

RMIC Market Classifications

Effective December 15, 2011

Level 1 Markets: Conditions are expected to be favorable for future performance given similar loan underwriting characteristics.

Level 2 Markets: Conditions are expected to be less favorable and may be moving between extremes.

Level 3 Markets: Conditions are expected to be unfavorable for future performance given similar loan underwriting characteristics.

State	Metropolitan Statistical Area	Previous Market Status	New Market Status
AK	Anchorage	Level 1	Level 1
AK	Fairbanks	Level 1	Level 1
AL	Anniston-Oxford	Level 1	Level 1
AL	Auburn-Opelika	Level 1	Level 1
AL	Birmingham-Hoover	Level 1	Level 2
AL	Decatur	Level 1	Level 1
AL	Dothan	Level 1	Level 1
AL	Florence-Muscle Shoals	Level 1	Level 1
AL	Gadsden	Level 1	Level 1
AL	Huntsville	Level 1	Level 2
AL	Mobile	Level 2	Level 2
AL	Montgomery	Level 1	Level 2
AL	Tuscaloosa	Level 1	Level 1
AR	Hot Springs	Level 1	Level 1
AR	Jonesboro	Level 1	Level 1
AR	Little Rock-North Little Rock-Conway	Level 1	Level 1
AR	Pine Bluff	Level 1	Level 1
AR-MO	Fayetteville-Springdale-Rogers	Level 1	Level 1
AR-OK	Fort Smith	Level 1	Level 1
AZ	Flagstaff	Level 2	Level 2
AZ	Lake Havasu City-Kingman	Level 2	Level 2
AZ	Phoenix-Mesa-Glendale	Level 3	Level 3
AZ	Prescott	Level 2	Level 2
AZ	Tucson	Level 2	Level 2
AZ	Yuma	Level 2	Level 2
CA	Bakersfield-Delano	Level 2	Level 2
CA	Chico	Level 2	Level 2
CA	El Centro	Level 2	Level 2
CA	Fresno	Level 2	Level 2
CA	Hanford-Corcoran	Level 2	Level 2
CA	Los Angeles-Long Beach-Glendale	Level 2	Level 2
CA	Madera-Chowchilla	Level 2	Level 2
CA	Merced	Level 2	Level 2
CA	Modesto	Level 2	Level 2
CA	Napa	Level 2	Level 2
CA	Oakland-Fremont-Hayward	Level 2	Level 2
CA	Oxnard-Thousand Oaks-Ventura	Level 2	Level 2
CA	Redding	Level 2	Level 2
CA	Riverside-San Bernardino-Ontario	Level 2	Level 2
CA	Sacramento--Arden-Arcade--Roseville	Level 3	Level 3
CA	Salinas	Level 2	Level 2
CA	San Diego-Carlsbad-San Marcos	Level 2	Level 2
CA	San Francisco-San Mateo-Redwood City	Level 2	Level 2
CA	San Jose-Sunnyvale-Santa Clara	Level 2	Level 2
CA	San Luis Obispo-Paso Robles	Level 2	Level 2
CA	Santa Ana-Anaheim-Irvine	Level 2	Level 2
CA	Santa Barbara-Santa Maria-Goleta	Level 2	Level 2
CA	Santa Cruz-Watsonville	Level 2	Level 2
CA	Santa Rosa-Petaluma	Level 2	Level 2
CA	Stockton	Level 2	Level 2
CA	Vallejo-Fairfield	Level 2	Level 2
CA	Visalia-Porterville	Level 2	Level 2
CA	Yuba City	Level 2	Level 2
CO	Boulder	Level 1	Level 1
CO	Colorado Springs	Level 1	Level 1
CO	Denver-Aurora-Broomfield	Level 1	Level 1
CO	Fort Collins-Loveland	Level 1	Level 1
CO	Grand Junction	Level 2	Level 2
CO	Greeley	Level 1	Level 1
CO	Pueblo	Level 1	Level 1
CT	Bridgeport-Stamford-Norwalk	Level 1	Level 2
CT	Hartford-West Hartford-East Hartford	Level 1	Level 2
CT	New Haven-Milford	Level 1	Level 2
CT	Norwich-New London	Level 1	Level 2
DC-VA-MD-WV	Washington-Arlington-Alexandria	Level 1	Level 1
DE	Dover	Level 1	Level 1

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State	Metropolitan Statistical Area	Previous Market Status	New Market Status
DE-MD-NJ	Wilmington	Level 2	Level 2
FL	Cape Coral-Fort Myers	Level 3	Level 3
FL	Crestview-Fort Walton Beach-Destin	Level 2	Level 2
FL	Deltona-Daytona Beach-Ormond Beach	Level 3	Level 3
FL	Fort Lauderdale-Pompano Beach-Deerfield Beach	Level 3	Level 3
FL	Gainesville	Level 2	Level 2
FL	Jacksonville	Level 3	Level 3
FL	Lakeland-Winter Haven	Level 3	Level 3
FL	Miami-Miami Beach-Kendall	Level 3	Level 3
FL	Naples-Marco Island	Level 3	Level 3
FL	North Port-Bradenton-Sarasota	Level 3	Level 3
FL	Ocala	Level 3	Level 3
FL	Orlando-Kissimmee-Sanford	Level 3	Level 3
FL	Palm Bay-Melbourne-Titusville	Level 3	Level 3
FL	Palm Coast	Level 3	Level 3
FL	Panama City-Lynn Haven-Panama City Beach	Level 3	Level 3
FL	Pensacola-Ferry Pass-Brent	Level 3	Level 3
FL	Port St. Lucie	Level 3	Level 3
FL	Punta Gorda	Level 3	Level 3
FL	Sebastian-Vero Beach	Level 3	Level 3
FL	Tallahassee	Level 2	Level 2
FL	Tampa-St. Petersburg-Clearwater	Level 3	Level 3
FL	West Palm Beach-Boca Raton-Boynton Beach	Level 3	Level 3
GA	Albany	Level 1	Level 1
GA	Athens-Clarke County	Level 1	Level 1
GA	Atlanta-Sandy Springs-Marietta	Level 2	Level 2
GA	Brunswick	Level 1	Level 1
GA	Dalton	Level 1	Level 1
GA	Gainesville	Level 1	Level 1
GA	Hinesville-Fort Stewart	Level 1	Level 1
GA	Macon	Level 1	Level 1
GA	Rome	Level 1	Level 1
GA	Savannah	Level 1	Level 1
GA	Valdosta	Level 1	Level 1
GA	Warner Robins	Level 1	Level 1
GA-AL	Columbus	Level 1	Level 1
GA-SC	Augusta-Richmond County	Level 1	Level 1
HI	Honolulu	Level 3	Level 3
IA	Ames	Level 1	Level 1
IA	Cedar Rapids	Level 1	Level 1
IA	Des Moines-West Des Moines	Level 1	Level 1
IA	Dubuque	Level 1	Level 1
IA	Iowa City	Level 1	Level 1
IA	Waterloo-Cedar Falls	Level 1	Level 1
IA-IL	Davenport-Moline-Rock Island	Level 1	Level 1
IA-NE-SD	Sioux City	Level 1	Level 1
ID	Boise City-Nampa	Level 2	Level 2
ID	Coeur d'Alene	Level 2	Level 2
ID	Idaho Falls	Level 1	Level 1
ID	Pocatello	Level 1	Level 1
ID-WA	Lewiston	Level 1	Level 1
IL	Bloomington-Normal	Level 1	Level 1
IL	Champaign-Urbana	Level 1	Level 1
IL	Chicago-Joliet-Naperville	Level 2	Level 2
IL	Danville	Level 1	Level 1
IL	Decatur	Level 1	Level 1
IL	Kankakee-Bradley	Level 1	Level 1
IL	Peoria	Level 1	Level 1
IL	Rockford	Level 2	Level 3
IL	Springfield	Level 1	Level 1
IL-WI	Lake County-Kenosha County	Level 2	Level 3
IN	Anderson	Level 1	Level 1
IN	Bloomington	Level 1	Level 1
IN	Columbus	Level 1	Level 1
IN	Elkhart-Goshen	Level 1	Level 1
IN	Fort Wayne	Level 1	Level 1

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IN	Gary	Level 2	Level 2
IN	Indianapolis-Carmel	Level 1	Level 1
IN	Kokomo	Level 1	Level 1
IN	Lafayette	Level 1	Level 1
IN	Louisville-Jefferson County	Level 1	Level 1
IN	Michigan City-La Porte	Level 1	Level 1
IN	Muncie	Level 1	Level 1
IN	Terre Haute	Level 1	Level 1
IN-KY	Evansville	Level 1	Level 1
IN-MI	South Bend-Mishawaka	Level 1	Level 1
KS	Lawrence	Level 1	Level 1
KS	Manhattan	Level 1	Level 1
KS	Topeka	Level 1	Level 1
KS	Wichita	Level 1	Level 1
KY	Bowling Green	Level 1	Level 1
KY	Elizabethtown	Level 1	Level 1
KY	Lexington-Fayette	Level 1	Level 1
KY	Owensboro	Level 1	Level 1
LA	Alexandria	Level 1	Level 1
LA	Baton Rouge	Level 1	Level 1
LA	Houma-Bayou Cane-Thibodaux	Level 1	Level 1
LA	Lafayette	Level 1	Level 1
LA	Lake Charles	Level 1	Level 1
LA	Monroe	Level 1	Level 1
LA	New Orleans-Metairie-Kenner	Level 1	Level 1
LA	Shreveport-Bossier City	Level 1	Level 1
MA	Barnstable Town	Level 1	Level 1
MA	Boston-Quincy	Level 1	Level 1
MA	Cambridge-Newton-Framingham	Level 1	Level 1
MA	Peabody	Level 1	Level 1
MA	Pittsfield	Level 1	Level 1
MA	Springfield	Level 1	Level 1
MA	Worcester	Level 1	Level 1
MD	Baltimore-Towson	Level 2	Level 1
MD	Bethesda-Rockville-Frederick	Level 1	Level 1
MD	Salisbury	Level 1	Level 1
MD-WV	Cumberland	Level 1	Level 1
MD-WV	Hagerstown-Martinsburg	Level 3	Level 3
ME	Bangor	Level 1	Level 1
ME	Lewiston-Auburn	Level 1	Level 1
ME	Portland-South Portland-Biddeford	Level 1	Level 1
MI	Ann Arbor	Level 2	Level 1
MI	Battle Creek	Level 1	Level 1
MI	Bay City	Level 1	Level 1
MI	Detroit-Livonia-Dearborn	Level 3	Level 3
MI	Flint	Level 3	Level 2
MI	Grand Rapids-Wyoming	Level 2	Level 1
MI	Holland-Grand Haven	Level 1	Level 1
MI	Jackson	Level 1	Level 1
MI	Kalamazoo-Portage	Level 1	Level 1
MI	Lansing-East Lansing	Level 3	Level 2
MI	Monroe	Level 3	Level 2
MI	Muskegon-Norton Shores	Level 1	Level 1
MI	Niles-Benton Harbor	Level 1	Level 1
MI	Saginaw-Saginaw Township North	Level 1	Level 1
MI	Warren-Troy-Farmington Hills	Level 3	Level 2
MN	Mankato-North Mankato	Level 1	Level 1
MN	Rochester	Level 1	Level 1
MN	St. Cloud	Level 1	Level 1
MN-WI	Duluth	Level 1	Level 1
MN-WI	Minneapolis-St. Paul-Bloomington	Level 1	Level 1
MO	Columbia	Level 1	Level 1
MO	Jefferson City	Level 1	Level 1
MO	Joplin	Level 1	Level 1
MO	Springfield	Level 1	Level 1
MO-IL	Cape Girardeau-Jackson	Level 1	Level 1

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MO-IL	St. Louis	Level 1	Level 1
MO-KS	Kansas City	Level 1	Level 1
MO-KS	St. Joseph	Level 1	Level 1
MS	Gulfport-Biloxi	Level 1	Level 1
MS	Hattiesburg	Level 1	Level 1
MS	Jackson	Level 1	Level 1
MS	Pascagoula	Level 1	Level 1
MT	Billings	Level 1	Level 1
MT	Great Falls	Level 1	Level 1
MT	Missoula	Level 1	Level 2
NC	Asheville	Level 1	Level 1
NC	Burlington	Level 1	Level 1
NC	Durham-Chapel Hill	Level 1	Level 1
NC	Fayetteville	Level 1	Level 1
NC	Goldsboro	Level 1	Level 1
NC	Greensboro-High Point	Level 1	Level 1
NC	Greenville	Level 1	Level 1
NC	Hickory-Lenoir-Morganton	Level 1	Level 1
NC	Jacksonville	Level 1	Level 1
NC	Raleigh-Cary	Level 1	Level 1
NC	Rocky Mount	Level 1	Level 1
NC	Wilmington	Level 1	Level 1
NC	Winston-Salem	Level 1	Level 1
NC-SC	Charlotte-Gastonia-Rock Hill	Level 1	Level 1
ND	Bismarck	Level 1	Level 1
ND-MN	Fargo	Level 1	Level 1
ND-MN	Grand Forks	Level 1	Level 1
NE	Lincoln	Level 1	Level 1
NE-IA	Omaha-Council Bluffs	Level 1	Level 1
NH	Manchester-Nashua	Level 1	Level 1
NH	Rockingham County-Strafford County	Level 1	Level 1
NJ	Atlantic City-Hammonton	Level 2	Level 2
NJ	Camden	Level 2	Level 2
NJ	Edison-New Brunswick	Level 2	Level 2
NJ	Ocean City	Level 2	Level 3
NJ	Trenton-Ewing	Level 2	Level 2
NJ	Vineland-Millville-Bridgeton	Level 1	Level 1
NJ-PA	Newark-Union	Level 2	Level 2
NM	Albuquerque	Level 1	Level 1
NM	Farmington	Level 1	Level 1
NM	Las Cruces	Level 1	Level 1
NM	Santa Fe	Level 1	Level 1
NV	Carson City	Level 3	Level 3
NV	Las Vegas-Paradise	Level 3	Level 3
NV	Reno-Sparks	Level 3	Level 3
NY	Albany-Schenectady-Troy	Level 1	Level 1
NY	Binghamton	Level 1	Level 1
NY	Buffalo-Niagara Falls	Level 1	Level 1
NY	Elmira	Level 1	Level 1
NY	Glens Falls	Level 1	Level 1
NY	Ithaca	Level 1	Level 1
NY	Kingston	Level 1	Level 1
NY	Nassau-Suffolk	Level 2	Level 2
NY	Poughkeepsie-Newburgh-Middletown	Level 1	Level 1
NY	Rochester	Level 1	Level 1
NY	Syracuse	Level 1	Level 1
NY	Utica-Rome	Level 1	Level 1
NY-NJ	New York-White Plains-Wayne	Level 2	Level 2
OH	Akron	Level 1	Level 1
OH	Canton-Massillon	Level 1	Level 1
OH	Cleveland-Elyria-Mentor	Level 1	Level 1
OH	Columbus	Level 1	Level 1
OH	Dayton	Level 2	Level 1
OH	Lima	Level 1	Level 1
OH	Mansfield	Level 1	Level 1
OH	Sandusky	Level 1	Level 1

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OH	Springfield	Level 1	Level 1
OH	Toledo	Level 2	Level 1
OH-KY-IN	Cincinnati-Middletown	Level 1	Level 1
OH-PA	Youngstown-Warren-Boardman	Level 1	Level 1
OH-WV	Steubenville-Weirton	Level 1	Level 1
OK	Lawton	Level 1	Level 1
OK	Oklahoma City	Level 1	Level 1
OK	Tulsa	Level 1	Level 1
OR	Bend	Level 3	Level 2
OR	Corvallis	Level 1	Level 1
OR	Eugene-Springfield	Level 2	Level 2
OR	Medford	Level 2	Level 2
OR	Salem	Level 2	Level 2
OR-WA	Portland-Vancouver-Hillsboro	Level 1	Level 1
PA	Altoona	Level 1	Level 1
PA	Erie	Level 1	Level 1
PA	Harrisburg-Carlisle	Level 1	Level 2
PA	Johnstown	Level 1	Level 1
PA	Lancaster	Level 1	Level 1
PA	Lebanon	Level 1	Level 1
PA	Philadelphia	Level 1	Level 1
PA	Pittsburgh	Level 1	Level 1
PA	Reading	Level 1	Level 1
PA	Scranton--Wilkes-Barre	Level 1	Level 1
PA	State College	Level 1	Level 1
PA	Williamsport	Level 1	Level 1
PA	York-Hanover	Level 1	Level 1
PA-NJ	Allentown-Bethlehem-Easton	Level 1	Level 1
RI-MA	Providence-New Bedford-Fall River	Level 2	Level 2
SC	Anderson	Level 1	Level 1
SC	Charleston-North Charleston-Summerville	Level 1	Level 1
SC	Columbia	Level 1	Level 1
SC	Florence	Level 1	Level 1
SC	Greenville-Mauldin-Easley	Level 1	Level 1
SC	Myrtle Beach-North Myrtle Beach-Conway	Level 3	Level 3
SC	Spartanburg	Level 1	Level 1
SC	Sumter	Level 1	Level 1
SD	Rapid City	Level 1	Level 1
SD	Sioux Falls	Level 1	Level 1
TN	Cleveland	Level 1	Level 2
TN	Jackson	Level 1	Level 1
TN	Johnson City	Level 1	Level 1
TN	Knoxville	Level 1	Level 1
TN	Morristown	Level 1	Level 1
TN	Nashville-Davidson--Murfreesboro-Franklin	Level 1	Level 1
TN-GA	Chattanooga	Level 1	Level 1
TN-KY	Clarksville	Level 1	Level 1
TN-MS-AR	Memphis	Level 1	Level 1
TN-VA	Kingsport-Bristol	Level 1	Level 1
TX	Abilene	Level 1	Level 1
TX	Amarillo	Level 1	Level 1
TX	Austin-Round Rock-San Marcos	Level 1	Level 1
TX	Beaumont-Port Arthur	Level 1	Level 1
TX	Brownsville-Harlingen	Level 1	Level 1
TX	College Station-Bryan	Level 1	Level 1
TX	Corpus Christi	Level 1	Level 1
TX	Dallas-Plano-Irving	Level 1	Level 1
TX	El Paso	Level 1	Level 1
TX	Fort Worth-Arlington	Level 1	Level 1
TX	Houston-Sugar Land-Baytown	Level 1	Level 1
TX	Killeen-Temple-Fort Hood	Level 1	Level 1
TX	Laredo	Level 1	Level 1
TX	Longview	Level 1	Level 1
TX	Lubbock	Level 1	Level 1
TX	McAllen-Edinburg-Mission	Level 1	Level 1
TX	Midland	Level 1	Level 1

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State	Metropolitan Statistical Area	Previous Market Status	New Market Status
TX	Odessa	Level 1	Level 1
TX	San Angelo	Level 1	Level 1
TX	San Antonio-New Braunfels	Level 1	Level 1
TX	Sherman-Denison	Level 1	Level 1
TX	Tyler	Level 1	Level 1
TX	Victoria	Level 1	Level 1
TX	Waco	Level 1	Level 1
TX	Wichita Falls	Level 1	Level 1
TX-AR	Texarkana	Level 1	Level 1
UT	Ogden-Clearfield	Level 1	Level 1
UT	Provo-Orem	Level 2	Level 2
UT	Salt Lake City	Level 2	Level 2
UT	St. George	Level 2	Level 2
UT-ID	Logan	Level 1	Level 1
VA	Blacksburg-Christiansburg-Radford	Level 1	Level 1
VA	Charlottesville	Level 1	Level 1
VA	Danville	Level 1	Level 1
VA	Harrisonburg	Level 1	Level 1
VA	Lynchburg	Level 1	Level 1
VA	Richmond	Level 2	Level 2
VA	Roanoke	Level 1	Level 1
VA-NC	Virginia Beach-Norfolk-Newport News	Level 2	Level 2
VA-WV	Winchester	Level 1	Level 1
VT	Burlington-South Burlington	Level 1	Level 1
WA	Bellingham	Level 1	Level 1
WA	Bremerton-Silverdale	Level 2	Level 2
WA	Kennewick-Pasco-Richland	Level 1	Level 1
WA	Longview	Level 1	Level 1
WA	Mount Vernon-Anacortes	Level 1	Level 1
WA	Olympia	Level 2	Level 2
WA	Seattle-Bellevue-Everett	Level 1	Level 1
WA	Spokane	Level 1	Level 1
WA	Tacoma	Level 2	Level 2
WA	Wenatchee-East Wenatchee	Level 1	Level 1
WA	Yakima	Level 1	Level 1
WI	Appleton	Level 1	Level 1
WI	Eau Claire	Level 1	Level 1
WI	Fond du Lac	Level 1	Level 1
WI	Green Bay	Level 1	Level 1
WI	Janesville	Level 1	Level 1
WI	Madison	Level 1	Level 1
WI	Milwaukee-Waukesha-West Allis	Level 1	Level 1
WI	Oshkosh-Neenah	Level 1	Level 1
WI	Racine	Level 1	Level 1
WI	Sheboygan	Level 1	Level 1
WI	Wausau	Level 1	Level 1
WI-MN	La Crosse	Level 1	Level 1
WV	Charleston	Level 1	Level 1
WV	Morgantown	Level 1	Level 1
WV-KY-OH	Huntington-Ashland	Level 1	Level 1
WV-OH	Parkersburg-Marietta-Vienna	Level 1	Level 1
WV-OH	Wheeling	Level 1	Level 1
WY	Casper	Level 1	Level 1
WY	Cheyenne	Level 1	Level 1