

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 May 11, 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)
FL	29380	12023	Lake City FL Micropolitan Statistical Area	Columbia County (FL)
FL	11580	12027	Arcadia FL Micropolitan Statistical Area	DeSoto County (FL)
IA	44740	19021	Storm Lake IA Micropolitan Statistical Area	Buena Vista County (IA)
IA	17540	19045	Clinton IA Micropolitan Statistical Area	Clinton County (IA)
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)
ME	12300	23011	Augusta-Waterville ME Micropolitan Statistical Area	Kennebec County (ME)
MN	N/A	27061	Grand Rapids MN Micropolitan Statistical Area	Itasca County (MN)
MN	32140	27083	Marshall MN Micropolitan Statistical Area	Lyon County (MN)
MO	27900	29097	Joplin MO Metropolitan Statistical Area	Jasper County (MO)
MO	27900	29145	Joplin MO Metropolitan Statistical Area	Newton County (MO)
MS	15020	28085	Brookhaven MS Micropolitan Statistical Area	Lincoln County (MS)
NC	28620	37055	Kill Devil Hills NC Micropolitan Statistical Area	Dare County (NC)
NC	40580	37065	Rocky Mount NC Metropolitan Statistical Area	Edgecombe County (NC)
NC	40580	37127	Rocky Mount NC Metropolitan Statistical Area	Nash County (NC)
NC	N/A	37177	Kill Devil Hills NC Micropolitan Statistical Area	Tyrrell County (NC)
NH	13620	33007	Berlin NH-VT Micropolitan Statistical Area	Coos County (NH)
NM	40740	35005	Roswell NM Micropolitan Statistical Area	Chaves County (NM)
OH	45780	39123	Port Clinton OH Micropolitan Statistical Area	Ottawa County (OH)
PA	43740	42111	Somerset PA Micropolitan Statistical Area	Somerset County (PA)
TN	35460	47029	Newport TN Micropolitan Statistical Area	Cocke County (TN)
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)
VT	13620	50009	Berlin NH-VT Micropolitan Statistical Area	Essex County (VT)
WA	49420	53077	Yakima WA Metropolitan Statistical Area	Yakima County (WA)