

Additions to United Guaranty's Declining Markets Lists  
As of April 16, 2008

Albany, GA (CBSA 10500)  
Albany-Schenectady-Troy, NY (CBSA 10580)  
Ames, IA (CBSA 11180)  
Ann Arbor, MI (CBSA 11460)  
Anniston-Oxford, AL (CBSA 11500)  
Baltimore-Towson, MD (CBSA 12580)  
Barnstable Town, MA (CBSA 12700)  
Bay City, MI (CBSA 13020)  
Beaumont-Port Arthur, TX (CBSA 13140)  
Boston-Quincy, MA-NH (CBSA 14484)  
Bridgeport-Stamford-Norwalk, CT (CBSA 14860)  
Burlington-South Burlington, VT (CBSA 15540)  
Cambridge-Newton-Framingham, MA-NH (CBSA 15764)  
Canton-Massillon, OH (CBSA 15940)  
Chicago-Naperville-Joliet, IL-IN-WI (CBSA 16974)  
Cincinnati-Middletown, OH-KY-IN (CBSA 17140)  
Clarksville, TN-KY (CBSA 17300)  
Cleveland, TN (CBSA 17420)  
Cleveland-Elyria-Mentor, OH (CBSA 17460)  
Columbus, IN (CBSA 18020)  
Columbus, OH (CBSA 18140)  
Cumberland, MD-WV (CBSA 19060)  
Dayton, OH (CBSA 19380)  
Denver-Aurora, CO (CBSA 19740)  
Detroit-Livonia-Dearborn, MI (CBSA 19804)  
Fargo, ND-MN (CBSA 22020)  
Gainesville, FL (CBSA 23540)  
Gary, IL-IN-WI (CBSA 23844)  
Grand Rapids-Wyoming, MI (CBSA 24340)  
Greenville, SC (CBSA 24860)  
Gulfport-Biloxi, MS (CBSA 25060)  
Hagerstown-Martinsburg, MD-WV (CBSA 25180)  
Hanford-Corcoran, CA (CBSA 25260)  
Hartford-West Hartford-East Hartford, CT (CBSA 25540)  
Holland-Grand Haven, MI (CBSA 26100)  
Houma-Bayou Cane-Thibodaux, LA (CBSA 26380)  
Huntington-Ashland, WV-KY-OH (CBSA 26580)  
Ithaca, NY (CBSA 27060)  
Kalamazoo-Portage, MI (CBSA 28020)  
La Crosse, WI-MN (CBSA 29100)  
Lansing-East Lansing, MI (CBSA 29620)  
Laredo, TX (CBSA 29700)  
Lima, OH (CBSA 30620)  
Macon, GA (CBSA 31420)  
Manchester-Nashua, NH (CBSA 31700)  
Mansfield, OH (CBSA 31900)  
Milwaukee-Waukesha-West Allis, WI (CBSA 33340)  
Monroe, MI (CBSA 33780)  
Muskegon-Norton Shores, MI (CBSA 34740)  
Nassau-Suffolk, NY-NJ-PA (CBSA 35004)  
New Orleans-Metairie-Kenner, LA (CBSA 35380)  
Newark-Union, NY-NJ-PA (CBSA 35084)  
Niles-Benton Harbor, MI (CBSA 35660)

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Palm Coast, FL (CBSA 37380)  
Parkersburg-Marietta-Vienna, WV-OH (CBSA 37620)  
Peabody, MA (CBSA 21604)  
Peoria, IL (CBSA 37900)  
Pine Bluff, AR (CBSA 38220)  
Portland-South Portland-Biddeford, ME (CBSA 38860)  
Portland-Vancouver-Beaverton, OR-WA (CBSA 38900)  
Providence-New Bedford-Fall River, RI-MA (CBSA 39300)  
Rochester, NY (CBSA 40380)  
Rockford, IL (CBSA 40420)  
Saginaw-Saginaw Township North, MI (CBSA 40980)  
San Angelo, TX (CBSA 41660)  
San Luis Obispo-Paso Robles, CA (CBSA 42020)  
Sioux City, IA-NE-SD (CBSA 43580)  
South Bend-Mishawaka, IN-MI (CBSA 43780)  
St. Louis, MO-IL (CBSA 41180)  
Sumter, SC (CBSA 44940)  
Tallahassee, FL (CBSA 45220)  
Trenton-Ewing, NJ (CBSA 45940)  
Tucson, AZ (CBSA 46060)  
Waco, TX (CBSA 47380)  
Weirton-Steubenville, WV-OH (CBSA 48260)  
Wichita Falls, TX (CBSA 48660)  
Wilmington, PA-NJ-DE-MD (CBSA 48864)  
Worcester, MA (CBSA 49340)  
Youngstown-Warren-Boardman, OH-PA (CBSA 49660)

**UNITED GUARANTY**<sup>SM</sup>

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