

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 February 23, 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
CA	18860	06015	Crescent City CA Micropolitan Statistical Area	Del Norte County (CA)
CA	46380	06045	Ukiah CA Micropolitan Statistical Area	Mendocino County (CA)
FL	29380	12023	Lake City FL Micropolitan Statistical Area	Columbia County (FL)
GA	34220	13071	Moultrie GA Micropolitan Statistical Area	Colquitt County (GA)
IN	12140	18033	Auburn IN Micropolitan Statistical Area	DeKalb County (IN)
KS	38260	20037	Pittsburg KS Micropolitan Statistical Area	Crawford County (KS)
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)
NV	23820	32005	Gardnerville Ranchos NV Micropolitan Statistical Area	Douglas County (NV)
PA	43740	42111	Somerset PA Micropolitan Statistical Area	Somerset County (PA)
TX	23240	48171	Fredericksburg TX Micropolitan Statistical Area	Gillespie County (TX)
TX	N/A	48173	Big Spring TX Micropolitan Statistical Area	Glasscock 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	13700	48227	Big Spring TX Micropolitan Statistical Area	Howard County (TX)
TX	28500	48265	Kerrville TX Micropolitan Statistical Area	Kerr County (TX)
WA	49420	53077	Yakima WA Metropolitan Statistical Area	Yakima County (WA)