

United Guaranty's Declining Markets
Changes Effective April 15, 2009

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

<u>CBSA Code</u>	<u>CBSA Name</u>
11700	Asheville, NC
16700	Charleston-North Charleston, SC
16820	Charlottesville, VA
19060	Cumberland, MD-WV
20100	Dover, DE
21340	El Paso, TX
24300	Grand Junction, CO
28100	Kankakee-Bradley, IL
29740	Las Cruces, NM
30860	Logan, UT-ID
31740	Manhattan, KS
33660	Mobile, AL
34580	Mount Vernon-Anacortes, WA
36220	Odessa, TX
39740	Reading, PA
41540	Salisbury, MD
47220	Vineland-Millville-Bridgeton, NJ
49620	York-Hanover, PA

United Guaranty's Declining Markets Changes Effective April 15, 2009

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

<u>CBSA Code</u>	<u>CBSA Name</u>
10180	Abilene, TX
10500	Albany, GA
11180	Ames, IA
12020	Athens-Clarke County, GA
12420	Austin-Round Rock, TX
14540	Bowling Green, KY
15180	Brownsville-Harlingen, TX
15500	Burlington, NC
15764	Cambridge-Newton-Framingham, MA-NH
17140	Cincinnati-Middletown, OH-KY-IN
17820	Colorado Springs, CO
17860	Columbia, MO
17980	Columbus, GA
18020	Columbus, IN
18140	Columbus, OH
18580	Corpus Christi, TX
19340	Davenport-Moline-Rock Island, IA-IL
19460	Decatur, AL
19740	Denver-Aurora, CO
19780	Des Moines-West Des Moines, IA
20740	Eau Claire, WI
22520	Florence-Muscle Shoals, AL
22540	Fond du Lac, WI
22660	Fort Collins-Loveland, CO
23060	Fort Wayne, IN
23104	Fort Worth-Arlington, TX
23844	Gary, IL-IN-WI
26580	Huntington-Ashland, WV-KY-OH
26980	Iowa City, IA
27060	Ithaca, NY
27140	Jackson, MS
27180	Jackson, TN
27780	Johnstown, PA
27900	Joplin, MO
28140	Kansas City, MO-KS
29020	Kokomo, IN
29140	Lafayette, IN
29404	Lake County-Kenosha County, IL-IN-WI
30020	Lawton, OK
31540	Madison, WI

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Changes Effective April 15, 2009

(Removal List cont.)

<u>CBSA Code</u>	<u>CBSA Name</u>
33860	Montgomery, AL
34620	Muncie, IN
37620	Parkersburg-Marietta-Vienna, WV-OH
37900	Peoria, IL
38860	Portland-South Portland-Biddeford, ME
40340	Rochester, MN
40380	Rochester, NY
40484	Rockingham County-Strafford County, MA-NH
40580	Rocky Mount, NC
41140	St. Joseph, MO-KS
43100	Sheboygan, WI
43300	Sherman-Denison, TX
43580	Sioux City, IA-NE-SD
43780	South Bend-Mishawaka, IN-MI
44100	Springfield, IL
45060	Syracuse, NY
46340	Tyler, TX
47020	Victoria, TX
48140	Wausau, WI
48260	Weirton-Steubenville, WV-OH
48540	Wheeling, WV-OH
48620	Wichita, KS
48660	Wichita Falls, TX
48700	Williamsport, PA