

RMIC Market Classifications

December 16, 2009 (Improved Markets) • January 11, 2010 (More Restrictive Markets)

State	Core Based Statistical Area (CBSA)	Previous Market Status	New Market Status
AK	Anchorage	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AK	Fairbanks	Enhanced Declining	Check Appraisal or Lender's List
AL	Anniston-Oxford	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AL	Auburn-Opelika	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AL	Birmingham-Hoover	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AL	Decatur	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AL	Dothan	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AL	Florence-Muscle Shoals	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AL	Gadsden	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AL	Huntsville	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AL	Mobile	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AL	Montgomery	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AL	Tuscaloosa	Enhanced Declining	Enhanced Declining
AR	Hot Springs	Enhanced Declining	Check Appraisal or Lender's List
AR	Jonesboro	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AR	Little Rock-North Little Rock-Conway	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AR	Pine Bluff	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AR-MO	Fayetteville-Springdale-Rogers	Enhanced Declining	Check Appraisal or Lender's List
AR-OK	Fort Smith	Check Appraisal or Lender's List	Check Appraisal or Lender's List
AZ	Lake Havasu City-Kingman	Standard Declining	Standard Declining
AZ	Phoenix-Mesa-Scottsdale	Standard Declining	Standard Declining
AZ	Prescott	Standard Declining	Standard Declining
AZ	Tucson	Standard Declining	Standard Declining
AZ	Yuma	Standard Declining	Standard Declining
AZ-UT	Flagstaff	Standard Declining	Standard Declining
CA	Bakersfield	Standard Declining	Standard Declining
CA	Chico	Standard Declining	Standard Declining
CA	El Centro	Standard Declining	Standard Declining
CA	Fresno	Standard Declining	Standard Declining
CA	Hanford-Corcoran	Standard Declining	Standard Declining
CA	Los Angeles-Long Beach-Glendale	Standard Declining	Standard Declining
CA	Madera-Chowchilla	Standard Declining	Standard Declining
CA	Merced	Standard Declining	Standard Declining
CA	Modesto	Standard Declining	Standard Declining
CA	Napa	Standard Declining	Standard Declining
CA	Oakland-Fremont-Hayward	Standard Declining	Standard Declining
CA	Oxnard-Thousand Oaks-Ventura	Standard Declining	Standard Declining
CA	Redding	Standard Declining	Standard Declining
CA	Riverside-San Bernardino-Ontario	Standard Declining	Standard Declining
CA	Sacramento-Arden-Arcade-Roseville	Standard Declining	Standard Declining
CA	Salinas	Standard Declining	Standard Declining
CA	San Diego-Carlsbad-San Marcos	Standard Declining	Standard Declining
CA	San Francisco-San Mateo-Redwood City	Standard Declining	Standard Declining
CA	San Jose-Sunnyvale-Santa Clara	Standard Declining	Standard Declining
CA	San Luis Obispo-Paso Robles	Standard Declining	Standard Declining
CA	Santa Ana-Anaheim-Irvine	Standard Declining	Standard Declining
CA	Santa Barbara-Santa Maria-Goleta	Standard Declining	Standard Declining
CA	Santa Cruz-Watsonville	Standard Declining	Standard Declining

State	Core Based Statistical Area (CBSA)	Previous Market Status	New Market Status
CA	Santa Rosa-Petaluma	Standard Declining	Standard Declining
CA	Stockton	Standard Declining	Standard Declining
CA	Vallejo-Fairfield	Standard Declining	Standard Declining
CA	Visalia-Porterville	Standard Declining	Standard Declining
CA	Yuba City	Standard Declining	Standard Declining
CO	Boulder	Check Appraisal or Lender's List	Check Appraisal or Lender's List
CO	Colorado Springs	Enhanced Declining	Enhanced Declining
CO	Denver-Aurora-Broomfield	Enhanced Declining	Enhanced Declining
CO	Fort Collins-Loveland	Check Appraisal or Lender's List	Check Appraisal or Lender's List
CO	Grand Junction	Enhanced Declining	Standard Declining
CO	Greeley	Enhanced Declining	Enhanced Declining
CO	Pueblo	Enhanced Declining	Check Appraisal or Lender's List
CT	Bridgeport-Stamford-Norwalk	Standard Declining	Enhanced Declining
CT	Hartford-West Hartford-East Hartford	Enhanced Declining	Enhanced Declining
CT	New Haven-Milford	Standard Declining	Enhanced Declining
CT	Norwich-New London	Standard Declining	Standard Declining
DC-VA-MD-WV	Washington-Arlington-Alexandria	Standard Declining	Enhanced Declining
DE	Dover	Standard Declining	Standard Declining
DE-MD-NJ	Wilmington	Standard Declining	Standard Declining
FL	Bradenton-Sarasota-Venice	Standard Declining	Standard Declining
FL	Cape Coral-Fort Myers	Standard Declining	Standard Declining
FL	Deltona-Daytona Beach-Ormond Beach	Standard Declining	Standard Declining
FL	Fort Walton Beach-Crestview-Destin	Standard Declining	Standard Declining
FL	Ft. Lauderdale-Pompano Bch.-Deerfield Bch.	Standard Declining	Standard Declining
FL	Gainesville	Standard Declining	Standard Declining
FL	Jacksonville	Standard Declining	Standard Declining
FL	Lakeland-Winter Haven	Standard Declining	Standard Declining
FL	Miami-Miami Beach-Kendall	Standard Declining	Standard Declining
FL	Naples-Marco Island	Standard Declining	Standard Declining
FL	Ocala	Standard Declining	Standard Declining
FL	Orlando-Kissimmee	Standard Declining	Standard Declining
FL	Palm Bay-Melbourne-Titusville	Standard Declining	Standard Declining
FL	Palm Coast	Standard Declining	Standard Declining
FL	Panama City-Lynn Haven-Panama City Beach	Standard Declining	Standard Declining
FL	Pensacola-Ferry Pass-Brent	Standard Declining	Standard Declining
FL	Port St. Lucie	Standard Declining	Standard Declining
FL	Punta Gorda	Standard Declining	Standard Declining
FL	Sebastian-Vero Beach	Standard Declining	Standard Declining
FL	Tallahassee	Standard Declining	Standard Declining
FL	Tampa-St. Petersburg-Clearwater	Standard Declining	Standard Declining
FL	West Palm Beach-Boca Raton-Boynton Beach	Standard Declining	Standard Declining
GA	Albany	Enhanced Declining	Enhanced Declining
GA	Athens-Clarke County	Check Appraisal or Lender's List	Check Appraisal or Lender's List
GA	Atlanta-Sandy Springs-Marietta	Standard Declining	Standard Declining
GA	Brunswick	Standard Declining	Standard Declining
GA	Dalton	Standard Declining	Standard Declining
GA	Gainesville	Enhanced Declining	Enhanced Declining
GA	Hinesville-Fort Stewart	Standard Declining	Enhanced Declining
GA	Macon	Enhanced Declining	Enhanced Declining
GA	Rome	Check Appraisal or Lender's List	Check Appraisal or Lender's List
GA	Savannah	Enhanced Declining	Enhanced Declining
GA	Valdosta	Standard Declining	Standard Declining

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GA	Warner Robins	Standard Declining	Enhanced Declining
GA-AL	Columbus	Enhanced Declining	Enhanced Declining
GA-SC	Augusta-Richmond County	Enhanced Declining	Enhanced Declining
HI	Honolulu	Standard Declining	Standard Declining
IA	Ames	Check Appraisal or Lender's List	Check Appraisal or Lender's List
IA	Cedar Rapids	Check Appraisal or Lender's List	Check Appraisal or Lender's List
IA	Des Moines-West Des Moines	Enhanced Declining	Check Appraisal or Lender's List
IA	Dubuque	Enhanced Declining	Check Appraisal or Lender's List
IA	Iowa City	Enhanced Declining	Check Appraisal or Lender's List
IA	Waterloo-Cedar Falls	Check Appraisal or Lender's List	Check Appraisal or Lender's List
IA-IL	Davenport-Moline-Rock Island	Check Appraisal or Lender's List	Check Appraisal or Lender's List
IA-NE-SD	Sioux City	Check Appraisal or Lender's List	Check Appraisal or Lender's List
ID	Boise City-Nampa	Standard Declining	Standard Declining
ID	Coeur d'Alene	Standard Declining	Standard Declining
ID	Idaho Falls	Check Appraisal or Lender's List	Check Appraisal or Lender's List
ID	Pocatello	Enhanced Declining	Enhanced Declining
ID-WA	Lewiston	Check Appraisal or Lender's List	Check Appraisal or Lender's List
IL	Bloomington-Normal	Check Appraisal or Lender's List	Check Appraisal or Lender's List
IL	Champaign-Urbana	Check Appraisal or Lender's List	Check Appraisal or Lender's List
IL	Chicago-Naperville-Joliet	Standard Declining	Standard Declining
IL	Danville	Standard Declining	Enhanced Declining
IL	Decatur	Check Appraisal or Lender's List	Check Appraisal or Lender's List
IL	Kankakee-Bradley	Enhanced Declining	Enhanced Declining
IL	Peoria	Enhanced Declining	Enhanced Declining
IL	Rockford	Enhanced Declining	Enhanced Declining
IL	Springfield	Check Appraisal or Lender's List	Check Appraisal or Lender's List
IL-WI	Lake County-Kenosha County	Standard Declining	Standard Declining
IN	Anderson	Enhanced Declining	Enhanced Declining
IN	Bloomington	Enhanced Declining	Enhanced Declining
IN	Columbus	Enhanced Declining	Enhanced Declining
IN	Elkhart-Goshen	Enhanced Declining	Enhanced Declining
IN	Fort Wayne	Enhanced Declining	Enhanced Declining
IN	Gary	Enhanced Declining	Enhanced Declining
IN	Indianapolis-Carmel	Enhanced Declining	Enhanced Declining
IN	Kokomo	Check Appraisal or Lender's List	Enhanced Declining
IN	Lafayette	Check Appraisal or Lender's List	Check Appraisal or Lender's List
IN	Michigan City-La Porte	Enhanced Declining	Enhanced Declining
IN	Muncie	Check Appraisal or Lender's List	Enhanced Declining
IN	Terre Haute	Standard Declining	Standard Declining
IN-KY	Evansville	Standard Declining	Enhanced Declining
IN-MI	South Bend-Mishawaka	Enhanced Declining	Enhanced Declining
KS	Lawrence	Enhanced Declining	Check Appraisal or Lender's List
KS	Manhattan	Check Appraisal or Lender's List	Check Appraisal or Lender's List
KS	Topeka	Check Appraisal or Lender's List	Check Appraisal or Lender's List
KS	Wichita	Check Appraisal or Lender's List	Check Appraisal or Lender's List
KY	Bowling Green	Check Appraisal or Lender's List	Check Appraisal or Lender's List
KY	Elizabethtown	Standard Declining	Enhanced Declining
KY	Lexington-Fayette	Enhanced Declining	Check Appraisal or Lender's List
KY	Owensboro	Enhanced Declining	Check Appraisal or Lender's List
KY-IN	Louisville-Jefferson County	Enhanced Declining	Check Appraisal or Lender's List
LA	Alexandria	Check Appraisal or Lender's List	Check Appraisal or Lender's List
LA	Baton Rouge	Enhanced Declining	Enhanced Declining

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LA	Houma-Bayou Cane-Thibodaux	Check Appraisal or Lender's List	Check Appraisal or Lender's List
LA	Lafayette	Enhanced Declining	Enhanced Declining
LA	Lake Charles	Check Appraisal or Lender's List	Check Appraisal or Lender's List
LA	Monroe	Check Appraisal or Lender's List	Check Appraisal or Lender's List
LA	New Orleans-Metairie-Kenner	Enhanced Declining	Enhanced Declining
LA	Shreveport-Bossier City	Enhanced Declining	Check Appraisal or Lender's List
MA	Barnstable Town	Enhanced Declining	Enhanced Declining
MA	Boston-Quincy	Enhanced Declining	Enhanced Declining
MA	Cambridge-Newton-Framingham	Enhanced Declining	Enhanced Declining
MA	Peabody	Enhanced Declining	Enhanced Declining
MA	Pittsfield	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MA	Springfield	Standard Declining	Enhanced Declining
MA	Worcester	Standard Declining	Enhanced Declining
MD	Baltimore-Towson	Standard Declining	Standard Declining
MD	Bethesda-Frederick-Rockville	Standard Declining	Standard Declining
MD	Salisbury	Enhanced Declining	Enhanced Declining
MD-WV	Cumberland	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MD-WV	Hagerstown-Martinsburg	Standard Declining	Standard Declining
ME	Bangor	Standard Declining	Standard Declining
ME	Lewiston-Auburn	Standard Declining	Standard Declining
ME	Portland-South Portland-Biddeford	Enhanced Declining	Enhanced Declining
MI	Ann Arbor	Standard Declining	Standard Declining
MI	Battle Creek	Standard Declining	Standard Declining
MI	Bay City	Standard Declining	Standard Declining
MI	Detroit-Livonia-Dearborn	Standard Declining	Standard Declining
MI	Flint	Standard Declining	Standard Declining
MI	Grand Rapids-Wyoming	Standard Declining	Standard Declining
MI	Holland-Grand Haven	Standard Declining	Standard Declining
MI	Jackson	Enhanced Declining	Standard Declining
MI	Kalamazoo-Portage	Enhanced Declining	Standard Declining
MI	Lansing-East Lansing	Standard Declining	Standard Declining
MI	Monroe	Standard Declining	Standard Declining
MI	Muskegon-North Shores	Enhanced Declining	Standard Declining
MI	Niles-Benton Harbor	Enhanced Declining	Standard Declining
MI	Saginaw-Saginaw Township North	Standard Declining	Standard Declining
MI	Warren-Troy-Farmington Hills	Standard Declining	Standard Declining
MN	Mankato-North Mankato	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MN	Rochester	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MN	St. Cloud	Enhanced Declining	Enhanced Declining
MN-WI	Duluth	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MN-WI	Minneapolis-St. Paul-Bloomington	Standard Declining	Standard Declining
MO	Columbia	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MO	Jefferson City	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MO	Joplin	Enhanced Declining	Check Appraisal or Lender's List
MO	Springfield	Enhanced Declining	Check Appraisal or Lender's List
MO-IL	Cape Girardeau-Jackson	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MO-IL	St. Louis	Enhanced Declining	Enhanced Declining
MO-KS	Kansas City	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MO-KS	St. Joseph	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MS	Gulfport-Biloxi	Standard Declining	Enhanced Declining
MS	Hattiesburg	Enhanced Declining	Enhanced Declining
MS	Jackson	Check Appraisal or Lender's List	Check Appraisal or Lender's List

State	Core Based Statistical Area (CBSA)	Previous Market Status	New Market Status
MS	Pascagoula	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MT	Billings	Check Appraisal or Lender's List	Check Appraisal or Lender's List
MT	Great Falls	Check Appraisal or Lender's List	Enhanced Declining
MT	Missoula	Standard Declining	Enhanced Declining
NC	Asheville	Enhanced Declining	Enhanced Declining
NC	Burlington	Enhanced Declining	Enhanced Declining
NC	Durham-Chapel Hill	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NC	Fayetteville	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NC	Goldsboro	Enhanced Declining	Check Appraisal or Lender's List
NC	Greensboro-High Point	Enhanced Declining	Enhanced Declining
NC	Greenville	Enhanced Declining	Enhanced Declining
NC	Hickory-Lenoir-Morganton	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NC	Jacksonville	Enhanced Declining	Enhanced Declining
NC	Raleigh-Cary	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NC	Rocky Mount	Standard Declining	Enhanced Declining
NC	Wilmington	Standard Declining	Standard Declining
NC	Winston-Salem	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NC-SC	Charlotte-Gastonia-Concord	Enhanced Declining	Enhanced Declining
ND	Bismarck	Check Appraisal or Lender's List	Check Appraisal or Lender's List
ND-MN	Fargo	Check Appraisal or Lender's List	Check Appraisal or Lender's List
ND-MN	Grand Forks	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NE	Lincoln	Enhanced Declining	Check Appraisal or Lender's List
NE-IA	Omaha-Council Bluffs	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NH	Manchester-Nashua	Standard Declining	Standard Declining
NH	Rockingham County-Strafford County	Standard Declining	Standard Declining
NJ	Atlantic City-Hammonton	Standard Declining	Standard Declining
NJ	Camden	Standard Declining	Standard Declining
NJ	Edison-New Brunswick	Standard Declining	Standard Declining
NJ	Ocean City	Enhanced Declining	Enhanced Declining
NJ	Trenton-Ewing	Standard Declining	Standard Declining
NJ	Vineland-Millville-Bridgeton	Standard Declining	Standard Declining
NJ-PA	Newark-Union	Standard Declining	Standard Declining
NM	Albuquerque	Standard Declining	Enhanced Declining
NM	Farmington	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NM	Las Cruces	Enhanced Declining	Enhanced Declining
NM	Santa Fe	Standard Declining	Enhanced Declining
NV	Carson City	Standard Declining	Standard Declining
NV	Las Vegas-Paradise	Standard Declining	Standard Declining
NV	Reno-Sparks	Standard Declining	Standard Declining
NY	Albany-Schenectady-Troy	Enhanced Declining	Enhanced Declining
NY	Binghamton	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NY	Buffalo-Niagara Falls	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NY	Elmira	Standard Declining	Enhanced Declining
NY	Glens Falls	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NY	Ithaca	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NY	Kingston	Standard Declining	Standard Declining
NY	Nassau-Suffolk	Standard Declining	Standard Declining
NY	Poughkeepsie-Newburgh-Middletown	Standard Declining	Standard Declining
NY	Rochester	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NY	Syracuse	Check Appraisal or Lender's List	Check Appraisal or Lender's List
NY	Utica-Rome	Standard Declining	Enhanced Declining
NY-NJ	New York-White Plains-Wayne	Standard Declining	Standard Declining

State	Core Based Statistical Area (CBSA)	Previous Market Status	New Market Status
OH	Akron	Standard Declining	Standard Declining
OH	Canton-Massillon	Standard Declining	Standard Declining
OH	Cleveland-Elyria-Mentor	Standard Declining	Standard Declining
OH	Columbus	Enhanced Declining	Check Appraisal or Lender's List
OH	Dayton	Standard Declining	Standard Declining
OH	Lima	Check Appraisal or Lender's List	Check Appraisal or Lender's List
OH	Mansfield	Enhanced Declining	Enhanced Declining
OH	Sandusky	Standard Declining	Standard Declining
OH	Springfield	Check Appraisal or Lender's List	Check Appraisal or Lender's List
OH	Toledo	Enhanced Declining	Enhanced Declining
OH-KY-IN	Cincinnati-Middletown	Enhanced Declining	Check Appraisal or Lender's List
OH-PA	Youngstown-Warren-Boardman	Enhanced Declining	Enhanced Declining
OK	Lawton	Enhanced Declining	Check Appraisal or Lender's List
OK	Oklahoma City	Check Appraisal or Lender's List	Check Appraisal or Lender's List
OK	Tulsa	Check Appraisal or Lender's List	Check Appraisal or Lender's List
OR	Bend	Standard Declining	Standard Declining
OR	Corvallis	Standard Declining	Standard Declining
OR	Eugene-Springfield	Standard Declining	Standard Declining
OR	Medford	Standard Declining	Standard Declining
OR	Salem	Standard Declining	Standard Declining
OR-WA	Portland-Vancouver-Beaverton	Standard Declining	Standard Declining
PA	Altoona	Enhanced Declining	Enhanced Declining
PA	Erie	Standard Declining	Standard Declining
PA	Harrisburg-Carlisle	Check Appraisal or Lender's List	Check Appraisal or Lender's List
PA	Johnstown	Standard Declining	Enhanced Declining
PA	Lancaster	Check Appraisal or Lender's List	Check Appraisal or Lender's List
PA	Lebanon	Check Appraisal or Lender's List	Check Appraisal or Lender's List
PA	Philadelphia	Enhanced Declining	Enhanced Declining
PA	Pittsburgh	Check Appraisal or Lender's List	Check Appraisal or Lender's List
PA	Reading	Standard Declining	Enhanced Declining
PA	Scranton-Wilkes-Barre	Check Appraisal or Lender's List	Check Appraisal or Lender's List
PA	State College	Check Appraisal or Lender's List	Check Appraisal or Lender's List
PA	Williamsport	Check Appraisal or Lender's List	Enhanced Declining
PA	York-Hanover	Enhanced Declining	Enhanced Declining
PA-NJ	Allentown-Bethlehem-Easton	Standard Declining	Enhanced Declining
RI-MA	Providence-New Bedford-Fall River	Standard Declining	Standard Declining
SC	Anderson	Check Appraisal or Lender's List	Check Appraisal or Lender's List
SC	Charleston-North Charleston-Summerville	Standard Declining	Enhanced Declining
SC	Columbia	Check Appraisal or Lender's List	Check Appraisal or Lender's List
SC	Florence	Check Appraisal or Lender's List	Check Appraisal or Lender's List
SC	Greenville-Moultrie-Easley	Check Appraisal or Lender's List	Check Appraisal or Lender's List
SC	Myrtle Beach-North Myrtle Beach-Conway	Standard Declining	Standard Declining
SC	Spartanburg	Enhanced Declining	Enhanced Declining
SC	Sumter	Standard Declining	Enhanced Declining
SD	Rapid City	Check Appraisal or Lender's List	Check Appraisal or Lender's List
SD	Sioux Falls	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TN	Cleveland	Standard Declining	Enhanced Declining
TN	Jackson	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TN	Johnson City	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TN	Knoxville	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TN	Morristown	Enhanced Declining	Enhanced Declining
TN	Nashville-Davidson--Murfreesboro--Franklin	Check Appraisal or Lender's List	Enhanced Declining

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TN-GA	Chattanooga	Standard Declining	Enhanced Declining
TN-KY	Clarksville	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TN-MS-AR	Memphis	Standard Declining	Enhanced Declining
TN-VA	Kingsport-Bristol-Bristol	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Abilene	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Amarillo	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Austin-Round Rock	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Beaumont-Port Arthur	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Brownsville-Harlingen	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	College Station-Bryan	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Corpus Christi	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Dallas-Plano-Irving	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	El Paso	Enhanced Declining	Check Appraisal or Lender's List
TX	Fort Worth-Arlington	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Houston-Sugar Land-Baytown	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Killeen-Temple-Fort Hood	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Laredo	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Longview	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Lubbock	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	McAllen-Edinburg-Mission	Enhanced Declining	Check Appraisal or Lender's List
TX	Midland	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Odessa	Enhanced Declining	Enhanced Declining
TX	San Angelo	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	San Antonio	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Sherman-Denison	Standard Declining	Check Appraisal or Lender's List
TX	Texarkana	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Tyler	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Victoria	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Waco	Check Appraisal or Lender's List	Check Appraisal or Lender's List
TX	Wichita Falls	Enhanced Declining	Check Appraisal or Lender's List
UT	Ogden-Clearfield	Enhanced Declining	Standard Declining
UT	Provo-Orem	Standard Declining	Standard Declining
UT	Salt Lake City	Standard Declining	Standard Declining
UT	St. George	Standard Declining	Standard Declining
UT-ID	Logan	Check Appraisal or Lender's List	Enhanced Declining
VA	Blacksburg-Christiansburg-Radford	Check Appraisal or Lender's List	Check Appraisal or Lender's List
VA	Charlottesville	Enhanced Declining	Enhanced Declining
VA	Danville	Standard Declining	Enhanced Declining
VA	Harrisonburg	Enhanced Declining	Check Appraisal or Lender's List
VA	Lynchburg	Check Appraisal or Lender's List	Check Appraisal or Lender's List
VA	Richmond	Standard Declining	Standard Declining
VA	Roanoke	Check Appraisal or Lender's List	Check Appraisal or Lender's List
VA-NC	Virginia Beach-Norfolk-Newport News	Standard Declining	Enhanced Declining
VA-WV	Winchester	Standard Declining	Standard Declining
VT	Burlington-South Burlington	Enhanced Declining	Check Appraisal or Lender's List
WA	Bellingham	Standard Declining	Standard Declining
WA	Bremerton-Silverdale	Standard Declining	Standard Declining
WA	Kennewick-Pasco-Richland	Check Appraisal or Lender's List	Check Appraisal or Lender's List
WA	Longview	Enhanced Declining	Standard Declining
WA	Mount Vernon-Anacortes	Enhanced Declining	Standard Declining
WA	Olympia	Enhanced Declining	Enhanced Declining
WA	Seattle-Bellevue-Everett	Standard Declining	Standard Declining

State	Core Based Statistical Area (CBSA)	Previous Market Status	New Market Status
WA	Spokane	Standard Declining	Standard Declining
WA	Tacoma	Standard Declining	Standard Declining
WA	Wenatchee-East Wenatchee	Standard Declining	Standard Declining
WA	Yakima	Check Appraisal or Lender's List	Enhanced Declining
WI	Appleton	Enhanced Declining	Check Appraisal or Lender's List
WI	Eau Claire	Check Appraisal or Lender's List	Check Appraisal or Lender's List
WI	Fond du Lac	Enhanced Declining	Enhanced Declining
WI	Green Bay	Enhanced Declining	Check Appraisal or Lender's List
WI	Janesville	Standard Declining	Standard Declining
WI	Madison	Enhanced Declining	Check Appraisal or Lender's List
WI	Milwaukee-Waukesha-West Allis	Enhanced Declining	Enhanced Declining
WI	Oshkosh-Neenah	Enhanced Declining	Check Appraisal or Lender's List
WI	Racine	Enhanced Declining	Enhanced Declining
WI	Sheboygan	Enhanced Declining	Enhanced Declining
WI	Wausau	Check Appraisal or Lender's List	Check Appraisal or Lender's List
WI-MN	La Crosse	Check Appraisal or Lender's List	Check Appraisal or Lender's List
WV	Charleston	Enhanced Declining	Check Appraisal or Lender's List
WV	Morgantown	Enhanced Declining	Check Appraisal or Lender's List
WV-KY-OH	Huntington-Ashland	Check Appraisal or Lender's List	Check Appraisal or Lender's List
WV-OH	Parkersburg-Marietta-Vienna	Enhanced Declining	Check Appraisal or Lender's List
WV-OH	Weirton-Steubenville	Standard Declining	Standard Declining
WV-OH	Wheeling	Standard Declining	Enhanced Declining
WY	Casper	Check Appraisal or Lender's List	Enhanced Declining
WY	Cheyenne	Enhanced Declining	Enhanced Declining