA
CA	25260	Hanford-Corcoran, CA
CA	39820	Redding, CA
CA	47300	Visalia-Porterville, CA
FL	15980	Cape Coral-Fort Myers, FL
FL	18880	Crestview-Fort Walton Beach-Destin, FL
FL	19660	Deltona-Daytona Beach-Ormond Beach, FL
FL	22744	Fort Lauderdale-Pompano Beach-Deerfield Beach, FL (MSAD)
FL	27260	Jacksonville, FL
FL	29460	Lakeland-Winter Haven, FL
FL	33124	Miami-Miami Beach-Kendall, FL (MSAD)
FL	34940	Naples-Marco Island, FL
FL	35840	North Port-Bradenton-Sarasota, FL
FL	36100	Ocala, FL
FL	36740	Orlando-Kissimmee-Sanford, FL
FL	37340	Palm Bay-Melbourne-Titusville, FL
FL	37380	Palm Coast, FL
FL	37460	Panama City-Lynn Haven-Panama City Beach, FL
FL	38940	Port St. Lucie, FL
FL	39460	Punta Gorda, FL
FL	42680	Sebastian-Vero Beach, FL
FL	45300	Tampa-St. Petersburg-Clearwater, FL
FL	48424	West Palm Beach-Boca Raton-Boynton Beach, FL (MSAD)
ID	14260	Boise City-Nampa, ID
IN-MI*	43780	South Bend-Mishawaka, IN-MI*
MI	19804	Detroit-Livonia-Dearborn, MI (MSAD)
MI	22420	Flint, MI
MI	27100	Jackson, MI
MI	33780	Monroe, MI
MI	34740	Muskegon-Norton Shores, MI
MI	40980	Saginaw-Saginaw Township North, MI
MI	47644	Warren-Troy-Farmington Hills, MI (MSAD)
OR	13460	Bend, OR

**Properties located in the state of IN are eligible under CMG MI's Conforming & Non-Conforming Program guidelines*