

**United Guaranty's Declining Markets  
Changes Effective Oct 27, 2009**

**The following CBSAs have been Removed from the  
United Guaranty's Declining Market List:**

<b>CBSA Code</b>	<b>CBSA Name</b>
10580	Albany-Schenectady-Troy, NY
11020	Altoona, PA
19180	Danville, IL
22180	Fayetteville, NC
22220	Fayetteville-Springdale-Rogers, AR-MO
28700	Kingsport-Bristol-Bristol, TN-VA
29740	Las Cruces, NM
33340	Milwaukee-Waukesha-West Allis, WI
41180	St. Louis, MO-IL
42140	Santa Fe, NM
49420	Yakima, WA
31740	Manhattan, KS

**The following CBSAs have been Added to United Guaranty's  
Declining Market List:**

<b>CBSA Code</b>	<b>CBSA Name</b>
12620	Bangor, ME
15500	Burlington, NC
21140	Elkhart-Goshen, IN
29404	Lake County-Kenosha County, IL-WI (MSAD)