

United Guaranty's Declining Markets List  
Changes Effective October 17, 2008  
Additions

The following CBSAs have been added to United Guaranty's Declining Markets List:

<b><u>CBSA Code</u></b>	<b><u>CBSA Name</u></b>
10900	Allentown-Bethlehem-Easton, PA-NJ
12220	Auburn-Opelika, AL
15500	Burlington, NC
15804	Camden, NJ (MSAD)
17980	Columbus, GA-AL
19140	Dalton, GA
21060	Elizabethtown, KY
22220	Fayetteville-Springdale-Rogers, AR-MO
23580	Gainesville, GA
24020	Glens Falls, NY
26180	Honolulu, HI
29404	Lake County-Kenosha County, IL-WI (MSAD)
31020	Longview, WA
33460	Minneapolis-St. Paul-Bloomington, MN-WI
34580	Mount Vernon-Anacortes, WA
34820	Myrtle Beach-North Myrtle Beach-Conway, SC
36500	Olympia, WA
39340	Provo-Orem, UT
39380	Pueblo, CO
40340	Rochester, MN
41060	St. Cloud, MN
42140	Santa Fe, NM
43100	Sheboygan, WI
44140	Springfield, MA
47260	Virginia Beach-Norfolk-Newport News, VA-NC

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Deletions

The following CBSAs have been removed from United Guaranty's Declining Markets List:

<b><u>CBSA Code</u></b>	<b><u>CBSA Name</u></b>
10500	Albany, GA
10580	Albany-Schenectady-Troy, NY
11180	Ames, IA
11500	Anniston-Oxford, AL
15180	Brownsville-Harlingen, TX
15540	Burlington-South Burlington, VT
15764	Cambridge-Newton-Framingham, MA (MSAD)
16580	Champaign-Urbana, IL
16860	Chattanooga, TN-GA
17300	Clarksville, TN-KY
18020	Columbus, IN
18700	Corvallis, OR
19060	Cumberland, MD-WV
19180	Danville, IL
19260	Danville, VA
19740	Denver-Aurora, CO
20020	Dothan, AL
20100	Dover, DE
21140	Elkhart-Goshen, IN
23844	Gary, IN (MSAD)
24140	Goldsboro, NC
24540	Greeley, CO
24860	Greenville-Mouldin-Easley, SC
25540	Hartford-West Hartford-East Hartford, CT
26300	Hot Springs, AR
26380	Houma-Bayou Cane-Thibodaux, LA
27060	Ithaca, NY
28420	Kennewick-Pasco-Richland, WA
28660	Killeen-Temple-Fort Hood, TX
28740	Kingston, NY
29100	La Crosse, WI-MN
30300	Lewiston, ID-WA
30780	Little Rock-North Little Rock-Conway, AR
30980	Longview, TX
33340	Milwaukee-Waukesha-West Allis, WI

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<b><u>CBSA Code</u></b>	<b><u>CBSA Name</u></b>
33740	Monroe, LA
36220	Odessa, TX
37900	Peoria, IL
38900	Portland-Vancouver-Beaverton, OR-WA
39660	Rapid City, SD
40420	Rockford, IL
41180	St. Louis, MO-IL
41660	San Angelo, TX
43580	Sioux City, IA-NE-SD
44300	State College, PA
45060	Syracuse, NY
45500	Texarkana, TX-Texarkana, AR
45820	Topeka, KS
47380	Waco, TX
47580	Warner Robins, GA
48700	Williamsport, PA
49340	Worcester, MA