

United Guaranty's Declining Markets List Changes Effective January 30, 2009

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

<u>CBSA Code</u>	<u>CBSA Name</u>
10180	Abilene, TX
10500	Albany, GA
10580	Albany-Schenectady-Troy, NY
10740	Albuquerque, NM
11180	Ames, IA
11260	Anchorage, AK
12020	Athens-Clarke County, GA
12060	Atlanta-Sandy Springs-Marietta, GA
12420	Austin-Round Rock, TX
12940	Baton Rouge, LA
13380	Bellingham, WA
13740	Billings, MT
14540	Bowling Green, KY
15180	Brownsville-Harlingen, TX
15260	Brunswick, GA
15540	Burlington-South Burlington, VT
15764	Cambridge-Newton-Framingham, MA (MSAD)
16860	Chattanooga, TN-GA
17820	Colorado Springs, CO
17860	Columbia, MO
18020	Columbus, IN
18580	Corpus Christi, TX
18700	Corvallis, OR
19180	Danville, IL
19260	Danville, VA
19340	Davenport-Moline-Rock Island, IA-IL
19460	Decatur, AL
19740	Denver-Aurora, CO
19780	Des Moines-West Des Moines, IA
20260	Duluth, MN-WI
20740	Eau Claire, WI
21660	Eugene-Springfield, OR
21820	Fairbanks, AK
22140	Farmington, NM
22520	Florence-Muscle Shoals, AL

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Changes Effective January 30, 2009

<u>CBSA Code</u>	<u>CBSA Name</u>
22540	Fond du Lac, WI
22660	Fort Collins-Loveland, CO
23060	Fort Wayne, IN
23104	Fort Worth-Arlington, TX (MSAD)
23844	Gary, IN (MSAD)
24540	Greeley, CO
25500	Harrisonburg, VA
25540	Hartford-West Hartford-East Hartford, CT
26380	Houma-Bayou Cane-Thibodaux, LA
26820	Idaho Falls, ID
26980	Iowa City, IA
27060	Ithaca, NY
27140	Jackson, MS
27180	Jackson, TN
27900	Joplin, MO
28140	Kansas City, MO-KS
28740	Kingston, NY
29020	Kokomo, IN
29100	La Crosse, WI-MN
29140	Lafayette, IN
30020	Lawton, OK
30140	Lebanon, PA
30340	Lewiston-Auburn, ME
31540	Madison, WI
33340	Milwaukee-Waukesha-West Allis, WI
33860	Montgomery, AL
36260	Ogden-Clearfield, UT
36980	Owensboro, KY
37900	Peoria, IL
38340	Pittsfield, MA
38540	Pocatello, ID
38900	Portland-Vancouver-Beaverton, OR-WA
39540	Racine, WI
40060	Richmond, VA
40380	Rochester, NY
40420	Rockford, IL
40580	Rocky Mount, NC
41140	St. Joseph, MO-KS
41180	St. Louis, MO-IL
41420	Salem, OR

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<u>CBSA Code</u>	<u>CBSA Name</u>
41620	Salt Lake City, UT
42540	Scranton-Wilkes-Barre, PA
42644	Seattle-Bellevue-Everett, WA (MSAD)
43300	Sherman-Denison, TX
43580	Sioux City, IA-NE-SD
44060	Spokane, WA
44100	Springfield, IL
44180	Springfield, MO
45060	Syracuse, NY
45104	Tacoma, WA (MSAD)
46340	Tyler, TX
47020	Victoria, TX
48140	Wausau, WI
48300	Wenatchee, WA
48620	Wichita, KS
48700	Williamsport, PA
48900	Wilmington, NC
49340	Worcester, MA
49420	Yakima, WA

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

<u>CBSA Code</u>	<u>CBSA Name</u>
12220	Auburn-Opelika, AL
23580	Gainesville, GA
24020	Glens Falls, NY
29700	Laredo, TX
31420	Macon, GA
34580	Mount Vernon-Anacortes, WA
38220	Pine Bluff, AR
41540	Salisbury, MD