

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 June 15, 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
AL	21460	01045	Ozark AL Micropolitan Statistical Area	Dale County (AL)
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)
HI	N/A	15005	Kahului-Wailuku-Lahaina HI Metropolitan Statistical Area	Kalawao County (HI)
HI	27980	15009	Kahului-Wailuku-Lahaina HI Metropolitan Statistical Area	Maui County (HI)
IA	44740	19021	Storm Lake IA Micropolitan Statistical Area	Buena Vista County (IA)
IA	17540	19045	Clinton IA Micropolitan Statistical Area	Clinton County (IA)
IN	33140	18091	Michigan City-La Porte IN Metropolitan Statistical Area	LaPorte County (IN)
KS	21380	20111	Emporia KS Micropolitan Statistical Area	Lyon County (KS)
MA	44140	25011	Greenfield Town MA Micropolitan Statistical Area	Franklin County (MA)
NC	40580	37065	Rocky Mount NC Metropolitan Statistical Area	Edgecombe County (NC)
NC	40580	37127	Rocky Mount NC Metropolitan Statistical Area	Nash County (NC)
NM	40740	35005	Roswell NM Micropolitan Statistical Area	Chaves County (NM)
NV	N/A	32013	Winnemucca NV Micropolitan Statistical Area	Humboldt County (NV)
NY	26460	36021	Hudson NY Micropolitan Statistical Area	Columbia County (NY)
OH	18740	39031	Coshocton OH Micropolitan Statistical Area	Coshocton County (OH)
PA	43740	42111	Somerset PA Micropolitan Statistical Area	Somerset County (PA)
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)