

NON-DELEGATED JUMBO

Depreciating Markets

Impacting Non-Delegated Jumbo Loans

The table below reflects Metropolitan Statistical Areas (MSAs) determined to be declining 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 April 13, 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 Codes	Metro/Micro Area Name	County Name
CA	46380	06045	Ukiah CA Micropolitan Statistical Area	Mendocino County (CA)
CO	43540	08117	Breckenridge CO Micropolitan Statistical Area	Summit County (CO)
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	11580	12027	Arcadia FL Micropolitan Statistical Area	DeSoto County (FL)
KS	23780	20055	Garden City KS Micropolitan Statistical Area	Finney County (KS)
KS	N/A	20093	Garden City KS Micropolitan Statistical Area	Kearny County (KS)
KY	15820	21217	Campbellsville KY Micropolitan Statistical Area	Taylor County (KY)
LA	14220	22117	Bogalusa LA Micropolitan Statistical Area	Washington Parish (LA)
MN	N/A	27061	Grand Rapids MN Micropolitan Statistical Area	Itasca County (MN)
MN	32140	27083	Marshall MN Micropolitan Statistical Area	Lyon County (MN)
NC	28620	37055	Kill Devil Hills NC Micropolitan Statistical Area	Dare County (NC)
NC	N/A	37177	Kill Devil Hills NC Micropolitan Statistical Area	Tyrrell County (NC)
OH	32020	39101	Marion OH Micropolitan Statistical Area	Marion County (OH)
OH	45780	39123	Port Clinton OH Micropolitan Statistical Area	Ottawa County (OH)
OK	11620	40019	Ardmore OK Micropolitan Statistical Area	Carter County (OK)
OK	34780	40101	Muskogee OK Micropolitan Statistical Area	Muskogee County (OK)
PA	43740	42111	Somerset PA Micropolitan Statistical Area	Somerset County (PA)
TX	23240	48171	Fredericksburg TX Micropolitan Statistical Area	Gillespie County (TX)
TX	38380	48189	Plainview TX Micropolitan Statistical Area	Hale 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)
WA	36020	53029	Oak Harbor WA Micropolitan Statistical Area	Island County (WA)