

# 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 December 15, 2024.**  
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	45000	06035	Susanville CA Micropolitan Statistical Area	Lassen County (CA)
CA	46380	06045	Ukiah CA Micropolitan Statistical Area	Mendocino County (CA)
FL	39460	12015	Punta Gorda FL Metropolitan Statistical Area	Charlotte County (FL)
KS	38260	20037	Pittsburg KS Micropolitan Statistical Area	Crawford County (KS)
LA	14220	22117	Bogalusa LA Micropolitan Statistical Area	Washington Parish (LA)
MI	10880	26005	Holland MI Micropolitan Statistical Area	Allegan County (MI)
MO	48460	29091	West Plains MO Micropolitan Statistical Area	Howell County (MO)
OR	15060	41015	Brookings OR Micropolitan Statistical Area	Curry County (OR)
PA	43740	42111	Somerset PA Micropolitan Statistical Area	Somerset County (PA)
TX	N/A	48173	Big Spring TX Micropolitan Statistical Area	Glasscock County (TX)
TX	44860	48223	Sulphur Springs TX Micropolitan Statistical Area	Hopkins County (TX)
TX	13700	48227	Big Spring TX Micropolitan Statistical Area	Howard County (TX)
TX	28500	48265	Kerrville TX Micropolitan Statistical Area	Kerr County (TX)