

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 August 24, 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
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	15980	12071	Cape Coral-Fort Myers FL Metropolitan Statistical Area	Lee County (FL)
GA	33300	13009	Milledgeville GA Micropolitan Statistical Area	Baldwin County (GA)
GA	12460	13087	Bainbridge GA Micropolitan Statistical Area	Decatur County (GA)
GA	33300	13141	Milledgeville GA Micropolitan Statistical Area	Hancock County (GA)
IA	44740	19021	Storm Lake IA Micropolitan Statistical Area	Buena Vista County (IA)
IL	16020	17003	Cape Girardeau MO-IL Metropolitan Statistical Area	Alexander County (IL)
ME	12300	23011	Augusta-Waterville ME Micropolitan Statistical Area	Kennebec County (ME)
MO	16020	29017	Cape Girardeau MO-IL Metropolitan Statistical Area	Bollinger County (MO)
MO	16020	29031	Cape Girardeau MO-IL Metropolitan Statistical Area	Cape Girardeau County (MO)
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)
NC	14380	37189	Boone NC Micropolitan Statistical Area	Watauga County (NC)
NE	13100	31067	Beatrice NE Micropolitan Statistical Area	Gage County (NE)
NV	N/A	32013	Winnemucca NV Micropolitan Statistical Area	Humboldt County (NV)
OK	25100	40139	Guymon OK Micropolitan Statistical Area	Texas County (OK)
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)
TX	34860	48347	Nacogdoches TX Micropolitan Statistical Area	Nacogdoches County (TX)