

NON-DELEGATED JUMBO

Depreciating Markets

Impacting Non-Delegated Jumbo Loans

The table below reflects Metropolitan Statistical Areas (MSAs) determined to decline more than 5%. Non-Delegated Jumbo loans originated in a listed MSA must follow additional criteria specific to depreciating market areas, including but not limited to reduced LTV/CLTV limits.

Depreciating Markets: **Effective with new registrations on/after July 27, 2025.**

Updates are generally issued monthly.

The following MSAs are depreciating more than 5% (displayed in alphabetical order by state, then state and county code).

Property Address State	MSA #	State & County Code	Metro/ Micro Area Name	County Name
AL	21460	01045	Ozark AL Micropolitan Statistical Area	Dale County (AL)
FL	39460	12015	Punta Gorda FL Metropolitan Statistical Area	Charlotte County (FL)
FL	29380	12023	Lake City FL Micropolitan Statistical Area	Columbia County (FL)
FL	15980	12071	Cape Coral-Fort Myers FL Metropolitan Statistical Area	Lee County (FL)
IA	44740	19021	Storm Lake IA Micropolitan Statistical Area	Buena Vista County (IA)
ID	30860	16041	Logan UT-ID Metropolitan Statistical Area	Franklin County (ID)
NC	40460	37153	Rockingham NC Micropolitan Statistical Area	Richmond County (NC)
NC	14380	37189	Boone NC Micropolitan Statistical Area	Watauga County (NC)
NM	17580	35009	Clovis NM Micropolitan Statistical Area	Curry County (NM)
NV	N/A	32013	Winnemucca NV Micropolitan Statistical Area	Humboldt County (NV)
OK	25100	40139	Guymon OK Micropolitan Statistical Area	Texas County (OK)
PA	36340	42121	Oil City PA Micropolitan Statistical Area	Venango County (PA)
TX	38380	48189	Plainview TX Micropolitan Statistical Area	Hale County (TX)
TX	32580	48215	McAllen-Edinburg-Mission TX Metropolitan Statistical Area	Hidalgo County (TX)
TX	44860	48223	Sulphur Springs TX Micropolitan Statistical Area	Hopkins County (TX)
TX	28780	48261	Kingsville TX Micropolitan Statistical Area	Kenedy County (TX)
TX	28500	48265	Kerrville TX Micropolitan Statistical Area	Kerr County (TX)
TX	28780	48273	Kingsville TX Micropolitan Statistical Area	Kleberg County (TX)
UT	30860	49005	Logan UT-ID Metropolitan Statistical Area	Cache County (UT)