

United Guaranty's Declining Markets
Effective April 15, 2009

Severely Declining Market States

The entire States of Arizona, California, Florida, Michigan, and Nevada are considered to be Severely Declining Market States. In addition, there are seven CBSAs considered to be Severely Declining Markets. All properties located in these States and CBSAs are subject to the Declining Market and Severely Declining Market policies.

Moderately Declining Market CBSAs

Sixty-three CBSAs are considered to be Moderately Declining Markets and are subject to the Declining Market policies.

Declining Market CBSAs

The following CBSAs are considered to be Declining Markets. All properties located in these CBSAs are subject to the Declining Market policies. Any CBSA that does not indicate Severely or Moderately Declining is considered to be a Standard Declining Market CBSA.

Alabama

Mobile, AL (CBSA 33660)

This CBSA is considered to be a Moderately Declining market

Counties: Mobile AL

ZIP Codes: 36505, 36509, 36512, 36521, 36522, 36523, 36525, 36528, 36541, 36544, 36560, 36568, 36571, 36572, 36575, 36582, 36587, 36590, 36601, 36602, 36603, 36604, 36605, 36606, 36607, 36608, 36609, 36610, 36611, 36612, 36613, 36615, 36616, 36617, 36618, 36619, 36621, 36622, 36625, 36628, 36630, 36633, 36640, 36641, 36644, 36652, 36660, 36663, 36670, 36671, 36675, 36685, 36688, 36689, 36690, 36691, 36693, 36695

Alaska

Anchorage, AK (CBSA 11260)

This CBSA is considered to be a Moderately Declining market

Counties: Anchorage AK, Matanuska Susitna AK

ZIP Codes: 99501, 99502, 99503, 99504, 99505, 99506, 99507, 99508, 99509, 99510, 99511, 99513, 99514, 99515, 99516, 99517, 99518, 99519, 99520, 99521, 99522, 99523, 99524, 99529, 99530, 99540, 99567, 99577, 99587, 99599, 99629, 99645, 99652, 99654, 99667, 99674, 99676, 99683, 99687, 99688, 99694, 99695

Fairbanks, AK (CBSA 21820)

This CBSA is considered to be a Moderately Declining market

Counties: Fairbanks North Star AK

ZIP Codes: 99701, 99702, 99703, 99705, 99706, 99707, 99708, 99709, 99710, 99711, 99712, 99714, 99716, 99725, 99775, 99790

Arizona

The entire state is considered to be Severely Declining

Arkansas

Fayetteville-Springdale-Rogers, AR-MO (CBSA 22220)

Counties: Benton AR, Madison AR, McDonald MO, Washington AR

ZIP Codes: 64831, 64843, 64847, 64854, 64856, 64861, 64863, 64868, 65730, 72701, 72702, 72703, 72704, 72711, 72712, 72714, 72715, 72716, 72717, 72718, 72719, 72721, 72722, 72727, 72728, 72729, 72730, 72732, 72733, 72734, 72735, 72736, 72737, 72738, 72739, 72740, 72741, 72742, 72744, 72745, 72747, 72749, 72751, 72752, 72753, 72756, 72757, 72758, 72760, 72761, 72762, 72764, 72765, 72766, 72768, 72769, 72770, 72773, 72774, 72776, 72959

California

The entire state is considered to be Severely Declining

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Colorado

Grand Junction, CO (CBSA 24300)

Counties: Mesa CO

ZIP Codes: 81501, 81502, 81503, 81504, 81505, 81506, 81520, 81521, 81522, 81523, 81524, 81525, 81526, 81527, 81624, 81630, 81643, 81646

Greeley, CO (CBSA 24540)

Counties: Weld CO

ZIP Codes: 80504, 80514, 80520, 80530, 80534, 80542, 80543, 80546, 80550, 80551, 80603, 80610, 80611, 80612, 80615, 80620, 80621, 80622, 80623, 80624, 80631, 80632, 80633, 80634, 80638, 80639, 80642, 80643, 80644, 80645, 80646, 80648, 80650, 80651, 80652, 80729, 80732, 80742, 80754

Pueblo, CO (CBSA 39380)

This CBSA is considered to be a Moderately Declining market

Counties: Pueblo CO

ZIP Codes: 81001, 81002, 81003, 81004, 81005, 81006, 81007, 81008, 81009, 81010, 81011, 81012, 81019, 81022, 81023, 81025, 81069

Connecticut

Bridgeport-Stamford-Norwalk, CT (CBSA 14860)

Counties: Fairfield CT

ZIP Codes: 06404, 06440, 06468, 06470, 06482, 06484, 06491, 06497, 06601, 06602, 06604, 06605, 06606, 06607, 06608, 06610, 06611, 06612, 06614, 06615, 06650, 06673, 06699, 06784, 06801, 06804, 06807, 06810, 06811, 06812, 06813, 06814, 06816, 06817, 06820, 06824, 06825, 06828, 06829, 06830, 06831, 06832, 06836, 06838, 06840, 06842, 06850, 06851, 06852, 06853, 06854, 06855, 06856, 06857, 06858, 06859, 06860, 06870, 06875, 06876, 06877, 06878, 06879, 06880, 06881, 06883, 06888, 06889, 06890, 06896, 06897, 06901, 06902, 06903, 06904, 06905, 06906, 06907, 06910, 06911, 06912, 06913, 06914, 06920, 06921, 06922, 06925, 06926, 06927, 06928

Hartford-West Hartford-East Hartford, CT (CBSA 25540)

This CBSA is considered to be a Moderately Declining market

Counties: Hartford CT, Middlesex CT, Tolland CT

ZIP Codes: 06001, 06002, 06006, 06010, 06011, 06013, 06016, 06019, 06020, 06022, 06023, 06025, 06026, 06027, 06028, 06029, 06030, 06032, 06033, 06034, 06035, 06037, 06040, 06041, 06042, 06043, 06045, 06050, 06051, 06052, 06053, 06059, 06060, 06062, 06064, 06066, 06067, 06070, 06071, 06072, 06073, 06074, 06075, 06076, 06077, 06078, 06080, 06081, 06082, 06083, 06084, 06085, 06087, 06088, 06089, 06090, 06091, 06092, 06093, 06095, 06096, 06101, 06102, 06103, 06104, 06105, 06106, 06107, 06108, 06109, 06110, 06111, 06112, 06114, 06115, 06117, 06118, 06119, 06120, 06123, 06126, 06127, 06128, 06129, 06131, 06132, 06133, 06134, 06137, 06138, 06140, 06141, 06142, 06143, 06144, 06145, 06146, 06147, 06150, 06151, 06152, 06153, 06154, 06155, 06156, 06160, 06161, 06167, 06176, 06180, 06183, 06199, 06231, 06232, 06237, 06238, 06248, 06250, 06251, 06265, 06268, 06269, 06279, 06409, 06412, 06413, 06414, 06416, 06417, 06419, 06422, 06423, 06424, 06426, 06438, 06441, 06442, 06444, 06447, 06455, 06456, 06457, 06459, 06467, 06469, 06475, 06479, 06480, 06481, 06489, 06498

New Haven-Milford, CT (CBSA 35300)

This CBSA is considered to be a Moderately Declining market

Counties: New Haven CT

ZIP Codes: 06401, 06403, 06405, 06408, 06410, 06411, 06418, 06437, 06443, 06450, 06451, 06454, 06460, 06461, 06471, 06472, 06473, 06477, 06478, 06483, 06487, 06488, 06492, 06493, 06494, 06495, 06501, 06502, 06503, 06504, 06505, 06506, 06507, 06508, 06509, 06510, 06511, 06512, 06513, 06514, 06515, 06516, 06517, 06518, 06519, 06520, 06521, 06524, 06525, 06530, 06531, 06532, 06533, 06534, 06535, 06536, 06537, 06538, 06540, 06701, 06702, 06703, 06704, 06705, 06706, 06708, 06710, 06712, 06716, 06720, 06721, 06722, 06723, 06724, 06725, 06726, 06749, 06762, 06770

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Norwich-New London, CT (CBSA 35980)

This CBSA is considered to be a Moderately Declining market

Counties: New London CT

ZIP Codes: 06249, 06254, 06320, 06330, 06333, 06334, 06335, 06336, 06338, 06339, 06340, 06349, 06350, 06351, 06353, 06355, 06357, 06359, 06360, 06365, 06370, 06371, 06372, 06375, 06376, 06378, 06379, 06380, 06382, 06383, 06384, 06385, 06386, 06388, 06389, 06415, 06420, 06439, 06474

Delaware

Camden, PA-NJ-DE-MD (CBSA 15804)

Counties: Burlington NJ, Camden NJ, Gloucester NJ

ZIP Codes: 08002, 08003, 08004, 08007, 08009, 08010, 08011, 08012, 08014, 08015, 08016, 08018, 08019, 08020, 08021, 08022, 08025, 08026, 08027, 08028, 08029, 08030, 08031, 08032, 08033, 08034, 08035, 08036, 08039, 08041, 08042, 08043, 08045, 08046, 08048, 08049, 08051, 08052, 08053, 08054, 08055, 08056, 08057, 08059, 08060, 08061, 08062, 08063, 08064, 08065, 08066, 08068, 08071, 08073, 08074, 08075, 08076, 08077, 08078, 08080, 08081, 08083, 08084, 08085, 08086, 08088, 08089, 08090, 08091, 08093, 08094, 08095, 08096, 08097, 08099, 08101, 08102, 08103, 08104, 08105, 08106, 08107, 08108, 08109, 08110, 08224, 08312, 08322, 08328, 08344, 08505, 08511, 08515, 08518, 08554, 08562, 08640, 08641

Dover, DE (CBSA 20100)

Counties: Kent DE

ZIP Codes: 19901, 19902, 19903, 19904, 19905, 19906, 19934, 19936, 19938, 19943, 19946, 19952, 19953, 19954, 19955, 19961, 19962, 19964, 19977, 19979, 19980

Wilmington, PA-NJ-DE-MD (CBSA 48864)

Counties: Cecil MD, New Castle DE, Salem NJ

ZIP Codes: 08001, 08023, 08038, 08067, 08069, 08070, 08072, 08079, 08098, 08318, 08343, 08347, 19701, 19702, 19703, 19706, 19707, 19708, 19709, 19710, 19711, 19712, 19713, 19714, 19715, 19716, 19717, 19718, 19720, 19721, 19725, 19726, 19730, 19731, 19732, 19733, 19734, 19735, 19736, 19801, 19802, 19803, 19804, 19805, 19806, 19807, 19808, 19809, 19810, 19850, 19880, 19884, 19885, 19886, 19887, 19889, 19890, 19891, 19892, 19893, 19894, 19895, 19896, 19897, 19898, 19899, 21901, 21902, 21903, 21904, 21911, 21912, 21913, 21914, 21915, 21916, 21917, 21918, 21919, 21920, 21921, 21922, 21930

District of Columbia

Bethesda-Gaithersburg-Frederick, DC-VA-MD-WV (CBSA 13644)

Counties: Frederick MD, Montgomery MD

ZIP Codes: 20810, 20811, 20812, 20813, 20814, 20815, 20816, 20817, 20818, 20824, 20825, 20827, 20830, 20832, 20833, 20837, 20838, 20839, 20841, 20842, 20847, 20848, 20849, 20850, 20851, 20852, 20853, 20854, 20855, 20857, 20859, 20860, 20861, 20862, 20866, 20868, 20871, 20872, 20874, 20875, 20876, 20877, 20878, 20879, 20880, 20882, 20883, 20884, 20885, 20886, 20889, 20891, 20892, 20894, 20895, 20896, 20897, 20898, 20899, 20901, 20902, 20903, 20904, 20905, 20906, 20907, 20908, 20910, 20911, 20912, 20913, 20914, 20915, 20916, 20918, 20993, 20997, 21701, 21702, 21703, 21704, 21705, 21709, 21710, 21714, 21716, 21717, 21718, 21727, 21754, 21755, 21758, 21759, 21762, 21769, 21770, 21771, 21773, 21774, 21775, 21777, 21778, 21780, 21788, 21790, 21792, 21793, 21798

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Washington-Arlington-Alexandria, DC-VA-MD-WV (CBSA 47894)

Counties: Alexandria City VA, Arlington VA, Calvert MD, Charles MD, Clarke VA, District of Columbia DC, Fairfax City VA, Fairfax VA, Falls Church City VA, Fauquier VA, Fredericksburg City VA, Jefferson WV, Loudoun VA, Manassas City VA, Manassas Park City VA, Prince Georges MD, Prince William VA, Spotsylvania VA, Stafford VA, Warren VA

ZIP Codes: 20001, 20002, 20003, 20004, 20005, 20006, 20007, 20008, 20009, 20010, 20011, 20012, 20013, 20015, 20016, 20017, 20018, 20019, 20020, 20022, 20023, 20024, 20026, 20027, 20029, 20030, 20032, 20033, 20035, 20036, 20037, 20038, 20039, 20040, 20041, 20042, 20043, 20044, 20045, 20046, 20047, 20049, 20050, 20051, 20052, 20053, 20055, 20056, 20057, 20058, 20059, 20060, 20061, 20062, 20063, 20064, 20065, 20066, 20067, 20068, 20069, 20070, 20071, 20073, 20074, 20075, 20076, 20077, 20078, 20080, 20081, 20082, 20088, 20090, 20091, 20097, 20098, 20101, 20102, 20103, 20104, 20105, 20107, 20108, 20109, 20110, 20111, 20112, 20113, 20115, 20116, 20117, 20118, 20119, 20120, 20121, 20122, 20124, 20128, 20129, 20130, 20131, 20132, 20134, 20135, 20136, 20137, 20138, 20139, 20140, 20141, 20142, 20143, 20144, 20146, 20147, 20148, 20149, 20151, 20152, 20153, 20155, 20156, 20158, 20159, 20160, 20163, 20164, 20165, 20166, 20167, 20168, 20169, 20170, 20171, 20172, 20175, 20176, 20177, 20178, 20180, 20181, 20182, 20184, 20185, 20186, 20187, 20188, 20189, 20190, 20191, 20192, 20193, 20194, 20195, 20196, 20197, 20198, 20199, 20201, 20202, 20203, 20204, 20206, 20207, 20208, 20210, 20211, 20212, 20213, 20214, 20215, 20216, 20217, 20218, 20219, 20220, 20221, 20222, 20223, 20224, 20226, 20227, 20228, 20229, 20230, 20232, 20233, 20235, 20237, 20238, 20239, 20240, 20241, 20242, 20244, 20245, 20250, 20251, 20254, 20260, 20261, 20262, 20265, 20266, 20268, 20270, 20277, 20289, 20299, 20301, 20303, 20306, 20307, 20310, 20314, 20317, 20318, 20319, 20330, 20340, 20350, 20355, 20370, 20372, 20373, 20374, 20375, 20376, 20380, 20388, 20389, 20390, 20391, 20392, 20393, 20394, 20395, 20398, 20401, 20402, 20403, 20404, 20405, 20406, 20407, 20408, 20409, 20410, 20411, 20412, 20413, 20414, 20415, 20416, 20418, 20419, 20420, 20421, 20422, 20423, 20424, 20425, 20426, 20427, 20428, 20429, 20431, 20433, 20434, 20435, 20436, 20437, 20439, 20440, 20441, 20442, 20444, 20447, 20451, 20453, 20456, 20460, 20463, 20468, 20469, 20470, 20472, 20500, 20501, 20502, 20503, 20504, 20505, 20506, 20507, 20508, 20509, 20510, 20511, 20515, 20520, 20521, 20522, 20523, 20524, 20525, 20526, 20527, 20528, 20529, 20530, 20531, 20532, 20533, 20534, 20535, 20536, 20537, 20538, 20539, 20540, 20541, 20542, 20543, 20544, 20546, 20547, 20548, 20549, 20551, 20552, 20553, 20554, 20555, 20557, 20558, 20559, 20560, 20565, 20566, 20570, 20571, 20572, 20573, 20575, 20576, 20577, 20578, 20579, 20580, 20581, 20585, 20586, 20590, 20591, 20593, 20594, 20597, 20599, 20601, 20602, 20603, 20604, 20607, 20608, 20610, 20611, 20612, 20613, 20615, 20616, 20617, 20623, 20625, 20629, 20632, 20637, 20639, 20640, 20643, 20645, 20646, 20657, 20658, 20661, 20662, 20664, 20675, 20676, 20677, 20678, 20682, 20685, 20688, 20689, 20693, 20695, 20697, 20703, 20704, 20705, 20706, 20707, 20708, 20709, 20710, 20712, 20714, 20715, 20716, 20717, 20718, 20719, 20720, 20721, 20722, 20725, 20726, 20731, 20732, 20735, 20736, 20737, 20738, 20740, 20741, 20742, 20743, 20744, 20745, 20746, 20747, 20748, 20749, 20750, 20752, 20753, 20754, 20757, 20762, 20768, 20769, 20770, 20771, 20772, 20773, 20774, 20775, 20781, 20782, 20783, 20784, 20785, 20787, 20788, 20790, 20791, 20792, 20797, 20799, 22003, 22009, 22015, 22025, 22026, 22027, 22030, 22031, 22032, 22033, 22034, 22035, 22036, 22037, 22038, 22039, 22040, 22041, 22042, 22043, 22044, 22046, 22047, 22060, 22066, 22067, 22079, 22081, 22082, 22092, 22093, 22095, 22096, 22101, 22102, 22103, 22106, 22107, 22108, 22109, 22116, 22118, 22119, 22120, 22121, 22122, 22124, 22125, 22134, 22135, 22150, 22151, 22152, 22153, 22156, 22158, 22159, 22160, 22161, 22172, 22180, 22181, 22182, 22183, 22184, 22185, 22191, 22192, 22193, 22194, 22195, 22199, 22201, 22202, 22203, 22204, 22205, 22206, 22207, 22209, 22210, 22211, 22212, 22213, 22214, 22215, 22216, 22217, 22218, 22219, 22222, 22223, 22225, 22226, 22227, 22229, 22230, 22234, 22240, 22241, 22242, 22243, 22244, 22245, 22246, 22301, 22302, 22303, 22304, 22305, 22306, 22307, 22308, 22309, 22310, 22311, 22312, 22313, 22314, 22315, 22320, 22321, 22331, 22332, 22333, 22334, 22336, 22401, 22402, 22403, 22404, 22405, 22406, 22407, 22408, 22412, 22430, 22463, 22471, 22534, 22545, 22551, 22553, 22554, 22555, 22556, 22565, 22610, 22611, 22620, 22630, 22639, 22642, 22643, 22646, 22649, 22663, 22712, 22720, 22728, 22734, 22739, 22742, 25410, 25414, 25423, 25425, 25430, 25432, 25438, 25441, 25442, 25443, 25446, 56901, 56915, 56920, 56933, 56944, 56972

Florida

The entire state is considered to be Severely Declining

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Georgia

Atlanta-Sandy Springs-Marietta, GA (CBSA 12060)

This CBSA is considered to be a Moderately Declining market

Counties: Barrow GA, Bartow GA, Butts GA, Carroll GA, Cherokee GA, Clayton GA, Cobb GA, Coweta GA, Dawson GA, Dekalb GA, Douglas GA, Fayette GA, Forsyth GA, Fulton GA, Gwinnett GA, Haralson GA, Heard GA, Henry GA, Jasper GA, Lamar GA, Meriwether GA, Newton GA, Paulding GA, Pickens GA, Pike GA, Rockdale GA, Spalding GA, Walton GA

ZIP Codes: 30002, 30003, 30004, 30005, 30006, 30007, 30008, 30009, 30010, 30011, 30012, 30013, 30014, 30015, 30016, 30017, 30018, 30019, 30021, 30022, 30023, 30024, 30025, 30026, 30028, 30029, 30030, 30031, 30032, 30033, 30034, 30035, 30036, 30037, 30038, 30039, 30040, 30041, 30042, 30043, 30044, 30045, 30046, 30047, 30048, 30049, 30052, 30054, 30055, 30056, 30058, 30060, 30061, 30062, 30063, 30064, 30065, 30066, 30067, 30068, 30069, 30070, 30071, 30072, 30073, 30074, 30075, 30076, 30077, 30078, 30079, 30080, 30081, 30082, 30083, 30084, 30085, 30086, 30087, 30088, 30090, 30091, 30092, 30093, 30094, 30095, 30096, 30097, 30098, 30099, 30101, 30102, 30103, 30106, 30107, 30108, 30109, 30110, 30111, 30112, 30113, 30114, 30115, 30116, 30117, 30118, 30119, 30120, 30121, 30122, 30123, 30126, 30127, 30132, 30133, 30134, 30135, 30137, 30140, 30141, 30142, 30143, 30144, 30145, 30146, 30148, 30150, 30151, 30152, 30154, 30156, 30157, 30160, 30168, 30169, 30170, 30171, 30175, 30176, 30177, 30178, 30179, 30180, 30182, 30183, 30184, 30185, 30187, 30188, 30189, 30204, 30205, 30206, 30212, 30213, 30214, 30215, 30216, 30217, 30218, 30219, 30220, 30222, 30223, 30224, 30228, 30229, 30233, 30234, 30236, 30237, 30238, 30248, 30250, 30251, 30252, 30253, 30256, 30257, 30258, 30259, 30260, 30263, 30264, 30265, 30266, 30268, 30269, 30270, 30271, 30272, 30273, 30274, 30275, 30276, 30277, 30281, 30284, 30287, 30288, 30289, 30290, 30291, 30292, 30293, 30294, 30295, 30296, 30297, 30298, 30301, 30302, 30303, 30304, 30305, 30306, 30307, 30308, 30309, 30310, 30311, 30312, 30313, 30314, 30315, 30316, 30317, 30318, 30319, 30320, 30321, 30322, 30324, 30325, 30326, 30327, 30328, 30329, 30330, 30331, 30332, 30333, 30334, 30336, 30337, 30338, 30339, 30340, 30341, 30342, 30343, 30344, 30345, 30346, 30347, 30348, 30349, 30350, 30353, 30354, 30355, 30356, 30357, 30358, 30359, 30360, 30361, 30362, 30363, 30364, 30366, 30368, 30369, 30370, 30371, 30374, 30375, 30376, 30377, 30378, 30379, 30380, 30384, 30385, 30386, 30387, 30388, 30389, 30390, 30392, 30394, 30396, 30398, 30399, 30515, 30518, 30519, 30534, 30620, 30641, 30655, 30656, 30666, 30680, 31038, 31064, 31085, 31106, 31107, 31119, 31120, 31126, 31131, 31136, 31139, 31141, 31145, 31146, 31150, 31156, 31191, 31192, 31193, 31195, 31196, 31197, 31198, 31199, 31816, 31830, 39901

Brunswick, GA (CBSA 15260)

This CBSA is considered to be a Moderately Declining market

Counties: Brantley GA, Glynn GA, McIntosh GA

ZIP Codes: 31304, 31305, 31319, 31327, 31331, 31520, 31521, 31522, 31523, 31524, 31525, 31527, 31542, 31543, 31553, 31561, 31566

Chattanooga, TN-GA (CBSA 16860)

This CBSA is considered to be a Moderately Declining market

Counties: Catoosa GA, Dade GA, Hamilton TN, Marion TN, Sequatchie TN, Walker GA

ZIP Codes: 30707, 30725, 30726, 30728, 30736, 30738, 30739, 30741, 30742, 30750, 30752, 30756, 30757, 37302, 37304, 37308, 37315, 37327, 37340, 37341, 37343, 37347, 37350, 37351, 37363, 37373, 37374, 37377, 37379, 37380, 37384, 37396, 37397, 37401, 37402, 37403, 37404, 37405, 37406, 37407, 37408, 37409, 37410, 37411, 37412, 37414, 37415, 37416, 37419, 37421, 37422, 37424, 37450

Dalton, GA (CBSA 19140)

Counties: Murray GA, Whitfield GA

ZIP Codes: 30705, 30708, 30710, 30711, 30719, 30720, 30721, 30722, 30724, 30740, 30751, 30755

Hinesville-Fort Stewart, GA (CBSA 25980)

This CBSA is considered to be a Moderately Declining market

Counties: Liberty GA, Long GA

ZIP Codes: 31301, 31309, 31310, 31313, 31314, 31315, 31316, 31320, 31323, 31333

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Hawaii

Honolulu, HI (CBSA 26180)

Counties: Honolulu HI

ZIP Codes: 96701, 96706, 96707, 96709, 96712, 96717, 96730, 96731, 96734, 96744, 96759, 96762, 96782, 96786, 96789, 96791, 96792, 96795, 96797, 96801, 96802, 96803, 96804, 96805, 96806, 96807, 96808, 96809, 96810, 96811, 96812, 96813, 96814, 96815, 96816, 96817, 96818, 96819, 96820, 96821, 96822, 96823, 96824, 96825, 96826, 96827, 96828, 96830, 96835, 96836, 96837, 96838, 96839, 96840, 96841, 96843, 96844, 96846, 96847, 96848, 96849, 96850, 96853, 96854, 96857, 96858, 96859, 96860, 96861, 96863, 96898

Idaho

Boise City-Nampa, ID (CBSA 14260)

This CBSA is considered to be a Severely Declining market

Counties: Ada ID, Boise ID, Canyon ID, Gem ID, Owyhee ID

ZIP Codes: 83602, 83604, 83605, 83606, 83607, 83616, 83617, 83622, 83624, 83626, 83628, 83629, 83630, 83631, 83634, 83636, 83637, 83639, 83641, 83642, 83644, 83646, 83650, 83651, 83652, 83653, 83656, 83657, 83660, 83666, 83669, 83670, 83676, 83680, 83686, 83687, 83701, 83702, 83703, 83704, 83705, 83706, 83707, 83708, 83709, 83711, 83712, 83713, 83714, 83715, 83716, 83717, 83719, 83720, 83722, 83724, 83725, 83726, 83728, 83729, 83731, 83732, 83735, 83756, 83757, 83799

Coeur d'Alene, ID (CBSA 17660)

Counties: Kootenai ID

ZIP Codes: 83801, 83803, 83810, 83814, 83815, 83816, 83833, 83835, 83842, 83854, 83858, 83869, 83876, 83877

Idaho Falls, ID (CBSA 26820)

This CBSA is considered to be a Moderately Declining market

Counties: Bonneville ID, Jefferson ID

ZIP Codes: 83401, 83402, 83403, 83404, 83405, 83406, 83415, 83425, 83427, 83428, 83431, 83434, 83435, 83442, 83443, 83444, 83449, 83450, 83454

Logan, UT-ID (CBSA 30860)

This CBSA is considered to be a Moderately Declining market

Counties: Cache UT, Franklin ID

ZIP Codes: 83228, 83232, 83237, 83263, 83283, 83286, 84304, 84305, 84308, 84318, 84319, 84320, 84321, 84322, 84323, 84325, 84326, 84327, 84328, 84332, 84333, 84335, 84338, 84339, 84341

Pocatello, ID (CBSA 38540)

Counties: Bannock ID, Power ID

ZIP Codes: 83201, 83202, 83204, 83205, 83206, 83209, 83211, 83212, 83214, 83234, 83245, 83246, 83250, 83271, 83281

United Guaranty's Declining Markets
Effective April 15, 2009

Illinois

Chicago-Naperville-Joliet, IL-IN-WI (CBSA 16974)

Counties: Cook IL, De Kalb IL, Du Page IL, Grundy IL, Kane IL, Kendall IL, McHenry IL, Will IL

ZIP Codes: 60001, 60004, 60005, 60006, 60007, 60008, 60009, 60012, 60013, 60014, 60016, 60017, 60018, 60019, 60021, 60022, 60025, 60026, 60029, 60033, 60034, 60038, 60039, 60043, 60050, 60051, 60053, 60055, 60056, 60062, 60065, 60067, 60068, 60070, 60071, 60072, 60074, 60076, 60077, 60078, 60081, 60082, 60090, 60091, 60093, 60094, 60095, 60097, 60098, 60101, 60102, 60103, 60104, 60105, 60106, 60107, 60108, 60109, 60110, 60111, 60112, 60115, 60116, 60117, 60118, 60119, 60120, 60121, 60122, 60123, 60124, 60125, 60126, 60128, 60129, 60130, 60131, 60132, 60133, 60134, 60135, 60136, 60137, 60138, 60139, 60140, 60141, 60142, 60143, 60144, 60145, 60146, 60147, 60148, 60150, 60151, 60152, 60153, 60154, 60155, 60156, 60157, 60159, 60160, 60161, 60162, 60163, 60164, 60165, 60168, 60169, 60170, 60171, 60172, 60173, 60174, 60175, 60176, 60177, 60178, 60179, 60180, 60181, 60183, 60184, 60185, 60186, 60187, 60188, 60189, 60190, 60191, 60192, 60193, 60194, 60195, 60196, 60197, 60199, 60201, 60202, 60203, 60204, 60208, 60209, 60290, 60301, 60302, 60303, 60304, 60305, 60399, 60401, 60402, 60403, 60404, 60406, 60407, 60408, 60409, 60410, 60411, 60412, 60415, 60416, 60417, 60419, 60421, 60422, 60423, 60424, 60425, 60426, 60428, 60429, 60430, 60431, 60432, 60433, 60434, 60435, 60436, 60437, 60438, 60439, 60440, 60441, 60442, 60443, 60444, 60445, 60446, 60447, 60448, 60449, 60450, 60451, 60452, 60453, 60454, 60455, 60456, 60457, 60458, 60459, 60461, 60462, 60463, 60464, 60465, 60466, 60467, 60468, 60469, 60471, 60472, 60473, 60474, 60475, 60476, 60477, 60478, 60479, 60480, 60481, 60482, 60487, 60490, 60491, 60499, 60501, 60502, 60503, 60504, 60505, 60506, 60507, 60510, 60511, 60512, 60513, 60514, 60515, 60516, 60517, 60519, 60520, 60521, 60522, 60523, 60525, 60526, 60527, 60532, 60534, 60536, 60537, 60538, 60539, 60540, 60541, 60542, 60543, 60544, 60545, 60546, 60548, 60550, 60552, 60554, 60555, 60556, 60558, 60559, 60560, 60561, 60563, 60564, 60565, 60566, 60567, 60568, 60570, 60572, 60585, 60586, 60597, 60598, 60599, 60601, 60602, 60603, 60604, 60605, 60606, 60607, 60608, 60609, 60610, 60611, 60612, 60613, 60614, 60615, 60616, 60617, 60618, 60619, 60620, 60621, 60622, 60623, 60624, 60625, 60626, 60628, 60629, 60630, 60631, 60632, 60633, 60634, 60636, 60637, 60638, 60639, 60640, 60641, 60643, 60644, 60645, 60646, 60647, 60649, 60651, 60652, 60653, 60654, 60655, 60656, 60657, 60659, 60660, 60661, 60663, 60664, 60666, 60668, 60669, 60670, 60673, 60674, 60675, 60677, 60678, 60679, 60680, 60681, 60682, 60684, 60685, 60686, 60687, 60688, 60689, 60690, 60691, 60693, 60694, 60695, 60696, 60697, 60699, 60701, 60706, 60707, 60712, 60714, 60803, 60804, 60805, 60827

Danville, IL (CBSA 19180)

This CBSA is considered to be a Moderately Declining market

Counties: Vermillion IL

ZIP Codes: 60932, 60942, 60960, 60963, 61810, 61811, 61812, 61814, 61817, 61831, 61832, 61833, 61834, 61841, 61844, 61846, 61848, 61850, 61857, 61858, 61865, 61870, 61876, 61883

Kankakee-Bradley, IL (CBSA 28100)

This CBSA is considered to be a Moderately Declining market

Counties: Kankakee IL

ZIP Codes: 60901, 60910, 60913, 60914, 60915, 60917, 60935, 60940, 60941, 60944, 60950, 60954, 60961, 60964, 60969

Rockford, IL (CBSA 40420)

This CBSA is considered to be a Moderately Declining market

Counties: Boone IL, Winnebago IL

ZIP Codes: 61008, 61011, 61012, 61016, 61024, 61038, 61063, 61065, 61072, 61073, 61077, 61079, 61080, 61088, 61101, 61102, 61103, 61104, 61105, 61106, 61107, 61108, 61109, 61110, 61111, 61112, 61114, 61115, 61125, 61126, 61130, 61131, 61132

United Guaranty's Declining Markets

Effective April 15, 2009

St. Louis, MO-IL (CBSA 41180)

This CBSA is considered to be a Moderately Declining market

Counties: Bond IL, Calhoun IL, Clinton IL, Crawford MO, Franklin MO, Jefferson MO, Jersey IL, Lincoln MO, Macoupin IL, Madison IL, Monroe IL, Saint Charles MO, Saint Clair IL, Saint Louis City MO, Saint Louis MO, Warren MO, Washington MO

ZIP Codes: 62001, 62002, 62006, 62009, 62010, 62012, 62013, 62014, 62018, 62021, 62022, 62023, 62024, 62025, 62026, 62028, 62030, 62031, 62033, 62034, 62035, 62036, 62037, 62040, 62045, 62046, 62047, 62048, 62052, 62053, 62058, 62059, 62060, 62061, 62062, 62063, 62065, 62067, 62069, 62070, 62071, 62074, 62079, 62084, 62085, 62086, 62087, 62088, 62090, 62093, 62095, 62097, 62201, 62202, 62203, 62204, 62205, 62206, 62207, 62208, 62215, 62216, 62218, 62219, 62220, 62221, 62222, 62223, 62224, 62225, 62226, 62230, 62231, 62232, 62234, 62236, 62239, 62240, 62243, 62244, 62245, 62246, 62248, 62249, 62250, 62252, 62253, 62254, 62255, 62256, 62257, 62258, 62260, 62262, 62264, 62265, 62266, 62269, 62273, 62275, 62279, 62281, 62282, 62284, 62285, 62289, 62293, 62294, 62295, 62298, 62626, 62630, 62640, 62649, 62667, 62672, 62674, 62683, 62685, 62690, 63001, 63005, 63006, 63010, 63011, 63012, 63013, 63014, 63015, 63016, 63017, 63019, 63020, 63021, 63022, 63023, 63024, 63025, 63026, 63028, 63030, 63031, 63032, 63033, 63034, 63037, 63038, 63039, 63040, 63041, 63042, 63043, 63044, 63045, 63047, 63048, 63049, 63050, 63051, 63052, 63053, 63055, 63056, 63057, 63060, 63061, 63065, 63066, 63068, 63069, 63070, 63071, 63072, 63073, 63074, 63077, 63079, 63080, 63084, 63088, 63089, 63090, 63099, 63101, 63102, 63103, 63104, 63105, 63106, 63107, 63108, 63109, 63110, 63111, 63112, 63113, 63114, 63115, 63116, 63117, 63118, 63119, 63120, 63121, 63122, 63123, 63124, 63125, 63126, 63127, 63128, 63129, 63130, 63131, 63132, 63133, 63134, 63135, 63136, 63137, 63138, 63139, 63140, 63141, 63143, 63144, 63145, 63146, 63147, 63150, 63151, 63155, 63156, 63157, 63158, 63160, 63163, 63164, 63166, 63167, 63169, 63171, 63177, 63178, 63179, 63180, 63182, 63188, 63190, 63195, 63196, 63197, 63198, 63199, 63301, 63302, 63303, 63304, 63332, 63338, 63341, 63342, 63343, 63346, 63347, 63348, 63349, 63357, 63362, 63365, 63366, 63367, 63368, 63369, 63370, 63373, 63376, 63377, 63378, 63379, 63381, 63383, 63385, 63386, 63387, 63389, 63390, 63622, 63630, 63631, 63648, 63660, 63664, 63674, 65441, 65446, 65449, 65453, 65456, 65535, 65565, 65586

Indiana

Chicago-Naperville-Joliet, IL-IN-WI (CBSA 16974)

Counties: Cook IL, De Kalb IL, Du Page IL, Grundy IL, Kane IL, Kendall IL, McHenry IL, Will IL

ZIP Codes: 60001, 60004, 60005, 60006, 60007, 60008, 60009, 60012, 60013, 60014, 60016, 60017, 60018, 60019, 60021, 60022, 60025, 60026, 60029, 60033, 60034, 60038, 60039, 60043, 60050, 60051, 60053, 60055, 60056, 60062, 60065, 60067, 60068, 60070, 60071, 60072, 60074, 60076, 60077, 60078, 60081, 60082, 60090, 60091, 60093, 60094, 60095, 60097, 60098, 60101, 60102, 60103, 60104, 60105, 60106, 60107, 60108, 60109, 60110, 60111, 60112, 60115, 60116, 60117, 60118, 60119, 60120, 60121, 60122, 60123, 60124, 60125, 60126, 60128, 60129, 60130, 60131, 60132, 60133, 60134, 60135, 60136, 60137, 60138, 60139, 60140, 60141, 60142, 60143, 60144, 60145, 60146, 60147, 60148, 60150, 60151, 60152, 60153, 60154, 60155, 60156, 60157, 60159, 60160, 60161, 60162, 60163, 60164, 60165, 60168, 60169, 60170, 60171, 60172, 60173, 60174, 60175, 60176, 60177, 60178, 60179, 60180, 60181, 60183, 60184, 60185, 60186, 60187, 60188, 60189, 60190, 60191, 60192, 60193, 60194, 60195, 60196, 60197, 60199, 60201, 60202, 60203, 60204, 60208, 60209, 60290, 60301, 60302, 60303, 60304, 60305, 60399, 60401, 60402, 60403, 60404, 60406, 60407, 60408, 60409, 60410, 60411, 60412, 60415, 60416, 60417, 60419, 60421, 60422, 60423, 60424, 60425, 60426, 60428, 60429, 60430, 60431, 60432, 60433, 60434, 60435, 60436, 60437, 60438, 60439, 60440, 60441, 60442, 60443, 60444, 60445, 60446, 60447, 60448, 60449, 60450, 60451, 60452, 60453, 60454, 60455, 60456, 60457, 60458, 60459, 60461, 60462, 60463, 60464, 60465, 60466, 60467, 60468, 60469, 60471, 60472, 60473, 60474, 60475, 60476, 60477, 60478, 60479, 60480, 60481, 60482, 60487, 60490, 60491, 60499, 60501, 60502, 60503, 60504, 60505, 60506, 60507, 60510, 60511, 60512, 60513, 60514, 60515, 60516, 60517, 60519, 60520, 60521, 60522, 60523, 60525, 60526, 60527, 60532, 60534, 60536, 60537, 60538, 60539, 60540, 60541, 60542, 60543, 60544, 60545, 60546, 60548, 60550, 60552, 60554, 60555, 60556, 60558, 60559, 60560, 60561, 60563, 60564, 60565, 60566, 60567, 60568, 60570, 60572, 60585, 60586, 60597, 60598, 60599, 60601, 60602, 60603, 60604, 60605, 60606, 60607, 60608, 60609, 60610, 60611, 60612, 60613, 60614, 60615, 60616, 60617, 60618, 60619, 60620, 60621, 60622, 60623, 60624, 60625, 60626, 60628, 60629, 60630, 60631, 60632, 60633, 60634, 60636, 60637, 60638, 60639, 60640, 60641, 60643, 60644, 60645, 60646, 60647, 60649, 60651, 60652, 60653, 60654, 60655, 60656, 60657, 60659, 60660, 60661, 60663, 60664, 60666, 60668, 60669, 60670, 60673, 60674, 60675, 60677, 60678, 60679, 60680, 60681, 60682, 60684, 60685, 60686, 60687, 60688, 60689, 60690, 60691, 60693, 60694, 60695, 60696, 60697, 60699, 60701, 60706, 60707, 60712, 60714, 60803, 60804, 60805, 60827

Kansas

Manhattan, KS (CBSA 31740)

This CBSA is considered to be a Moderately Declining market

Counties: Geary KS, Pottawatomie KS, Riley KS

ZIP Codes: 66407, 66422, 66426, 66432, 66441, 66442, 66449, 66502, 66503, 66505, 66506, 66514, 66517, 66520, 66521, 66531, 66535, 66536, 66547, 66549, 66554

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Kentucky

Elizabethtown, KY (CBSA 21060)

Counties: Hardin KY, Larue KY

ZIP Codes: 40121, 40159, 40160, 40162, 40175, 40177, 42701, 42702, 42716, 42724, 42732, 42740, 42748, 42757, 42764, 42776, 42784, 42788

Owensboro, KY (CBSA 36980)

This CBSA is considered to be a Moderately Declining market

Counties: Daviess KY, Hancock KY, McLean KY

ZIP Codes: 42301, 42302, 42303, 42304, 42322, 42327, 42334, 42348, 42350, 42351, 42352, 42355, 42356, 42364, 42366, 42371, 42372, 42375, 42376, 42377, 42378

Louisiana

Baton Rouge, LA (CBSA 12940)

This CBSA is considered to be a Moderately Declining market

Counties: Ascension LA, East Baton Rouge LA, East Feliciana LA, Iberville LA, Livingston LA, Pointe Coupee LA, Saint Helena LA, West Baton Rouge LA, West Feliciana LA

ZIP Codes: 70346, 70441, 70449, 70453, 70462, 70704, 70706, 70707, 70710, 70711, 70712, 70714, 70715, 70718, 70719, 70721, 70722, 70725, 70726, 70727, 70728, 70729, 70730, 70732, 70733, 70734, 70736, 70737, 70738, 70739, 70740, 70744, 70747, 70748, 70749, 70752, 70753, 70754, 70755, 70756, 70757, 70759, 70760, 70761, 70762, 70764, 70765, 70767, 70769, 70770, 70772, 70773, 70774, 70775, 70776, 70777, 70778, 70780, 70782, 70783, 70784, 70785, 70786, 70787, 70788, 70789, 70791, 70801, 70802, 70803, 70804, 70805, 70806, 70807, 70808, 70809, 70810, 70811, 70812, 70813, 70814, 70815, 70816, 70817, 70818, 70819, 70820, 70821, 70822, 70823, 70825, 70826, 70827, 70831, 70833, 70835, 70836, 70837, 70873, 70874, 70879, 70883, 70884, 70891, 70892, 70893, 70894, 70895, 70896, 70898

Houma-Bayou Cane-Thibodaux, LA (CBSA 26380)

This CBSA is considered to be a Moderately Declining market

Counties: Lafourche LA, Terrebonne LA

ZIP Codes: 70301, 70302, 70310, 70343, 70344, 70345, 70352, 70353, 70354, 70355, 70356, 70357, 70359, 70360, 70361, 70363, 70364, 70371, 70373, 70374, 70375, 70377, 70394, 70395, 70397

New Orleans-Metairie-Kenner, LA (CBSA 35380)

This CBSA is considered to be a Moderately Declining market

Counties: Jefferson LA, Orleans LA, Plaquemines LA, Saint Bernard LA, Saint Charles LA, Saint Tammany LA, St John the Baptist LA

ZIP Codes: 70001, 70002, 70003, 70004, 70005, 70006, 70009, 70010, 70011, 70030, 70031, 70032, 70033, 70036, 70037, 70038, 70039, 70040, 70041, 70043, 70044, 70047, 70049, 70050, 70051, 70053, 70054, 70055, 70056, 70057, 70058, 70059, 70060, 70062, 70063, 70064, 70065, 70067, 70068, 70069, 70070, 70072, 70073, 70075, 70076, 70078, 70079, 70080, 70081, 70082, 70083, 70084, 70085, 70087, 70091, 70092, 70093, 70094, 70096, 70097, 70112, 70113, 70114, 70115, 70116, 70117, 70118, 70119, 70121, 70122, 70123, 70124, 70125, 70126, 70127, 70128, 70129, 70130, 70131, 70139, 70140, 70141, 70142, 70143, 70145, 70146, 70148, 70149, 70150, 70151, 70152, 70153, 70154, 70156, 70157, 70158, 70159, 70160, 70161, 70162, 70163, 70164, 70165, 70166, 70167, 70170, 70172, 70174, 70175, 70176, 70177, 70178, 70179, 70181, 70182, 70183, 70184, 70185, 70186, 70187, 70189, 70190, 70195, 70358, 70420, 70431, 70433, 70434, 70435, 70437, 70445, 70447, 70448, 70452, 70457, 70458, 70459, 70460, 70461, 70463, 70464, 70469, 70470, 70471

Maine

Lewiston-Auburn, ME (CBSA 30340)

This CBSA is considered to be a Moderately Declining market

Counties: Androscoggin ME

ZIP Codes: 04210, 04211, 04212, 04222, 04223, 04228, 04230, 04236, 04240, 04241, 04243, 04250, 04252, 04253, 04254, 04256, 04258, 04263, 04266, 04274, 04280, 04282, 04288, 04291

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Massachusetts

Barnstable Town, MA (CBSA 12700)

Counties: Barnstable MA

ZIP Codes: 02532, 02534, 02536, 02537, 02540, 02541, 02542, 02543, 02553, 02556, 02559, 02561, 02562, 02563, 02565, 02574, 02601, 02630, 02631, 02632, 02633, 02634, 02635, 02636, 02637, 02638, 02639, 02641, 02642, 02643, 02644, 02645, 02646, 02647, 02648, 02649, 02650, 02651, 02652, 02653, 02655, 02657, 02659, 02660, 02661, 02662, 02663, 02664, 02666, 02667, 02668, 02669, 02670, 02671, 02672, 02673, 02675

Peabody, MA (CBSA 37764)

This CBSA is considered to be a Moderately Declining market

Counties: Essex MA

ZIP Codes: 01810, 01812, 01830, 01831, 01832, 01833, 01834, 01835, 01840, 01841, 01842, 01843, 01844, 01845, 01860, 01885, 01899, 01901, 01902, 01903, 01904, 01905, 01906, 01907, 01908, 01910, 01913, 01915, 01921, 01922, 01923, 01929, 01930, 01931, 01936, 01937, 01938, 01940, 01944, 01945, 01949, 01950, 01951, 01952, 01960, 01961, 01965, 01966, 01969, 01970, 01971, 01982, 01983, 01984, 01985, 05501, 05544

Pittsfield, MA (CBSA 38340)

This CBSA is considered to be a Moderately Declining market

Counties: Berkshire MA

ZIP Codes: 01029, 01201, 01202, 01203, 01220, 01222, 01223, 01224, 01225, 01226, 01227, 01229, 01230, 01235, 01236, 01237, 01238, 01240, 01242, 01244, 01245, 01247, 01252, 01253, 01254, 01255, 01256, 01257, 01258, 01259, 01260, 01262, 01263, 01264, 01266, 01267, 01270, 01343

Providence-New Bedford-Fall River, RI-MA (CBSA 39300)

Counties: Bristol MA, Bristol RI, Kent RI, Newport RI, Providence RI, Washington RI

ZIP Codes: 02031, 02048, 02334, 02356, 02357, 02375, 02702, 02703, 02712, 02714, 02715, 02717, 02718, 02719, 02720, 02721, 02722, 02723, 02724, 02725, 02726, 02740, 02741, 02742, 02743, 02744, 02745, 02746, 02747, 02748, 02760, 02761, 02763, 02764, 02766, 02767, 02768, 02769, 02771, 02777, 02779, 02780, 02783, 02790, 02791, 02801, 02802, 02804, 02806, 02807, 02808, 02809, 02812, 02813, 02814, 02815, 02816, 02817, 02818, 02822, 02823, 02824, 02825, 02826, 02827, 02828, 02829, 02830, 02831, 02832, 02833, 02835, 02836, 02837, 02838, 02839, 02840, 02841, 02842, 02852, 02854, 02857, 02858, 02859, 02860, 02861, 02862, 02863, 02864, 02865, 02871, 02872, 02873, 02874, 02875, 02876, 02877, 02878, 02879, 02880, 02881, 02882, 02883, 02885, 02886, 02887, 02888, 02889, 02891, 02892, 02893, 02894, 02895, 02896, 02898, 02901, 02902, 02903, 02904, 02905, 02906, 02907, 02908, 02909, 02910, 02911, 02912, 02914, 02915, 02916, 02917, 02918, 02919, 02920, 02921, 02940

Springfield, MA (CBSA 44140)

Counties: Franklin MA, Hampden MA, Hampshire MA

ZIP Codes: 01001, 01002, 01003, 01004, 01007, 01008, 01009, 01010, 01011, 01012, 01013, 01014, 01020, 01021, 01022, 01026, 01027, 01028, 01030, 01032, 01033, 01034, 01035, 01036, 01038, 01039, 01040, 01041, 01050, 01053, 01054, 01056, 01057, 01059, 01060, 01061, 01062, 01063, 01066, 01069, 01070, 01071, 01072, 01073, 01075, 01077, 01079, 01080, 01081, 01082, 01084, 01085, 01086, 01088, 01089, 01090, 01093, 01095, 01096, 01097, 01098, 01101, 01102, 01103, 01104, 01105, 01106, 01107, 01108, 01109, 01111, 01115, 01116, 01118, 01119, 01128, 01129, 01133, 01138, 01139, 01144, 01151, 01152, 01195, 01199, 01243, 01301, 01302, 01330, 01337, 01338, 01339, 01340, 01341, 01342, 01344, 01346, 01347, 01349, 01350, 01351, 01354, 01355, 01360, 01364, 01367, 01370, 01373, 01375, 01376, 01378, 01379, 01380, 01521

Worcester, MA (CBSA 49340)

This CBSA is considered to be a Moderately Declining market

Counties: Worcester MA

ZIP Codes: 01005, 01031, 01037, 01068, 01074, 01083, 01092, 01094, 01331, 01366, 01368, 01420, 01430, 01436, 01438, 01440, 01441, 01451, 01452, 01453, 01462, 01467, 01468, 01473, 01475, 01477, 01501, 01503, 01504, 01505, 01506, 01507, 01508, 01509, 01510, 01515, 01516, 01517, 01518, 01519, 01520, 01522, 01523, 01524, 01525, 01526, 01527, 01529, 01531, 01532, 01534, 01535, 01536, 01537, 01538, 01540, 01541, 01542, 01543, 01545, 01546, 01550, 01560, 01561, 01562, 01564, 01566, 01568, 01569, 01570, 01571, 01580, 01581, 01582, 01583, 01585, 01586, 01588, 01590, 01601, 01602, 01603, 01604, 01605, 01606, 01607, 01608, 01609, 01610, 01611, 01612, 01613, 01614, 01615, 01653, 01654, 01655, 01740, 01745, 01747, 01756, 01757, 01772

United Guaranty's Declining Markets

Effective April 15, 2009

Boston-Quincy, MA-NH (CBSA 14484)

Counties: Norfolk MA, Plymouth MA, Suffolk MA

ZIP Codes: 02018, 02019, 02020, 02021, 02025, 02026, 02027, 02030, 02032, 02035, 02038, 02040, 02041, 02043, 02044, 02045, 02047, 02050, 02051, 02052, 02053, 02054, 02055, 02056, 02059, 02060, 02061, 02062, 02065, 02066, 02067, 02070, 02071, 02072, 02081, 02090, 02093, 02108, 02109, 02110, 02111, 02112, 02113, 02114, 02115, 02116, 02117, 02118, 02119, 02120, 02121, 02122, 02123, 02124, 02125, 02126, 02127, 02128, 02129, 02130, 02131, 02132, 02133, 02134, 02135, 02136, 02137, 02150, 02151, 02152, 02163, 02169, 02170, 02171, 02184, 02185, 02186, 02187, 02188, 02189, 02190, 02191, 02196, 02199, 02201, 02203, 02204, 02205, 02206, 02207, 02210, 02211, 02212, 02215, 02216, 02217, 02222, 02228, 02241, 02266, 02269, 02283, 02284, 02293, 02295, 02297, 02298, 02301, 02302, 02303, 02304, 02305, 02322, 02324, 02325, 02327, 02330, 02331, 02332, 02333, 02337, 02338, 02339, 02340, 02341, 02343, 02344, 02345, 02346, 02347, 02348, 02349, 02350, 02351, 02355, 02358, 02359, 02360, 02361, 02362, 02364, 02366, 02367, 02368, 02370, 02379, 02381, 02382, 02445, 02446, 02447, 02457, 02481, 02482, 02492, 02494, 02538, 02558, 02571, 02576, 02738, 02739, 02762, 02770

Maryland

Baltimore-Towson, MD (CBSA 12580)

Counties: Anne Arundel MD, Baltimore City MD, Baltimore MD, Carroll MD, Harford MD, Howard MD, Queen Annes MD

ZIP Codes: 20701, 20711, 20723, 20724, 20733, 20751, 20755, 20758, 20759, 20763, 20764, 20765, 20776, 20777, 20778, 20779, 20794, 21001, 21005, 21009, 21010, 21012, 21013, 21014, 21015, 21017, 21018, 21020, 21022, 21023, 21027, 21028, 21029, 21030, 21031, 21032, 21034, 21035, 21036, 21037, 21040, 21041, 21042, 21043, 21044, 21045, 21046, 21047, 21048, 21050, 21051, 21052, 21053, 21054, 21056, 21057, 21060, 21061, 21062, 21065, 21071, 21074, 21075, 21076, 21077, 21078, 21082, 21084, 21085, 21087, 21088, 21090, 21092, 21093, 21094, 21098, 21102, 21104, 21105, 21106, 21108, 21111, 21113, 21114, 21117, 21120, 21122, 21123, 21128, 21130, 21131, 21132, 21133, 21136, 21139, 21140, 21144, 21146, 21150, 21152, 21153, 21154, 21155, 21156, 21157, 21158, 21160, 21161, 21162, 21163, 21201, 21202, 21203, 21204, 21205, 21206, 21207, 21208, 21209, 21210, 21211, 21212, 21213, 21214, 21215, 21216, 21217, 21218, 21219, 21220, 21221, 21222, 21223, 21224, 21225, 21226, 21227, 21228, 21229, 21230, 21231, 21233, 21234, 21235, 21236, 21237, 21239, 21240, 21241, 21244, 21250, 21251, 21252, 21263, 21264, 21265, 21268, 21270, 21273, 21274, 21275, 21278, 21279, 21280, 21281, 21282, 21283, 21284, 21285, 21286, 21287, 21288, 21289, 21290, 21297, 21298, 21401, 21402, 21403, 21404, 21405, 21409, 21411, 21412, 21607, 21617, 21619, 21623, 21628, 21638, 21644, 21656, 21657, 21658, 21666, 21668, 21690, 21723, 21737, 21738, 21757, 21765, 21776, 21784, 21787, 21791, 21794, 21797

Bethesda-Gaithersburg-Frederick, DC-VA-MD-WV (CBSA 13644)

Counties: Frederick MD, Montgomery MD

ZIP Codes: 20810, 20811, 20812, 20813, 20814, 20815, 20816, 20817, 20818, 20824, 20825, 20827, 20830, 20832, 20833, 20837, 20838, 20839, 20841, 20842, 20847, 20848, 20849, 20850, 20851, 20852, 20853, 20854, 20855, 20857, 20859, 20860, 20861, 20862, 20866, 20868, 20871, 20872, 20874, 20875, 20876, 20877, 20878, 20879, 20880, 20882, 20883, 20884, 20885, 20886, 20889, 20891, 20892, 20894, 20895, 20896, 20897, 20898, 20899, 20901, 20902, 20903, 20904, 20905, 20906, 20907, 20908, 20910, 20911, 20912, 20913, 20914, 20915, 20916, 20918, 20993, 20997, 21701, 21702, 21703, 21704, 21705, 21709, 21710, 21714, 21716, 21717, 21718, 21727, 21754, 21755, 21758, 21759, 21762, 21769, 21770, 21771, 21773, 21774, 21775, 21777, 21778, 21780, 21788, 21790, 21792, 21793, 21798

Camden, PA-NJ-DE-MD (CBSA 15804)

Counties: Burlington NJ, Camden NJ, Gloucester NJ

ZIP Codes: 08002, 08003, 08004, 08007, 08009, 08010, 08011, 08012, 08014, 08015, 08016, 08018, 08019, 08020, 08021, 08022, 08025, 08026, 08027, 08028, 08029, 08030, 08031, 08032, 08033, 08034, 08035, 08036, 08039, 08041, 08042, 08043, 08045, 08046, 08048, 08049, 08051, 08052, 08053, 08054, 08055, 08056, 08057, 08059, 08060, 08061, 08062, 08063, 08064, 08065, 08066, 08068, 08071, 08073, 08074, 08075, 08076, 08077, 08078, 08080, 08081, 08083, 08084, 08085, 08086, 08088, 08089, 08090, 08091, 08093, 08094, 08095, 08096, 08097, 08099, 08101, 08102, 08103, 08104, 08105, 08106, 08107, 08108, 08109, 08110, 08224, 08312, 08322, 08328, 08344, 08505, 08511, 08515, 08518, 08554, 08562, 08640, 08641

Salisbury, MD (CBSA 41540)

This CBSA is considered to be a Moderately Declining market

Counties: Somerset MD, Wicomico MD

ZIP Codes: 21801, 21802, 21803, 21804, 21810, 21814, 21817, 21821, 21824, 21826, 21830, 21836, 21837, 21838, 21840, 21849, 21850, 21852, 21853, 21856, 21857, 21861, 21865, 21866, 21867, 21871, 21874, 21875, 21890

United Guaranty's Declining Markets Effective April 15, 2009

Cumberland, MD-WV (CBSA 19060)

This CBSA is considered to be a Moderately Declining market

Counties: Allegany MD, Mineral WV

ZIP Codes: 21501, 21502, 21503, 21504, 21505, 21521, 21524, 21528, 21529, 21530, 21532, 21539, 21540, 21542, 21543, 21545, 21555, 21556, 21557, 21560, 21562, 21766, 26710, 26717, 26719, 26726, 26743, 26750, 26753, 26767

Hagerstown-Martinsburg, MD-WV (CBSA 25180)

Counties: Berkeley WV, Morgan WV, Washington MD

ZIP Codes: 21711, 21713, 21715, 21719, 21720, 21721, 21722, 21733, 21734, 21740, 21741, 21742, 21746, 21747, 21748, 21749, 21750, 21756, 21767, 21779, 21781, 21782, 21783, 21795, 25401, 25402, 25403, 25404, 25405, 25411, 25413, 25419, 25420, 25421, 25422, 25427, 25428, 25429, 25434, 25440

Washington-Arlington-Alexandria, DC-VA-MD-WV (CBSA 47894)

Counties: Alexandria City VA, Arlington VA, Calvert MD, Charles MD, Clarke VA, District of Columbia DC, Fairfax City VA, Fairfax VA, Falls Church City VA, Fauquier VA, Fredericksburg City VA, Jefferson WV, Loudoun VA, Manassas City VA, Manassas Park City VA, Prince Georges MD, Prince William VA, Spotsylvania VA, Stafford VA, Warren VA

ZIP Codes: 20001, 20002, 20003, 20004, 20005, 20006, 20007, 20008, 20009, 20010, 20011, 20012, 20013, 20015, 20016, 20017, 20018, 20019, 20020, 20022, 20023, 20024, 20026, 20027, 20029, 20030, 20032, 20033, 20035, 20036, 20037, 20038, 20039, 20040, 20041, 20042, 20043, 20044, 20045, 20046, 20047, 20049, 20050, 20051, 20052, 20053, 20055, 20056, 20057, 20058, 20059, 20060, 20061, 20062, 20063, 20064, 20065, 20066, 20067, 20068, 20069, 20070, 20071, 20073, 20074, 20075, 20076, 20077, 20078, 20080, 20081, 20082, 20088, 20090, 20091, 20097, 20098, 20101, 20102, 20103, 20104, 20105, 20107, 20108, 20109, 20110, 20111, 20112, 20113, 20115, 20116, 20117, 20118, 20119, 20120, 20121, 20122, 20124, 20128, 20129, 20130, 20131, 20132, 20134, 20135, 20136, 20137, 20138, 20139, 20140, 20141, 20142, 20143, 20144, 20146, 20147, 20148, 20149, 20151, 20152, 20153, 20155, 20156, 20158, 20159, 20160, 20163, 20164, 20165, 20166, 20167, 20168, 20169, 20170, 20171, 20172, 20175, 20176, 20177, 20178, 20180, 20181, 20182, 20184, 20185, 20186, 20187, 20188, 20189, 20190, 20191, 20192, 20193, 20194, 20195, 20196, 20197, 20198, 20199, 20201, 20202, 20203, 20204, 20206, 20207, 20208, 20210, 20211, 20212, 20213, 20214, 20215, 20216, 20217, 20218, 20219, 20220, 20221, 20222, 20223, 20224, 20226, 20227, 20228, 20229, 20230, 20232, 20233, 20235, 20237, 20238, 20239, 20240, 20241, 20242, 20244, 20245, 20250, 20251, 20254, 20260, 20261, 20262, 20265, 20266, 20268, 20270, 20277, 20289, 20299, 20301, 20303, 20306, 20307, 20310, 20314, 20317, 20318, 20319, 20330, 20340, 20350, 20355, 20370, 20372, 20373, 20374, 20375, 20376, 20380, 20388, 20389, 20390, 20391, 20392, 20393, 20394, 20395, 20398, 20401, 20402, 20403, 20404, 20405, 20406, 20407, 20408, 20409, 20410, 20411, 20412, 20413, 20414, 20415, 20416, 20418, 20419, 20420, 20421, 20422, 20423, 20424, 20425, 20426, 20427, 20428, 20429, 20431, 20433, 20434, 20435, 20436, 20437, 20439, 20440, 20441, 20442, 20444, 20447, 20451, 20453, 20456, 20460, 20463, 20468, 20469, 20470, 20472, 20500, 20501, 20502, 20503, 20504, 20505, 20506, 20507, 20508, 20509, 20510, 20511, 20515, 20520, 20521, 20522, 20523, 20524, 20525, 20526, 20527, 20528, 20529, 20530, 20531, 20532, 20533, 20534, 20535, 20536, 20537, 20538, 20539, 20540, 20541, 20542, 20543, 20544, 20546, 20547, 20548, 20549, 20551, 20552, 20553, 20554, 20555, 20557, 20558, 20559, 20560, 20565, 20566, 20570, 20571, 20572, 20573, 20575, 20576, 20577, 20578, 20579, 20580, 20581, 20585, 20586, 20590, 20591, 20593, 20594, 20597, 20599, 20601, 20602, 20603, 20604, 20607, 20608, 20610, 20611, 20612, 20613, 20615, 20616, 20617, 20623, 20625, 20629, 20632, 20637, 20639, 20640, 20643, 20645, 20646, 20657, 20658, 20661, 20662, 20664, 20675, 20676, 20677, 20678, 20682, 20685, 20688, 20689, 20693, 20695, 20697, 20703, 20704, 20705, 20706, 20707, 20708, 20709, 20710, 20712, 20714, 20715, 20716, 20717, 20718, 20719, 20720, 20721, 20722, 20725, 20726, 20731, 20732, 20735, 20736, 20737, 20738, 20740, 20741, 20742, 20743, 20744, 20745, 20746, 20747, 20748, 20749, 20750, 20752, 20753, 20754, 20757, 20762, 20768, 20769, 20770, 20771, 20772, 20773, 20774, 20775, 20781, 20782, 20783, 20784, 20785, 20787, 20788, 20790, 20791, 20792, 20797, 20799, 22003, 22009, 22015, 22025, 22026, 22027, 22030, 22031, 22032, 22033, 22034, 22035, 22036, 22037, 22038, 22039, 22040, 22041, 22042, 22043, 22044, 22046, 22047, 22060, 22066, 22067, 22079, 22081, 22082, 22092, 22093, 22095, 22096, 22101, 22102, 22103, 22106, 22107, 22108, 22109, 22116, 22118, 22119, 22120, 22121, 22122, 22124, 22125, 22134, 22135, 22150, 22151, 22152, 22153, 22156, 22158, 22159, 22160, 22161, 22172, 22180, 22181, 22182, 22183, 22184, 22185, 22191, 22192, 22193, 22194, 22195, 22199, 22201, 22202, 22203, 22204, 22205, 22206, 22207, 22209, 22210, 22211, 22212, 22213, 22214, 22215, 22216, 22217, 22218, 22219, 22222, 22223, 22225, 22226, 22227, 22229, 22230, 22234, 22240, 22241, 22242, 22243, 22244, 22245, 22246, 22301, 22302, 22303, 22304, 22305, 22306, 22307, 22308, 22309, 22310, 22311, 22312, 22313, 22314, 22315, 22320, 22321, 22331, 22332, 22333, 22334, 22336, 22401, 22402, 22403, 22404, 22405, 22406, 22407, 22408, 22412, 22430, 22463, 22471, 22534, 22545, 22551, 22553, 22554, 22555, 22556, 22565, 22610, 22611, 22620, 22630, 22639, 22642, 22643, 22646, 22649, 22663, 22712, 22720, 22728, 22734, 22739, 22742, 25410, 25414, 25423, 25425, 25430, 25432, 25438, 25441, 25442, 25443, 25446, 56901, 56915, 56920, 56933, 56944, 56972

United Guaranty's Declining Markets

Effective April 15, 2009

Wilmington, PA-NJ-DE-MD (CBSA 48864)

Counties: Cecil MD, New Castle DE, Salem NJ

ZIP Codes: 08001, 08023, 08038, 08067, 08069, 08070, 08072, 08079, 08098, 08318, 08343, 08347, 19701, 19702, 19703, 19706, 19707, 19708, 19709, 19710, 19711, 19712, 19713, 19714, 19715, 19716, 19717, 19718, 19720, 19721, 19725, 19726, 19730, 19731, 19732, 19733, 19734, 19735, 19736, 19801, 19802, 19803, 19804, 19805, 19806, 19807, 19808, 19809, 19810, 19850, 19880, 19884, 19885, 19886, 19887, 19889, 19890, 19891, 19892, 19893, 19894, 19895, 19896, 19897, 19898, 19899, 21901, 21902, 21903, 21904, 21911, 21912, 21913, 21914, 21915, 21916, 21917, 21918, 21919, 21920, 21921, 21922, 21930

Michigan

The entire state is considered to be Severely Declining

Minnesota

St. Cloud, MN (CBSA 41060)

This CBSA is considered to be a Moderately Declining market

Counties: Benton MN, Stearns MN

ZIP Codes: 55353, 56301, 56302, 56303, 56304, 56307, 56310, 56312, 56316, 56320, 56321, 56325, 56329, 56331, 56333, 56335, 56340, 56352, 56356, 56357, 56362, 56367, 56368, 56369, 56371, 56372, 56374, 56375, 56376, 56377, 56378, 56379, 56387, 56388, 56393, 56395, 56396, 56397, 56398, 56399

Duluth, MN-WI (CBSA 20260)

This CBSA is considered to be a Moderately Declining market

Counties: Carlton MN, Douglas WI, Saint Louis MN

ZIP Codes: 54820, 54836, 54838, 54842, 54849, 54854, 54864, 54873, 54874, 54880, 54890, 55602, 55701, 55702, 55703, 55705, 55706, 55707, 55708, 55710, 55711, 55713, 55717, 55718, 55719, 55720, 55723, 55724, 55725, 55726, 55731, 55732, 55733, 55734, 55736, 55738, 55741, 55746, 55747, 55749, 55750, 55751, 55757, 55758, 55763, 55765, 55766, 55767, 55768, 55771, 55772, 55777, 55779, 55780, 55781, 55782, 55790, 55791, 55792, 55796, 55797, 55798, 55801, 55802, 55803, 55804, 55805, 55806, 55807, 55808, 55810, 55811, 55812, 55814, 55815, 55816

La Crosse, WI-MN (CBSA 29100)

This CBSA is considered to be a Moderately Declining market

Counties: Houston MN, La Crosse WI

ZIP Codes: 54601, 54602, 54603, 54614, 54636, 54644, 54650, 54653, 54669, 55919, 55921, 55931, 55941, 55943, 55947, 55974

United Guaranty's Declining Markets

Effective April 15, 2009

Minneapolis-St. Paul-Bloomington, MN-WI (CBSA 33460)

Counties: Anoka MN, Carver MN, Chisago MN, Dakota MN, Hennepin MN, Isanti MN, Pierce WI, Ramsey MN, Saint Croix WI, Scott MN, Sherburne MN, Washington MN, Wright MN

ZIP Codes: 54002, 54003, 54007, 54010, 54011, 54013, 54014, 54015, 54016, 54017, 54021, 54022, 54023, 54025, 54027, 54028, 54082, 54723, 54740, 54750, 54761, 54767, 55001, 55002, 55003, 55005, 55006, 55008, 55010, 55011, 55012, 55013, 55014, 55016, 55017, 55020, 55024, 55025, 55029, 55031, 55032, 55033, 55038, 55040, 55042, 55043, 55044, 55045, 55047, 55054, 55055, 55056, 55065, 55068, 55069, 55070, 55071, 55073, 55074, 55075, 55076, 55077, 55078, 55079, 55080, 55082, 55083, 55084, 55085, 55090, 55092, 55101, 55102, 55103, 55104, 55105, 55106, 55107, 55108, 55109, 55110, 55111, 55112, 55113, 55114, 55115, 55116, 55117, 55118, 55119, 55120, 55121, 55122, 55123, 55124, 55125, 55126, 55127, 55128, 55129, 55130, 55133, 55144, 55145, 55146, 55150, 55155, 55161, 55164, 55165, 55166, 55168, 55169, 55170, 55171, 55172, 55175, 55177, 55187, 55188, 55191, 55301, 55302, 55303, 55304, 55305, 55306, 55308, 55309, 55311, 55313, 55315, 55316, 55317, 55318, 55319, 55320, 55321, 55322, 55323, 55327, 55328, 55330, 55331, 55337, 55339, 55340, 55341, 55343, 55344, 55345, 55346, 55347, 55348, 55349, 55352, 55356, 55357, 55358, 55359, 55360, 55361, 55362, 55363, 55364, 55365, 55367, 55368, 55369, 55372, 55373, 55374, 55375, 55376, 55377, 55378, 55379, 55380, 55382, 55383, 55384, 55386, 55387, 55388, 55390, 55391, 55392, 55393, 55394, 55397, 55398, 55399, 55401, 55402, 55403, 55404, 55405, 55406, 55407, 55408, 55409, 55410, 55411, 55412, 55413, 55414, 55415, 55416, 55417, 55418, 55419, 55420, 55421, 55422, 55423, 55424, 55425, 55426, 55427, 55428, 55429, 55430, 55431, 55432, 55433, 55434, 55435, 55436, 55437, 55438, 55439, 55440, 55441, 55442, 55443, 55444, 55445, 55446, 55447, 55448, 55449, 55450, 55454, 55455, 55458, 55459, 55460, 55467, 55468, 55470, 55472, 55473, 55474, 55478, 55479, 55480, 55483, 55484, 55485, 55486, 55487, 55488, 55550, 55551, 55552, 55553, 55554, 55555, 55556, 55557, 55558, 55559, 55560, 55561, 55562, 55563, 55564, 55565, 55566, 55567, 55568, 55569, 55570, 55571, 55572, 55573, 55574, 55575, 55576, 55577, 55578, 55579, 55580, 55581, 55582, 55583, 55584, 55585, 55586, 55587, 55588, 55589, 55590, 55591, 55592, 55593, 55594, 55595, 55596, 55597, 55598, 55599, 56011, 56071

Mississippi

Gulfport-Biloxi, MS (CBSA 25060)

Counties: Hancock MS, Harrison MS, Stone MS

ZIP Codes: 39501, 39502, 39503, 39505, 39506, 39507, 39520, 39521, 39522, 39525, 39529, 39530, 39531, 39532, 39533, 39534, 39535, 39540, 39556, 39558, 39560, 39561, 39571, 39572, 39573, 39574, 39576, 39577

Pascagoula, MS (CBSA 37700)

Counties: George MS, Jackson MS

ZIP Codes: 39452, 39552, 39553, 39555, 39562, 39563, 39564, 39565, 39566, 39567, 39568, 39569, 39581, 39595

Missouri

Fayetteville-Springdale-Rogers, AR-MO (CBSA 22220)

Counties: Benton AR, Madison AR, McDonald MO, Washington AR

ZIP Codes: 64831, 64843, 64847, 64854, 64856, 64861, 64863, 64868, 65730, 72701, 72702, 72703, 72704, 72711, 72712, 72714, 72715, 72716, 72717, 72718, 72719, 72721, 72722, 72727, 72728, 72729, 72730, 72732, 72733, 72734, 72735, 72736, 72737, 72738, 72739, 72740, 72741, 72742, 72744, 72745, 72747, 72749, 72751, 72752, 72753, 72756, 72757, 72758, 72760, 72761, 72762, 72764, 72765, 72766, 72768, 72769, 72770, 72773, 72774, 72776, 72959

Springfield, MO (CBSA 44180)

This CBSA is considered to be a Moderately Declining market

Counties: Christian MO, Dallas MO, Greene MO, Polk MO, Webster MO

ZIP Codes: 65590, 65601, 65604, 65610, 65612, 65613, 65617, 65619, 65620, 65622, 65629, 65630, 65631, 65636, 65640, 65644, 65645, 65648, 65649, 65650, 65652, 65657, 65663, 65669, 65674, 65685, 65706, 65710, 65713, 65714, 65720, 65721, 65725, 65727, 65738, 65742, 65746, 65753, 65754, 65757, 65764, 65765, 65767, 65770, 65781, 65783, 65801, 65802, 65803, 65804, 65805, 65806, 65807, 65808, 65809, 65810, 65814, 65817, 65890, 65897, 65898, 65899

United Guaranty's Declining Markets

Effective April 15, 2009

St. Louis, MO-IL (CBSA 41180)

This CBSA is considered to be a Moderately Declining market

Counties: Bond IL, Calhoun IL, Clinton IL, Crawford MO, Franklin MO, Jefferson MO, Jersey IL, Lincoln MO, Macoupin IL, Madison IL, Monroe IL, Saint Charles MO, Saint Clair IL, Saint Louis City MO, Saint Louis MO, Warren MO, Washington MO

ZIP Codes: 62001, 62002, 62006, 62009, 62010, 62012, 62013, 62014, 62018, 62021, 62022, 62023, 62024, 62025, 62026, 62028, 62030, 62031, 62033, 62034, 62035, 62036, 62037, 62040, 62045, 62046, 62047, 62048, 62052, 62053, 62058, 62059, 62060, 62061, 62062, 62063, 62065, 62067, 62069, 62070, 62071, 62074, 62079, 62084, 62085, 62086, 62087, 62088, 62090, 62093, 62095, 62097, 62201, 62202, 62203, 62204, 62205, 62206, 62207, 62208, 62215, 62216, 62218, 62219, 62220, 62221, 62222, 62223, 62224, 62225, 62226, 62230, 62231, 62232, 62234, 62236, 62239, 62240, 62243, 62244, 62245, 62246, 62248, 62249, 62250, 62252, 62253, 62254, 62255, 62256, 62257, 62258, 62260, 62262, 62264, 62265, 62266, 62269, 62273, 62275, 62279, 62281, 62282, 62284, 62285, 62289, 62293, 62294, 62295, 62298, 62626, 62630, 62640, 62649, 62667, 62672, 62674, 62683, 62685, 62690, 63001, 63005, 63006, 63010, 63011, 63012, 63013, 63014, 63015, 63016, 63017, 63019, 63020, 63021, 63022, 63023, 63024, 63025, 63026, 63028, 63030, 63031, 63032, 63033, 63034, 63037, 63038, 63039, 63040, 63041, 63042, 63043, 63044, 63045, 63047, 63048, 63049, 63050, 63051, 63052, 63053, 63055, 63056, 63057, 63060, 63061, 63065, 63066, 63068, 63069, 63070, 63071, 63072, 63073, 63074, 63077, 63079, 63080, 63084, 63088, 63089, 63090, 63099, 63101, 63102, 63103, 63104, 63105, 63106, 63107, 63108, 63109, 63110, 63111, 63112, 63113, 63114, 63115, 63116, 63117, 63118, 63119, 63120, 63121, 63122, 63123, 63124, 63125, 63126, 63127, 63128, 63129, 63130, 63131, 63132, 63133, 63134, 63135, 63136, 63137, 63138, 63139, 63140, 63141, 63143, 63144, 63145, 63146, 63147, 63150, 63151, 63155, 63156, 63157, 63158, 63160, 63163, 63164, 63166, 63167, 63169, 63171, 63177, 63178, 63179, 63180, 63182, 63188, 63190, 63195, 63196, 63197, 63198, 63199, 63301, 63302, 63303, 63304, 63332, 63338, 63341, 63342, 63343, 63346, 63347, 63348, 63349, 63357, 63362, 63365, 63366, 63367, 63368, 63369, 63370, 63373, 63376, 63377, 63378, 63379, 63381, 63383, 63385, 63386, 63387, 63389, 63390, 63622, 63630, 63631, 63648, 63660, 63664, 63674, 65441, 65446, 65449, 65453, 65456, 65535, 65565, 65586

Montana

Billings, MT (CBSA 13740)

This CBSA is considered to be a Moderately Declining market

Counties: Carbon MT, Yellowstone MT

ZIP Codes: 59002, 59006, 59007, 59008, 59013, 59014, 59015, 59024, 59026, 59029, 59037, 59041, 59044, 59057, 59064, 59068, 59070, 59071, 59079, 59088, 59101, 59102, 59103, 59104, 59105, 59106, 59107, 59108, 59111, 59112, 59114, 59115, 59116, 59117

Great Falls, MT (CBSA 24500)

This CBSA is considered to be a Moderately Declining market

Counties: Cascade MT

ZIP Codes: 59401, 59402, 59403, 59404, 59405, 59406, 59412, 59414, 59421, 59443, 59463, 59465, 59472, 59477, 59480, 59483, 59485, 59487

Nevada

The entire state is considered to be Severely Declining

New Hampshire

Manchester-Nashua, NH (CBSA 31700)

Counties: Hillsborough NH

ZIP Codes: 03031, 03033, 03043, 03045, 03047, 03048, 03049, 03051, 03052, 03054, 03055, 03057, 03060, 03061, 03062, 03063, 03064, 03070, 03071, 03076, 03082, 03084, 03086, 03101, 03102, 03103, 03104, 03105, 03107, 03108, 03109, 03110, 03111, 03244, 03281, 03440, 03442, 03449, 03458, 03468

United Guaranty's Declining Markets
Effective April 15, 2009

New Jersey

Allentown-Bethlehem-Easton, PA-NJ (CBSA 10900)

Counties: Carbon PA, Lehigh PA, Northampton PA, Warren NJ

ZIP Codes: 07820, 07823, 07825, 07829, 07831, 07832, 07833, 07838, 07840, 07844, 07846, 07863, 07865, 07880, 07882, 08808, 08865, 08886, 18001, 18002, 18003, 18010, 18011, 18012, 18013, 18014, 18015, 18016, 18017, 18018, 18020, 18025, 18030, 18031, 18032, 18034, 18035, 18036, 18037, 18038, 18040, 18042, 18043, 18044, 18045, 18046, 18049, 18050, 18051, 18052, 18053, 18055, 18059, 18060, 18062, 18063, 18064, 18065, 18066, 18067, 18068, 18069, 18071, 18072, 18078, 18079, 18080, 18083, 18085, 18086, 18087, 18088, 18091, 18092, 18098, 18099, 18101, 18102, 18103, 18104, 18105, 18106, 18109, 18175, 18195, 18210, 18212, 18216, 18229, 18230, 18232, 18235, 18240, 18244, 18250, 18254, 18255, 18343, 18351, 18624

Atlantic City-Hammonton, NJ (CBSA 12100)

This CBSA is considered to be a Severely Declining market

Counties: Atlantic NJ

ZIP Codes: 08037, 08201, 08203, 08205, 08213, 08215, 08217, 08220, 08221, 08225, 08231, 08232, 08234, 08240, 08241, 08244, 08310, 08317, 08319, 08326, 08330, 08340, 08341, 08342, 08346, 08350, 08401, 08402, 08403, 08404, 08405, 08406

Camden, PA-NJ-DE-MD (CBSA 15804)

Counties: Burlington NJ, Camden NJ, Gloucester NJ

ZIP Codes: 08002, 08003, 08004, 08007, 08009, 08010, 08011, 08012, 08014, 08015, 08016, 08018, 08019, 08020, 08021, 08022, 08025, 08026, 08027, 08028, 08029, 08030, 08031, 08032, 08033, 08034, 08035, 08036, 08039, 08041, 08042, 08043, 08045, 08046, 08048, 08049, 08051, 08052, 08053, 08054, 08055, 08056, 08057, 08059, 08060, 08061, 08062, 08063, 08064, 08065, 08066, 08068, 08071, 08073, 08074, 08075, 08076, 08077, 08078, 08080, 08081, 08083, 08084, 08085, 08086, 08088, 08089, 08090, 08091, 08093, 08094, 08095, 08096, 08097, 08099, 08101, 08102, 08103, 08104, 08105, 08106, 08107, 08108, 08109, 08110, 08224, 08312, 08322, 08328, 08344, 08505, 08511, 08515, 08518, 08554, 08562, 08640, 08641

Edison, NY-NJ-PA (CBSA 20764)

Counties: Middlesex NJ, Monmouth NJ, Ocean NJ, Somerset NJ

ZIP Codes: 07001, 07008, 07059, 07064, 07067, 07069, 07077, 07080, 07095, 07701, 07702, 07703, 07704, 07709, 07710, 07711, 07712, 07715, 07716, 07717, 07718, 07719, 07720, 07721, 07722, 07723, 07724, 07726, 07727, 07728, 07730, 07731, 07732, 07733, 07734, 07735, 07737, 07738, 07739, 07740, 07746, 07747, 07748, 07750, 07751, 07752, 07753, 07754, 07755, 07756, 07757, 07758, 07760, 07762, 07763, 07764, 07765, 07799, 07920, 07921, 07924, 07931, 07934, 07938, 07939, 07977, 07978, 08005, 08006, 08008, 08050, 08087, 08092, 08501, 08502, 08504, 08510, 08512, 08514, 08526, 08527, 08528, 08533, 08535, 08536, 08553, 08555, 08558, 08701, 08720, 08721, 08722, 08723, 08724, 08730, 08731, 08732, 08733, 08734, 08735, 08736, 08738, 08739, 08740, 08741, 08742, 08750, 08751, 08752, 08753, 08754, 08755, 08756, 08757, 08758, 08759, 08805, 08807, 08810, 08812, 08816, 08817, 08818, 08820, 08821, 08823, 08824, 08828, 08830, 08831, 08832, 08835, 08836, 08837, 08840, 08844, 08846, 08850, 08852, 08853, 08854, 08855, 08857, 08859, 08861, 08862, 08863, 08869, 08871, 08872, 08873, 08875, 08876, 08879, 08880, 08882, 08884, 08890, 08899, 08901, 08902, 08903, 08904, 08905, 08906, 08922, 08933, 08988, 08989

Nassau-Suffolk, NY-NJ-PA (CBSA 35004)

Counties: Nassau NY, Suffolk NY

ZIP Codes: 00501, 00544, 06390, 11001, 11002, 11003, 11010, 11020, 11021, 11022, 11023, 11024, 11025, 11026, 11027, 11030, 11040, 11041, 11042, 11043, 11044, 11050, 11051, 11052, 11053, 11054, 11055, 11096, 11099, 11501, 11507, 11509, 11510, 11514, 11516, 11518, 11520, 11530, 11531, 11535, 11536, 11542, 11545, 11547, 11548, 11549, 11550, 11551, 11552, 11553, 11554, 11555, 11556, 11557, 11558, 11559, 11560, 11561, 11563, 11565, 11566, 11568, 11569, 11570, 11571, 11572, 11575, 11576, 11577, 11579, 11580, 11581, 11582, 11590, 11592, 11594, 11595, 11596, 11597, 11598, 11599, 11701, 11702, 11703, 11704, 11705, 11706, 11707, 11708, 11709, 11710, 11713, 11714, 11715, 11716, 11717, 11718, 11719, 11720, 11721, 11722, 11724, 11725, 11726, 11727, 11729, 11730, 11731, 11732, 11733, 11735, 11736, 11737, 11738, 11739, 11740, 11741, 11742, 11743, 11746, 11747, 11749, 11750, 11751, 11752, 11753, 11754, 11755, 11756, 11757, 11758, 11760, 11762, 11763, 11764, 11765, 11766, 11767, 11768, 11769, 11770, 11771, 11772, 11773, 11774, 11775, 11776, 11777, 11778, 11779, 11780, 11782, 11783, 11784, 11786, 11787, 11788, 11789, 11790, 11791, 11792, 11793, 11794, 11795, 11796, 11797, 11798, 11801, 11802, 11803, 11804, 11815, 11819, 11853, 11854, 11855, 11901, 11930, 11931, 11932, 11933, 11934, 11935, 11937, 11939, 11940, 11941, 11942, 11944, 11946, 11947, 11948, 11949, 11950, 11951, 11952, 11953, 11954, 11955, 11956, 11957, 11958, 11959, 11960, 11961, 11962, 11963, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11973, 11975, 11976, 11977, 11978, 11980

United Guaranty's Declining Markets

Effective April 15, 2009

New York-White Plains-Wayne, NY-NJ-PA (CBSA 35644)

Counties: Bergen NJ, Bronx NY, Hudson NJ, Kings NY, New York NY, Passaic NJ, Putnam NY, Queens NY, Richmond NY, Rockland NY, Westchester NY

ZIP Codes: 07002, 07010, 07011, 07012, 07013, 07014, 07015, 07020, 07022, 07024, 07026, 07029, 07030, 07031, 07032, 07047, 07055, 07057, 07070, 07071, 07072, 07073, 07074, 07075, 07086, 07087, 07093, 07094, 07096, 07097, 07099, 07302, 07303, 07304, 07305, 07306, 07307, 07308, 07309, 07310, 07311, 07395, 07399, 07401, 07403, 07407, 07410, 07417, 07420, 07421, 07423, 07424, 07430, 07432, 07435, 07436, 07438, 07442, 07446, 07450, 07451, 07452, 07456, 07458, 07463, 07465, 07470, 07474, 07477, 07480, 07481, 07495, 07501, 07502, 07503, 07504, 07505, 07506, 07507, 07508, 07509, 07510, 07511, 07512, 07513, 07514, 07522, 07524, 07533, 07538, 07543, 07544, 07601, 07602, 07603, 07604, 07605, 07606, 07607, 07608, 07620, 07621, 07624, 07626, 07627, 07628, 07630, 07631, 07632, 07640, 07641, 07642, 07643, 07644, 07645, 07646, 07647, 07648, 07649, 07650, 07652, 07653, 07656, 07657, 07660, 07661, 07662, 07663, 07666, 07670, 07675, 07676, 07677, 07699, 10001, 10002, 10003, 10004, 10005, 10006, 10007, 10008, 10009, 10010, 10011, 10012, 10013, 10014, 10015, 10016, 10017, 10018, 10019, 10020, 10021, 10022, 10023, 10024, 10025, 10026, 10027, 10028, 10029, 10030, 10031, 10032, 10033, 10034, 10035, 10036, 10037, 10038, 10039, 10040, 10041, 10043, 10044, 10045, 10046, 10047, 10048, 10055, 10060, 10065, 10069, 10072, 10075, 10079, 10080, 10081, 10082, 10087, 10090, 10094, 10095, 10096, 10098, 10099, 10101, 10102, 10103, 10104, 10105, 10106, 10107, 10108, 10109, 10110, 10111, 10112, 10113, 10114, 10115, 10116, 10117, 10118, 10119, 10120, 10121, 10122, 10123, 10124, 10125, 10126, 10128, 10129, 10130, 10131, 10132, 10133, 10138, 10149, 10150, 10151, 10152, 10153, 10154, 10155, 10156, 10157, 10158, 10159, 10160, 10161, 10162, 10163, 10164, 10165, 10166, 10167, 10168, 10169, 10170, 10171, 10172, 10173, 10174, 10175, 10176, 10177, 10178, 10179, 10184, 10185, 10196, 10197, 10199, 10203, 10211, 10212, 10213, 10242, 10249, 10256, 10257, 10258, 10259, 10260, 10261, 10265, 10268, 10269, 10270, 10271, 10272, 10273, 10274, 10275, 10276, 10277, 10278, 10279, 10280, 10281, 10282, 10285, 10286, 10292, 10301, 10302, 10303, 10304, 10305, 10306, 10307, 10308, 10309, 10310, 10311, 10312, 10313, 10314, 10451, 10452, 10453, 10454, 10455, 10456, 10457, 10458, 10459, 10460, 10461, 10462, 10463, 10464, 10465, 10466, 10467, 10468, 10469, 10470, 10471, 10472, 10473, 10474, 10475, 10499, 10501, 10502, 10503, 10504, 10505, 10506, 10507, 10509, 10510, 10511, 10512, 10514, 10516, 10517, 10518, 10519, 10520, 10521, 10522, 10523, 10524, 10526, 10527, 10528, 10530, 10532, 10533, 10535, 10536, 10537, 10538, 10540, 10541, 10542, 10543, 10545, 10546, 10547, 10548, 10549, 10550, 10551, 10552, 10553, 10557, 10558, 10560, 10562, 10566, 10567, 10570, 10571, 10572, 10573, 10576, 10577, 10578, 10579, 10580, 10583, 10587, 10588, 10589, 10590, 10591, 10594, 10595, 10596, 10597, 10598, 10601, 10602, 10603, 10604, 10605, 10606, 10607, 10610, 10701, 10702, 10703, 10704, 10705, 10706, 10707, 10708, 10709, 10710, 10801, 10802, 10803, 10804, 10805, 10901, 10911, 10913, 10920, 10923, 10927, 10931, 10952, 10954, 10956, 10960, 10962, 10964, 10965, 10968, 10970, 10974, 10976, 10977, 10980, 10982, 10983, 10984, 10986, 10989, 10993, 10994, 11004, 11005, 11101, 11102, 11103, 11104, 11105, 11106, 11109, 11120, 11201, 11202, 11203, 11204, 11205, 11206, 11207, 11208, 11209, 11210, 11211, 11212, 11213, 11214, 11215, 11216, 11217, 11218, 11219, 11220, 11221, 11222, 11223, 11224, 11225, 11226, 11228, 11229, 11230, 11231, 11232, 11233, 11234, 11235, 11236, 11237, 11238, 11239, 11240, 11241, 11242, 11243, 11244, 11245, 11247, 11248, 11249, 11251, 11252, 11254, 11255, 11256, 11351, 11352, 11354, 11355, 11356, 11357, 11358, 11359, 11360, 11361, 11362, 11363, 11364, 11365, 11366, 11367, 11368, 11369, 11370, 11371, 11372, 11373, 11374, 11375, 11377, 11378, 11379, 11380, 11381, 11385, 11386, 11390, 11405, 11411, 11412, 11413, 11414, 11415, 11416, 11417, 11418, 11419, 11420, 11421, 11422, 11423, 11424, 11425, 11426, 11427, 11428, 11429, 11430, 11431, 11432, 11433, 11434, 11435, 11436, 11439, 11451, 11499, 11690, 11691, 11692, 11693, 11694, 11695, 11697, 12563

Newark-Union, NY-NJ-PA (CBSA 35084)

Counties: Essex NJ, Hunterdon NJ, Morris NJ, Pike PA, Sussex NJ, Union NJ

ZIP Codes: 07003, 07004, 07005, 07006, 07007, 07009, 07016, 07017, 07018, 07019, 07021, 07023, 07027, 07028, 07033, 07034, 07035, 07036, 07039, 07040, 07041, 07042, 07043, 07044, 07045, 07046, 07050, 07051, 07052, 07054, 07058, 07060, 07061, 07062, 07063, 07065, 07066, 07068, 07076, 07078, 07079, 07081, 07082, 07083, 07088, 07090, 07091, 07092, 07101, 07102, 07103, 07104, 07105, 07106, 07107, 07108, 07109, 07110, 07111, 07112, 07114, 07175, 07182, 07184, 07188, 07189, 07191, 07192, 07193, 07194, 07195, 07198, 07199, 07201, 07202, 07203, 07204, 07205, 07206, 07207, 07208, 07405, 07416, 07418, 07419, 07422, 07428, 07439, 07440, 07444, 07457, 07460, 07461, 07462, 07801, 07802, 07803, 07806, 07821, 07822, 07826, 07827, 07828, 07830, 07834, 07836, 07837, 07839, 07842, 07843, 07845, 07847, 07848, 07849, 07850, 07851, 07852, 07853, 07855, 07856, 07857, 07860, 07866, 07869, 07870, 07871, 07874, 07875, 07876, 07877, 07878, 07879, 07881, 07885, 07890, 07901, 07902, 07922, 07926, 07927, 07928, 07930, 07932, 07933, 07935, 07936, 07940, 07945, 07946, 07950, 07960, 07961, 07962, 07963, 07970, 07974, 07976, 07979, 07980, 07981, 07983, 07999, 08530, 08551, 08556, 08557, 08559, 08801, 08802, 08803, 08804, 08809, 08822, 08825, 08826, 08827, 08829, 08833, 08834, 08848, 08858, 08867, 08868, 08870, 08885, 08887, 08888, 08889, 18324, 18328, 18336, 18337, 18340, 18371, 18373, 18425, 18426, 18428, 18435, 18451, 18457, 18458, 18464

Ocean City, NJ (CBSA 36140)

Counties: Cape May NJ

ZIP Codes: 08202, 08204, 08210, 08212, 08214, 08218, 08219, 08223, 08226, 08230, 08242, 08243, 08245, 08246, 08247, 08248, 08250, 08251, 08252, 08260, 08270

United Guaranty's Declining Markets

Effective April 15, 2009

Trenton-Ewing, NJ (CBSA 45940)

Counties: Mercer NJ

ZIP Codes: 08520, 08525, 08534, 08540, 08541, 08542, 08543, 08544, 08550, 08560, 08561, 08601, 08602, 08603, 08604, 08605, 08606, 08607, 08608, 08609, 08610, 08611, 08618, 08619, 08620, 08625, 08628, 08629, 08638, 08645, 08646, 08647, 08648, 08650, 08666, 08690, 08691, 08695

Vineland-Millville-Bridgeton, NJ (CBSA 47220)

Counties: Cumberland NJ

ZIP Codes: 08302, 08311, 08313, 08314, 08315, 08316, 08320, 08321, 08323, 08324, 08327, 08329, 08332, 08345, 08348, 08349, 08352, 08353, 08360, 08361, 08362

Wilmington, PA-NJ-DE-MD (CBSA 48864)

Counties: Cecil MD, New Castle DE, Salem NJ

ZIP Codes: 08001, 08023, 08038, 08067, 08069, 08070, 08072, 08079, 08098, 08318, 08343, 08347, 19701, 19702, 19703, 19706, 19707, 19708, 19709, 19710, 19711, 19712, 19713, 19714, 19715, 19716, 19717, 19718, 19720, 19721, 19725, 19726, 19730, 19731, 19732, 19733, 19734, 19735, 19736, 19801, 19802, 19803, 19804, 19805, 19806, 19807, 19808, 19809, 19810, 19850, 19880, 19884, 19885, 19886, 19887, 19889, 19890, 19891, 19892, 19893, 19894, 19895, 19896, 19897, 19898, 19899, 21901, 21902, 21903, 21904, 21911, 21912, 21913, 21914, 21915, 21916, 21917, 21918, 21919, 21920, 21921, 21922, 21930

New Mexico

Albuquerque, NM (CBSA 10740)

This CBSA is considered to be a Moderately Declining market

Counties: Bernalillo NM, Sandoval NM, Torrance NM, Valencia NM

ZIP Codes: 87001, 87002, 87004, 87006, 87008, 87009, 87013, 87016, 87018, 87022, 87023, 87024, 87025, 87027, 87031, 87032, 87034, 87035, 87036, 87041, 87042, 87043, 87044, 87046, 87047, 87048, 87052, 87053, 87059, 87060, 87061, 87063, 87068, 87070, 87072, 87083, 87101, 87102, 87103, 87104, 87105, 87106, 87107, 87108, 87109, 87110, 87111, 87112, 87113, 87114, 87115, 87116, 87117, 87119, 87120, 87121, 87122, 87123, 87124, 87125, 87131, 87144, 87151, 87153, 87154, 87158, 87165, 87174, 87176, 87181, 87184, 87185, 87187, 87190, 87191, 87192, 87193, 87194, 87195, 87196, 87197, 87198, 87199, 88321

Farmington, NM (CBSA 22140)

This CBSA is considered to be a Moderately Declining market

Counties: San Juan NM

ZIP Codes: 87037, 87364, 87401, 87402, 87410, 87412, 87413, 87415, 87416, 87417, 87418, 87419, 87420, 87421, 87455, 87461, 87499

Las Cruces, NM (CBSA 29740)

This CBSA is considered to be a Moderately Declining market

Counties: Dona Ana NM

ZIP Codes: 87936, 87937, 87940, 87941, 88001, 88002, 88003, 88004, 88005, 88006, 88007, 88008, 88011, 88012, 88013, 88021, 88024, 88027, 88032, 88033, 88044, 88046, 88047, 88048, 88052, 88054, 88058, 88063, 88072, 88081

Santa Fe, NM (CBSA 42140)

Counties: Santa Fe NM

ZIP Codes: 87010, 87015, 87056, 87501, 87502, 87503, 87504, 87505, 87506, 87507, 87508, 87509, 87535, 87540, 87567, 87574, 87592, 87594

United Guaranty's Declining Markets
Effective April 15, 2009

New York

Albany-Schenectady-Troy, NY (CBSA 10580)

This CBSA is considered to be a Moderately Declining market

Counties: Albany NY, Rensselaer NY, Saratoga NY, Schenectady NY, Schoharie NY

ZIP Codes: 12007, 12008, 12009, 12018, 12019, 12020, 12022, 12023, 12024, 12027, 12028, 12031, 12033, 12035, 12036, 12040, 12041, 12043, 12045, 12046, 12047, 12052, 12053, 12054, 12055, 12056, 12057, 12059, 12061, 12062, 12063, 12065, 12067, 12071, 12073, 12074, 12076, 12077, 12082, 12084, 12085, 12089, 12090, 12092, 12093, 12094, 12107, 12110, 12118, 12120, 12121, 12122, 12123, 12128, 12131, 12133, 12137, 12138, 12140, 12141, 12143, 12144, 12147, 12148, 12149, 12150, 12151, 12153, 12154, 12156, 12157, 12158, 12159, 12160, 12161, 12168, 12169, 12170, 12175, 12180, 12181, 12182, 12183, 12185, 12186, 12187, 12188, 12189, 12193, 12194, 12196, 12198, 12201, 12202, 12203, 12204, 12205, 12206, 12207, 12208, 12209, 12210, 12211, 12212, 12214, 12220, 12222, 12223, 12224, 12225, 12226, 12227, 12228, 12229, 12230, 12231, 12232, 12233, 12234, 12235, 12236, 12237, 12238, 12239, 12240, 12241, 12242, 12243, 12244, 12245, 12246, 12247, 12248, 12249, 12250, 12252, 12255, 12256, 12257, 12260, 12261, 12288, 12301, 12302, 12303, 12304, 12305, 12306, 12307, 12308, 12309, 12325, 12345, 12469, 12803, 12822, 12831, 12833, 12835, 12850, 12859, 12863, 12866, 12871, 12884, 13459

Kingston, NY (CBSA 28740)

Counties: Ulster NY

ZIP Codes: 12401, 12402, 12404, 12409, 12410, 12411, 12412, 12416, 12417, 12419, 12420, 12428, 12429, 12432, 12433, 12435, 12440, 12441, 12443, 12446, 12448, 12449, 12453, 12456, 12457, 12458, 12461, 12464, 12465, 12466, 12471, 12472, 12475, 12477, 12480, 12481, 12483, 12484, 12486, 12487, 12489, 12490, 12491, 12493, 12494, 12495, 12498, 12515, 12525, 12528, 12542, 12547, 12548, 12561, 12568, 12588, 12589

Poughkeepsie-Newburgh-Middletown, NY (CBSA 39100)

Counties: Dutchess NY, Orange NY

ZIP Codes: 10910, 10912, 10914, 10915, 10916, 10917, 10918, 10919, 10921, 10922, 10924, 10925, 10926, 10928, 10930, 10932, 10933, 10940, 10941, 10943, 10949, 10950, 10953, 10958, 10959, 10963, 10969, 10973, 10975, 10979, 10981, 10985, 10987, 10988, 10990, 10992, 10996, 10997, 10998, 12501, 12504, 12506, 12507, 12508, 12510, 12511, 12512, 12514, 12518, 12520, 12522, 12524, 12527, 12531, 12533, 12537, 12538, 12540, 12543, 12545, 12546, 12549, 12550, 12551, 12552, 12553, 12555, 12564, 12566, 12567, 12569, 12570, 12571, 12572, 12574, 12575, 12577, 12578, 12580, 12581, 12582, 12583, 12584, 12585, 12586, 12590, 12592, 12594, 12601, 12602, 12603, 12604, 12729, 12746, 12771, 12780

Edison, NY-NJ-PA (CBSA 20764)

Counties: Middlesex NJ, Monmouth NJ, Ocean NJ, Somerset NJ

ZIP Codes: 07001, 07008, 07059, 07064, 07067, 07069, 07077, 07080, 07095, 07701, 07702, 07703, 07704, 07709, 07710, 07711, 07712, 07715, 07716, 07717, 07718, 07719, 07720, 07721, 07722, 07723, 07724, 07726, 07727, 07728, 07730, 07731, 07732, 07733, 07734, 07735, 07737, 07738, 07739, 07740, 07746, 07747, 07748, 07750, 07751, 07752, 07753, 07754, 07755, 07756, 07757, 07758, 07760, 07762, 07763, 07764, 07765, 07799, 07920, 07921, 07924, 07931, 07934, 07938, 07939, 07977, 07978, 08005, 08006, 08008, 08050, 08087, 08092, 08501, 08502, 08504, 08510, 08512, 08514, 08526, 08527, 08528, 08533, 08535, 08536, 08553, 08555, 08558, 08701, 08720, 08721, 08722, 08723, 08724, 08730, 08731, 08732, 08733, 08734, 08735, 08736, 08738, 08739, 08740, 08741, 08742, 08750, 08751, 08752, 08753, 08754, 08755, 08756, 08757, 08758, 08759, 08805, 08807, 08810, 08812, 08816, 08817, 08818, 08820, 08821, 08823, 08824, 08828, 08830, 08831, 08832, 08835, 08836, 08837, 08840, 08844, 08846, 08850, 08852, 08853, 08854, 08855, 08857, 08859, 08861, 08862, 08863, 08869, 08871, 08872, 08873, 08875, 08876, 08879, 08880, 08882, 08884, 08890, 08899, 08901, 08902, 08903, 08904, 08905, 08906, 08922, 08933, 08988, 08989

United Guaranty's Declining Markets

Effective April 15, 2009

Nassau-Suffolk, NY-NJ-PA (CBSA 35004)

Counties: Nassau NY, Suffolk NY

ZIP Codes: 00501, 00544, 06390, 11001, 11002, 11003, 11010, 11020, 11021, 11022, 11023, 11024, 11025, 11026, 11027, 11030, 11040, 11041, 11042, 11043, 11044, 11050, 11051, 11052, 11053, 11054, 11055, 11096, 11099, 11501, 11507, 11509, 11510, 11514, 11516, 11518, 11520, 11530, 11531, 11535, 11536, 11542, 11545, 11547, 11548, 11549, 11550, 11551, 11552, 11553, 11554, 11555, 11556, 11557, 11558, 11559, 11560, 11561, 11563, 11565, 11566, 11568, 11569, 11570, 11571, 11572, 11575, 11576, 11577, 11579, 11580, 11581, 11582, 11590, 11592, 11594, 11595, 11596, 11597, 11598, 11599, 11701, 11702, 11703, 11704, 11705, 11706, 11707, 11708, 11709, 11710, 11713, 11714, 11715, 11716, 11717, 11718, 11719, 11720, 11721, 11722, 11724, 11725, 11726, 11727, 11729, 11730, 11731, 11732, 11733, 11735, 11736, 11737, 11738, 11739, 11740, 11741, 11742, 11743, 11746, 11747, 11749, 11750, 11751, 11752, 11753, 11754, 11755, 11756, 11757, 11758, 11760, 11762, 11763, 11764, 11765, 11766, 11767, 11768, 11769, 11770, 11771, 11772, 11773, 11774, 11775, 11776, 11777, 11778, 11779, 11780, 11782, 11783, 11784, 11786, 11787, 11788, 11789, 11790, 11791, 11792, 11793, 11794, 11795, 11796, 11797, 11798, 11801, 11802, 11803, 11804, 11815, 11819, 11853, 11854, 11855, 11901, 11930, 11931, 11932, 11933, 11934, 11935, 11937, 11939, 11940, 11941, 11942, 11944, 11946, 11947, 11948, 11949, 11950, 11951, 11952, 11953, 11954, 11955, 11956, 11957, 11958, 11959, 11960, 11961, 11962, 11963, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11973, 11975, 11976, 11977, 11978, 11980

New York-White Plains-Wayne, NY-NJ-PA (CBSA 35644)

Counties: Bergen NJ, Bronx NY, Hudson NJ, Kings NY, New York NY, Passaic NJ, Putnam NY, Queens NY, Richmond NY, Rockland NY, Westchester NY

ZIP Codes: 07002, 07010, 07011, 07012, 07013, 07014, 07015, 07020, 07022, 07024, 07026, 07029, 07030, 07031, 07032, 07047, 07055, 07057, 07070, 07071, 07072, 07073, 07074, 07075, 07086, 07087, 07093, 07094, 07096, 07097, 07099, 07302, 07303, 07304, 07305, 07306, 07307, 07308, 07309, 07310, 07311, 07395, 07399, 07401, 07403, 07407, 07410, 07417, 07420, 07421, 07423, 07424, 07430, 07432, 07435, 07436, 07438, 07442, 07446, 07450, 07451, 07452, 07456, 07458, 07463, 07465, 07470, 07474, 07477, 07480, 07481, 07495, 07501, 07502, 07503, 07504, 07505, 07506, 07507, 07508, 07509, 07510, 07511, 07512, 07513, 07514, 07522, 07524, 07533, 07538, 07543, 07544, 07601, 07602, 07603, 07604, 07605, 07606, 07607, 07608, 07620, 07621, 07624, 07626, 07627, 07628, 07630, 07631, 07632, 07640, 07641, 07642, 07643, 07644, 07645, 07646, 07647, 07648, 07649, 07650, 07652, 07653, 07656, 07657, 07660, 07661, 07662, 07663, 07666, 07670, 07675, 07676, 07677, 07699, 10001, 10002, 10003, 10004, 10005, 10006, 10007, 10008, 10009, 10010, 10011, 10012, 10013, 10014, 10015, 10016, 10017, 10018, 10019, 10020, 10021, 10022, 10023, 10024, 10025, 10026, 10027, 10028, 10029, 10030, 10031, 10032, 10033, 10034, 10035, 10036, 10037, 10038, 10039, 10040, 10041, 10043, 10044, 10045, 10046, 10047, 10048, 10055, 10060, 10065, 10069, 10072, 10075, 10079, 10080, 10081, 10082, 10087, 10090, 10094, 10095, 10096, 10098, 10099, 10101, 10102, 10103, 10104, 10105, 10106, 10107, 10108, 10109, 10110, 10111, 10112, 10113, 10114, 10115, 10116, 10117, 10118, 10119, 10120, 10121, 10122, 10123, 10124, 10125, 10126, 10128, 10129, 10130, 10131, 10132, 10133, 10138, 10149, 10150, 10151, 10152, 10153, 10154, 10155, 10156, 10157, 10158, 10159, 10160, 10161, 10162, 10163, 10164, 10165, 10166, 10167, 10168, 10169, 10170, 10171, 10172, 10173, 10174, 10175, 10176, 10177, 10178, 10179, 10184, 10185, 10196, 10197, 10199, 10203, 10211, 10212, 10213, 10242, 10249, 10256, 10257, 10258, 10259, 10260, 10261, 10265, 10268, 10269, 10270, 10271, 10272, 10273, 10274, 10275, 10276, 10277, 10278, 10279, 10280, 10281, 10282, 10285, 10286, 10292, 10301, 10302, 10303, 10304, 10305, 10306, 10307, 10308, 10309, 10310, 10311, 10312, 10313, 10314, 10451, 10452, 10453, 10454, 10455, 10456, 10457, 10458, 10459, 10460, 10461, 10462, 10463, 10464, 10465, 10466, 10467, 10468, 10469, 10470, 10471, 10472, 10473, 10474, 10475, 10499, 10501, 10502, 10503, 10504, 10505, 10506, 10507, 10509, 10510, 10511, 10512, 10514, 10516, 10517, 10518, 10519, 10520, 10521, 10522, 10523, 10524, 10526, 10527, 10528, 10530, 10532, 10533, 10535, 10536, 10537, 10538, 10540, 10541, 10542, 10543, 10545, 10546, 10547, 10548, 10549, 10550, 10551, 10552, 10553, 10557, 10558, 10560, 10562, 10566, 10567, 10570, 10571, 10572, 10573, 10576, 10577, 10578, 10579, 10580, 10583, 10587, 10588, 10589, 10590, 10591, 10594, 10595, 10596, 10597, 10598, 10601, 10602, 10603, 10604, 10605, 10606, 10607, 10610, 10701, 10702, 10703, 10704, 10705, 10706, 10707, 10708, 10709, 10710, 10801, 10802, 10803, 10804, 10805, 10901, 10911, 10913, 10920, 10923, 10927, 10931, 10952, 10954, 10956, 10960, 10962, 10964, 10965, 10968, 10970, 10974, 10976, 10977, 10980, 10982, 10983, 10984, 10986, 10989, 10993, 10994, 11004, 11005, 11101, 11102, 11103, 11104, 11105, 11106, 11109, 11120, 11201, 11202, 11203, 11204, 11205, 11206, 11207, 11208, 11209, 11210, 11211, 11212, 11213, 11214, 11215, 11216, 11217, 11218, 11219, 11220, 11221, 11222, 11223, 11224, 11225, 11226, 11228, 11229, 11230, 11231, 11232, 11233, 11234, 11235, 11236, 11237, 11238, 11239, 11240, 11241, 11242, 11243, 11244, 11245, 11247, 11248, 11249, 11251, 11252, 11254, 11255, 11256, 11351, 11352, 11354, 11355, 11356, 11357, 11358, 11359, 11360, 11361, 11362, 11363, 11364, 11365, 11366, 11367, 11368, 11369, 11370, 11371, 11372, 11373, 11374, 11375, 11377, 11378, 11379, 11380, 11381, 11385, 11386, 11390, 11405, 11411, 11412, 11413, 11414, 11415, 11416, 11417, 11418, 11419, 11420, 11421, 11422, 11423, 11424, 11425, 11426, 11427, 11428, 11429, 11430, 11431, 11432, 11433, 11434, 11435, 11436, 11439, 11451, 11499, 11690, 11691, 11692, 11693, 11694, 11695, 11697, 12563

United Guaranty's Declining Markets Effective April 15, 2009

Newark-Union, NY-NJ-PA (CBSA 35084)

Counties: Essex NJ, Hunterdon NJ, Morris NJ, Pike PA, Sussex NJ, Union NJ

ZIP Codes: 07003, 07004, 07005, 07006, 07007, 07009, 07016, 07017, 07018, 07019, 07021, 07023, 07027, 07028, 07033, 07034, 07035, 07036, 07039, 07040, 07041, 07042, 07043, 07044, 07045, 07046, 07050, 07051, 07052, 07054, 07058, 07060, 07061, 07062, 07063, 07065, 07066, 07068, 07076, 07078, 07079, 07081, 07082, 07083, 07088, 07090, 07091, 07092, 07101, 07102, 07103, 07104, 07105, 07106, 07107, 07108, 07109, 07110, 07111, 07112, 07114, 07175, 07182, 07184, 07188, 07189, 07191, 07192, 07193, 07194, 07195, 07198, 07199, 07201, 07202, 07203, 07204, 07205, 07206, 07207, 07208, 07405, 07416, 07418, 07419, 07422, 07428, 07439, 07440, 07444, 07457, 07460, 07461, 07462, 07801, 07802, 07803, 07806, 07821, 07822, 07826, 07827, 07828, 07830, 07834, 07836, 07837, 07839, 07842, 07843, 07845, 07847, 07848, 07849, 07850, 07851, 07852, 07853, 07855, 07856, 07857, 07860, 07866, 07869, 07870, 07871, 07874, 07875, 07876, 07877, 07878, 07879, 07881, 07885, 07890, 07901, 07902, 07922, 07926, 07927, 07928, 07930, 07932, 07933, 07935, 07936, 07940, 07945, 07946, 07950, 07960, 07961, 07962, 07963, 07970, 07974, 07976, 07979, 07980, 07981, 07983, 07999, 08530, 08551, 08556, 08557, 08559, 08801, 08802, 08803, 08804, 08809, 08822, 08825, 08826, 08827, 08829, 08833, 08834, 08848, 08858, 08867, 08868, 08870, 08885, 08887, 08888, 08889, 18324, 18328, 18336, 18337, 18340, 18371, 18373, 18425, 18426, 18428, 18435, 18451, 18457, 18458, 18464

North Carolina

Asheville, NC (CBSA 11700)

This CBSA is considered to be a Moderately Declining market

Counties: Buncombe NC, Haywood NC, Henderson NC, Madison NC

ZIP Codes: 28701, 28704, 28709, 28710, 28711, 28715, 28716, 28721, 28724, 28726, 28727, 28728, 28729, 28730, 28731, 28732, 28735, 28738, 28739, 28742, 28743, 28745, 28748, 28751, 28753, 28754, 28757, 28758, 28759, 28760, 28770, 28776, 28778, 28784, 28785, 28786, 28787, 28790, 28791, 28792, 28793, 28801, 28802, 28803, 28804, 28805, 28806, 28810, 28813, 28814, 28815, 28816

Jacksonville, NC (CBSA 27340)

Counties: Onslow NC

ZIP Codes: 28445, 28460, 28539, 28540, 28541, 28542, 28543, 28544, 28545, 28546, 28547, 28574, 28584

Virginia Beach-Norfolk-Newport News, VA-NC (CBSA 47260)

Counties: Chesapeake City VA, Currituck NC, Gloucester VA, Hampton City VA, Isle of Wight VA, James City VA, Mathews VA, Newport News City VA, Norfolk City VA, Poquoson City VA, Portsmouth City VA, Suffolk City VA, Surry VA, Virginia Beach City VA, Williamsburg City VA, York VA

ZIP Codes: 23001, 23003, 23018, 23021, 23025, 23035, 23045, 23050, 23056, 23061, 23062, 23064, 23066, 23068, 23072, 23076, 23081, 23090, 23107, 23109, 23119, 23125, 23127, 23128, 23130, 23131, 23138, 23154, 23155, 23163, 23168, 23178, 23183, 23184, 23185, 23186, 23187, 23188, 23190, 23304, 23314, 23315, 23320, 23321, 23322, 23323, 23324, 23325, 23326, 23327, 23328, 23397, 23424, 23430, 23431, 23432, 23433, 23434, 23435, 23436, 23437, 23438, 23439, 23450, 23451, 23452, 23453, 23454, 23455, 23456, 23457, 23458, 23459, 23460, 23461, 23462, 23463, 23464, 23465, 23466, 23467, 23471, 23479, 23487, 23501, 23502, 23503, 23504, 23505, 23506, 23507, 23508, 23509, 23510, 23511, 23512, 23513, 23514, 23515, 23517, 23518, 23519, 23520, 23521, 23523, 23529, 23541, 23551, 23601, 23602, 23603, 23604, 23605, 23606, 23607, 23608, 23609, 23612, 23628, 23630, 23651, 23661, 23662, 23663, 23664, 23665, 23666, 23667, 23668, 23669, 23670, 23681, 23690, 23691, 23692, 23693, 23694, 23696, 23701, 23702, 23703, 23704, 23705, 23707, 23708, 23709, 23839, 23846, 23881, 23883, 23898, 23899, 27916, 27917, 27923, 27927, 27929, 27939, 27941, 27947, 27950, 27956, 27958, 27964, 27965, 27966, 27973

Wilmington, NC (CBSA 48900)

Counties: Brunswick NC, New Hanover NC, Pender NC

ZIP Codes: 28401, 28402, 28403, 28404, 28405, 28406, 28407, 28408, 28409, 28410, 28411, 28412, 28420, 28421, 28422, 28425, 28428, 28429, 28435, 28443, 28449, 28451, 28452, 28454, 28457, 28459, 28461, 28462, 28465, 28467, 28468, 28469, 28470, 28478, 28479, 28480

United Guaranty's Declining Markets
Effective April 15, 2009

Ohio

Akron, OH (CBSA 10420)

This CBSA is considered to be a Moderately Declining market

Counties: Portage OH, Summit OH

ZIP Codes: 44056, 44067, 44087, 44201, 44202, 44203, 44210, 44211, 44216, 44221, 44222, 44223, 44224, 44231, 44232, 44234, 44236, 44237, 44240, 44241, 44242, 44243, 44250, 44255, 44260, 44262, 44264, 44265, 44266, 44272, 44278, 44285, 44286, 44288, 44301, 44302, 44303, 44304, 44305, 44306, 44307, 44308, 44309, 44310, 44311, 44312, 44313, 44314, 44315, 44316, 44317, 44319, 44320, 44321, 44322, 44325, 44326, 44328, 44333, 44334, 44372, 44393, 44396, 44398, 44399, 44411, 44412, 44449

Canton-Massillon, OH (CBSA 15940)

This CBSA is considered to be a Moderately Declining market

Counties: Carroll OH, Stark OH

ZIP Codes: 44601, 44607, 44608, 44613, 44614, 44615, 44620, 44626, 44630, 44631, 44632, 44639, 44640, 44641, 44643, 44644, 44646, 44647, 44648, 44650, 44651, 44652, 44657, 44662, 44666, 44669, 44670, 44675, 44685, 44688, 44689, 44701, 44702, 44703, 44704, 44705, 44706, 44707, 44708, 44709, 44710, 44711, 44714, 44718, 44720, 44721, 44730, 44735, 44750, 44767, 44799

Cleveland-Elyria-Mentor, OH (CBSA 17460)

This CBSA is considered to be a Moderately Declining market

Counties: Cuyahoga OH, Geauga OH, Lake OH, Lorain OH, Medina OH

ZIP Codes: 44001, 44011, 44012, 44017, 44021, 44022, 44023, 44024, 44026, 44028, 44033, 44035, 44036, 44039, 44040, 44044, 44045, 44046, 44049, 44050, 44052, 44053, 44054, 44055, 44057, 44060, 44061, 44062, 44064, 44065, 44070, 44072, 44073, 44074, 44077, 44080, 44081, 44086, 44090, 44092, 44094, 44095, 44096, 44097, 44101, 44102, 44103, 44104, 44105, 44106, 44107, 44108, 44109, 44110, 44111, 44112, 44113, 44114, 44115, 44116, 44117, 44118, 44119, 44120, 44121, 44122, 44123, 44124, 44125, 44126, 44127, 44128, 44129, 44130, 44131, 44132, 44133, 44134, 44135, 44136, 44137, 44138, 44139, 44140, 44141, 44142, 44143, 44144, 44145, 44146, 44147, 44149, 44178, 44181, 44185, 44188, 44189, 44190, 44191, 44192, 44193, 44194, 44195, 44197, 44198, 44199, 44212, 44215, 44233, 44235, 44251, 44253, 44254, 44256, 44258, 44273, 44274, 44275, 44280, 44281, 44282

Dayton, OH (CBSA 19380)

Counties: Greene OH, Miami OH, Montgomery OH, Preble OH

ZIP Codes: 45070, 45301, 45305, 45307, 45308, 45309, 45311, 45312, 45314, 45315, 45316, 45317, 45318, 45320, 45321, 45322, 45324, 45325, 45326, 45327, 45330, 45335, 45337, 45338, 45339, 45342, 45343, 45345, 45347, 45354, 45356, 45359, 45361, 45370, 45371, 45373, 45374, 45377, 45378, 45381, 45382, 45383, 45384, 45385, 45387, 45400, 45401, 45402, 45403, 45404, 45405, 45406, 45408, 45409, 45410, 45412, 45413, 45414, 45415, 45416, 45417, 45418, 45419, 45420, 45422, 45423, 45424, 45426, 45427, 45428, 45429, 45430, 45431, 45432, 45433, 45434, 45435, 45437, 45439, 45440, 45441, 45448, 45449, 45454, 45458, 45459, 45463, 45469, 45470, 45475, 45479, 45481, 45482, 45490

Lima, OH (CBSA 30620)

This CBSA is considered to be a Moderately Declining market

Counties: Allen OH

ZIP Codes: 45801, 45802, 45804, 45805, 45807, 45808, 45809, 45817, 45820, 45833, 45850, 45854, 45887

Mansfield, OH (CBSA 31900)

Counties: Richland OH

ZIP Codes: 44813, 44822, 44843, 44862, 44875, 44878, 44901, 44902, 44903, 44904, 44905, 44906, 44907, 44999

Sandusky, OH (CBSA 41780)

Counties: Erie OH

ZIP Codes: 43438, 44089, 44814, 44816, 44824, 44839, 44846, 44870, 44871

United Guaranty's Declining Markets
Effective April 15, 2009

Springfield, OH (CBSA 44220)

This CBSA is considered to be a Moderately Declining market

Counties: Clark OH

ZIP Codes: 43010, 45319, 45323, 45341, 45344, 45349, 45368, 45369, 45372, 45501, 45502, 45503, 45504, 45505, 45506

Toledo, OH (CBSA 45780)

This CBSA is considered to be a Moderately Declining market

Counties: Fulton OH, Lucas OH, Ottawa OH, Wood OH

ZIP Codes: 43402, 43403, 43406, 43408, 43412, 43413, 43414, 43416, 43430, 43432, 43433, 43434, 43436, 43437, 43439, 43440, 43441, 43443, 43445, 43446, 43447, 43449, 43450, 43451, 43452, 43456, 43457, 43458, 43460, 43462, 43463, 43465, 43466, 43467, 43468, 43502, 43504, 43511, 43515, 43521, 43522, 43525, 43528, 43529, 43533, 43537, 43540, 43541, 43542, 43547, 43551, 43552, 43553, 43558, 43560, 43565, 43566, 43567, 43569, 43571, 43601, 43603, 43604, 43605, 43606, 43607, 43608, 43609, 43610, 43611, 43612, 43613, 43614, 43615, 43616, 43617, 43618, 43619, 43620, 43623, 43635, 43652, 43654, 43656, 43657, 43659, 43660, 43661, 43666, 43667, 43681, 43682, 43697, 43699, 44817, 45872

Youngstown-Warren-Boardman, OH-PA (CBSA 49660)

This CBSA is considered to be a Moderately Declining market

Counties: Mahoning OH, Mercer PA, Trumbull OH

ZIP Codes: 16113, 16114, 16121, 16124, 16125, 16127, 16130, 16133, 16134, 16137, 16145, 16146, 16148, 16150, 16151, 16153, 16154, 16159, 16161, 16311, 44401, 44402, 44403, 44404, 44405, 44406, 44410, 44416, 44417, 44418, 44420, 44422, 44424, 44425, 44428, 44429, 44430, 44436, 44437, 44438, 44439, 44440, 44442, 44443, 44444, 44446, 44450, 44451, 44452, 44453, 44454, 44470, 44471, 44473, 44481, 44482, 44483, 44484, 44485, 44486, 44488, 44491, 44501, 44502, 44503, 44504, 44505, 44506, 44507, 44509, 44510, 44511, 44512, 44513, 44514, 44515, 44555, 44609, 44619, 44672

Oregon

Bend, OR (CBSA 13460)

This CBSA is considered to be a Severely Declining market

Counties: Deschutes OR

ZIP Codes: 97701, 97702, 97707, 97708, 97709, 97712, 97739, 97756, 97759

Corvallis, OR (CBSA 18700)

This CBSA is considered to be a Moderately Declining market

Counties: Benton OR

ZIP Codes: 97324, 97326, 97330, 97331, 97333, 97339, 97370, 97456

Eugene-Springfield, OR (CBSA 21660)

Counties: Lane OR

ZIP Codes: 97401, 97402, 97403, 97404, 97405, 97408, 97409, 97412, 97413, 97419, 97424, 97426, 97427, 97430, 97431, 97434, 97437, 97438, 97439, 97440, 97448, 97451, 97452, 97453, 97454, 97455, 97461, 97463, 97472, 97477, 97478, 97480, 97482, 97487, 97488, 97489, 97490, 97492, 97493

Medford, OR (CBSA 32780)

This CBSA is considered to be a Severely Declining market

Counties: Jackson OR

ZIP Codes: 97501, 97502, 97503, 97504, 97520, 97522, 97524, 97525, 97530, 97535, 97536, 97537, 97539, 97540, 97541

Salem, OR (CBSA 41420)

Counties: Marion OR, Polk OR

ZIP Codes: 97002, 97020, 97026, 97032, 97071, 97137, 97301, 97302, 97303, 97304, 97305, 97306, 97307, 97308, 97309, 97310, 97311, 97312, 97313, 97314, 97317, 97325, 97338, 97342, 97344, 97346, 97347, 97350, 97351, 97352, 97361, 97362, 97371, 97373, 97375, 97381, 97383, 97384, 97385, 97392

United Guaranty's Declining Markets Effective April 15, 2009

Portland-Vancouver-Beaverton, OR-WA (CBSA 38900)

Counties: Clackamas OR, Clark WA, Columbia OR, Multnomah OR, Skamania WA, Washington OR, Yamhill OR

ZIP Codes: 97004, 97005, 97006, 97007, 97008, 97009, 97010, 97011, 97013, 97015, 97016, 97017, 97018, 97019, 97022, 97023, 97024, 97027, 97028, 97030, 97034, 97035, 97036, 97038, 97042, 97045, 97048, 97049, 97051, 97053, 97054, 97055, 97056, 97060, 97062, 97064, 97067, 97068, 97070, 97075, 97076, 97077, 97078, 97080, 97086, 97089, 97101, 97106, 97109, 97111, 97113, 97114, 97115, 97116, 97117, 97119, 97123, 97124, 97125, 97127, 97128, 97132, 97133, 97140, 97144, 97148, 97201, 97202, 97203, 97204, 97205, 97206, 97207, 97208, 97209, 97210, 97211, 97212, 97213, 97214, 97215, 97216, 97217, 97218, 97219, 97220, 97221, 97222, 97223, 97224, 97225, 97227, 97228, 97229, 97230, 97231, 97232, 97233, 97236, 97238, 97239, 97240, 97242, 97251, 97253, 97254, 97255, 97256, 97258, 97259, 97266, 97267, 97268, 97269, 97271, 97272, 97280, 97281, 97282, 97283, 97286, 97290, 97291, 97292, 97293, 97294, 97296, 97298, 97299, 97378, 97396, 98601, 98604, 98606, 98607, 98610, 98622, 98629, 98639, 98642, 98648, 98651, 98660, 98661, 98662, 98663, 98664, 98665, 98666, 98667, 98668, 98671, 98675, 98682, 98683, 98684, 98685, 98686, 98687

Pennsylvania

Allentown-Bethlehem-Easton, PA-NJ (CBSA 10900)

Counties: Carbon PA, Lehigh PA, Northampton PA, Warren NJ

ZIP Codes: 07820, 07823, 07825, 07829, 07831, 07832, 07833, 07838, 07840, 07844, 07846, 07863, 07865, 07880, 07882, 08808, 08865, 08886, 18001, 18002, 18003, 18010, 18011, 18012, 18013, 18014, 18015, 18016, 18017, 18018, 18020, 18025, 18030, 18031, 18032, 18034, 18035, 18036, 18037, 18038, 18040, 18042, 18043, 18044, 18045, 18046, 18049, 18050, 18051, 18052, 18053, 18055, 18059, 18060, 18062, 18063, 18064, 18065, 18066, 18067, 18068, 18069, 18071, 18072, 18078, 18079, 18080, 18083, 18085, 18086, 18087, 18088, 18091, 18092, 18098, 18099, 18101, 18102, 18103, 18104, 18105, 18106, 18109, 18175, 18195, 18210, 18212, 18216, 18229, 18230, 18232, 18235, 18240, 18244, 18250, 18254, 18255, 18343, 18351, 18624

Altoona, PA (CBSA 11020)

This CBSA is considered to be a Moderately Declining market

Counties: Blair PA

ZIP Codes: 16601, 16602, 16603, 16617, 16625, 16631, 16635, 16637, 16648, 16662, 16665, 16673, 16682, 16684, 16686, 16693

Camden, PA-NJ-DE-MD (CBSA 15804)

Counties: Burlington NJ, Camden NJ, Gloucester NJ

ZIP Codes: 08002, 08003, 08004, 08007, 08009, 08010, 08011, 08012, 08014, 08015, 08016, 08018, 08019, 08020, 08021, 08022, 08025, 08026, 08027, 08028, 08029, 08030, 08031, 08032, 08033, 08034, 08035, 08036, 08039, 08041, 08042, 08043, 08045, 08046, 08048, 08049, 08051, 08052, 08053, 08054, 08055, 08056, 08057, 08059, 08060, 08061, 08062, 08063, 08064, 08065, 08066, 08068, 08071, 08073, 08074, 08075, 08076, 08077, 08078, 08080, 08081, 08083, 08084, 08085, 08086, 08088, 08089, 08090, 08091, 08093, 08094, 08095, 08096, 08097, 08099, 08101, 08102, 08103, 08104, 08105, 08106, 08107, 08108, 08109, 08110, 08224, 08312, 08322, 08328, 08344, 08505, 08511, 08515, 08518, 08554, 08562, 08640, 08641

Edison, NY-NJ-PA (CBSA 20764)

Counties: Middlesex NJ, Monmouth NJ, Ocean NJ, Somerset NJ

ZIP Codes: 07001, 07008, 07059, 07064, 07067, 07069, 07077, 07080, 07095, 07701, 07702, 07703, 07704, 07709, 07710, 07711, 07712, 07715, 07716, 07717, 07718, 07719, 07720, 07721, 07722, 07723, 07724, 07726, 07727, 07728, 07730, 07731, 07732, 07733, 07734, 07735, 07737, 07738, 07739, 07740, 07746, 07747, 07748, 07750, 07751, 07752, 07753, 07754, 07755, 07756, 07757, 07758, 07760, 07762, 07763, 07764, 07765, 07799, 07920, 07921, 07924, 07931, 07934, 07938, 07939, 07977, 07978, 08005, 08006, 08008, 08050, 08087, 08092, 08501, 08502, 08504, 08510, 08512, 08514, 08526, 08527, 08528, 08533, 08535, 08536, 08553, 08555, 08558, 08701, 08720, 08721, 08722, 08723, 08724, 08730, 08731, 08732, 08733, 08734, 08735, 08736, 08738, 08739, 08740, 08741, 08742, 08750, 08751, 08752, 08753, 08754, 08755, 08756, 08757, 08758, 08759, 08805, 08807, 08810, 08812, 08816, 08817, 08818, 08820, 08821, 08823, 08824, 08828, 08830, 08831, 08832, 08835, 08836, 08837, 08840, 08844, 08846, 08850, 08852, 08853, 08854, 08855, 08857, 08859, 08861, 08862, 08863, 08869, 08871, 08872, 08873, 08875, 08876, 08879, 08880, 08882, 08884, 08890, 08899, 08901, 08902, 08903, 08904, 08905, 08906, 08922, 08933, 08988, 08989

United Guaranty's Declining Markets

Effective April 15, 2009

Lebanon, PA (CBSA 30140)

This CBSA is considered to be a Moderately Declining market

Counties: Lebanon PA

ZIP Codes: 17003, 17010, 17016, 17026, 17038, 17039, 17041, 17042, 17046, 17064, 17067, 17073, 17077, 17078, 17083, 17085, 17087, 17088, 17091

Nassau-Suffolk, NY-NJ-PA (CBSA 35004)

Counties: Nassau NY, Suffolk NY

ZIP Codes: 00501, 00544, 06390, 11001, 11002, 11003, 11010, 11020, 11021, 11022, 11023, 11024, 11025, 11026, 11027, 11030, 11040, 11041, 11042, 11043, 11044, 11050, 11051, 11052, 11053, 11054, 11055, 11096, 11099, 11501, 11507, 11509, 11510, 11514, 11516, 11518, 11520, 11530, 11531, 11535, 11536, 11542, 11545, 11547, 11548, 11549, 11550, 11551, 11552, 11553, 11554, 11555, 11556, 11557, 11558, 11559, 11560, 11561, 11563, 11565, 11566, 11568, 11569, 11570, 11571, 11572, 11575, 11576, 11577, 11579, 11580, 11581, 11582, 11590, 11592, 11594, 11595, 11596, 11597, 11598, 11599, 11701, 11702, 11703, 11704, 11705, 11706, 11707, 11708, 11709, 11710, 11713, 11714, 11715, 11716, 11717, 11718, 11719, 11720, 11721, 11722, 11724, 11725, 11726, 11727, 11729, 11730, 11731, 11732, 11733, 11735, 11736, 11737, 11738, 11739, 11740, 11741, 11742, 11743, 11746, 11747, 11749, 11750, 11751, 11752, 11753, 11754, 11755, 11756, 11757, 11758, 11760, 11762, 11763, 11764, 11765, 11766, 11767, 11768, 11769, 11770, 11771, 11772, 11773, 11774, 11775, 11776, 11777, 11778, 11779, 11780, 11782, 11783, 11784, 11786, 11787, 11788, 11789, 11790, 11791, 11792, 11793, 11794, 11795, 11796, 11797, 11798, 11801, 11802, 11803, 11804, 11815, 11819, 11853, 11854, 11855, 11901, 11930, 11931, 11932, 11933, 11934, 11935, 11937, 11939, 11940, 11941, 11942, 11944, 11946, 11947, 11948, 11949, 11950, 11951, 11952, 11953, 11954, 11955, 11956, 11957, 11958, 11959, 11960, 11961, 11962, 11963, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11973, 11975, 11976, 11977, 11978, 11980

New York-White Plains-Wayne, NY-NJ-PA (CBSA 35644)

Counties: Bergen NJ, Bronx NY, Hudson NJ, Kings NY, New York NY, Passaic NJ, Putnam NY, Queens NY, Richmond NY, Rockland NY, Westchester NY

ZIP Codes: 07002, 07010, 07011, 07012, 07013, 07014, 07015, 07020, 07022, 07024, 07026, 07029, 07030, 07031, 07032, 07047, 07055, 07057, 07070, 07071, 07072, 07073, 07074, 07075, 07086, 07087, 07093, 07094, 07096, 07097, 07099, 07302, 07303, 07304, 07305, 07306, 07307, 07308, 07309, 07310, 07311, 07395, 07399, 07401, 07403, 07407, 07410, 07417, 07420, 07421, 07423, 07424, 07430, 07432, 07435, 07436, 07438, 07442, 07446, 07450, 07451, 07452, 07456, 07458, 07463, 07465, 07470, 07474, 07477, 07480, 07481, 07495, 07501, 07502, 07503, 07504, 07505, 07506, 07507, 07508, 07509, 07510, 07511, 07512, 07513, 07514, 07522, 07524, 07533, 07538, 07543, 07544, 07601, 07602, 07603, 07604, 07605, 07606, 07607, 07608, 07620, 07621, 07624, 07626, 07627, 07628, 07630, 07631, 07632, 07640, 07641, 07642, 07643, 07644, 07645, 07646, 07647, 07648, 07649, 07650, 07652, 07653, 07656, 07657, 07660, 07661, 07662, 07663, 07666, 07670, 07675, 07676, 07677, 07699, 10001, 10002, 10003, 10004, 10005, 10006, 10007, 10008, 10009, 10010, 10011, 10012, 10013, 10014, 10015, 10016, 10017, 10018, 10019, 10020, 10021, 10022, 10023, 10024, 10025, 10026, 10027, 10028, 10029, 10030, 10031, 10032, 10033, 10034, 10035, 10036, 10037, 10038, 10039, 10040, 10041, 10043, 10044, 10045, 10046, 10047, 10048, 10055, 10060, 10065, 10069, 10072, 10075, 10079, 10080, 10081, 10082, 10087, 10090, 10094, 10095, 10096, 10098, 10099, 10101, 10102, 10103, 10104, 10105, 10106, 10107, 10108, 10109, 10110, 10111, 10112, 10113, 10114, 10115, 10116, 10117, 10118, 10119, 10120, 10121, 10122, 10123, 10124, 10125, 10126, 10128, 10129, 10130, 10131, 10132, 10133, 10138, 10149, 10150, 10151, 10152, 10153, 10154, 10155, 10156, 10157, 10158, 10159, 10160, 10161, 10162, 10163, 10164, 10165, 10166, 10167, 10168, 10169, 10170, 10171, 10172, 10173, 10174, 10175, 10176, 10177, 10178, 10179, 10184, 10185, 10196, 10197, 10199, 10203, 10211, 10212, 10213, 10242, 10249, 10256, 10257, 10258, 10259, 10260, 10261, 10265, 10268, 10269, 10270, 10271, 10272, 10273, 10274, 10275, 10276, 10277, 10278, 10279, 10280, 10281, 10282, 10285, 10286, 10292, 10301, 10302, 10303, 10304, 10305, 10306, 10307, 10308, 10309, 10310, 10311, 10312, 10313, 10314, 10451, 10452, 10453, 10454, 10455, 10456, 10457, 10458, 10459, 10460, 10461, 10462, 10463, 10464, 10465, 10466, 10467, 10468, 10469, 10470, 10471, 10472, 10473, 10474, 10475, 10499, 10501, 10502, 10503, 10504, 10505, 10506, 10507, 10509, 10510, 10511, 10512, 10514, 10516, 10517, 10518, 10519, 10520, 10521, 10522, 10523, 10524, 10526, 10527, 10528, 10530, 10532, 10533, 10535, 10536, 10537, 10538, 10540, 10541, 10542, 10543, 10545, 10546, 10547, 10548, 10549, 10550, 10551, 10552, 10553, 10557, 10558, 10560, 10562, 10566, 10567, 10570, 10571, 10572, 10573, 10576, 10577, 10578, 10579, 10580, 10583, 10587, 10588, 10589, 10590, 10591, 10594, 10595, 10596, 10597, 10598, 10601, 10602, 10603, 10604, 10605, 10606, 10607, 10610, 10701, 10702, 10703, 10704, 10705, 10706, 10707, 10708, 10709, 10710, 10801, 10802, 10803, 10804, 10805, 10901, 10911, 10913, 10920, 10923, 10927, 10931, 10952, 10954, 10956, 10960, 10962, 10964, 10965, 10968, 10970, 10974, 10976, 10977, 10980, 10982, 10983, 10984, 10986, 10989, 10993, 10994, 11004, 11005, 11101, 11102, 11103, 11104, 11105, 11106, 11109, 11120, 11201, 11202, 11203, 11204, 11205, 11206, 11207, 11208, 11209, 11210, 11211, 11212, 11213, 11214, 11215, 11216, 11217, 11218, 11219, 11220, 11221, 11222, 11223, 11224, 11225, 11226, 11228, 11229, 11230, 11231, 11232, 11233, 11234, 11235, 11236, 11237, 11238, 11239, 11240, 11241, 11242, 11243, 11244, 11245, 11247, 11248, 11249, 11251, 11252, 11254, 11255, 11256, 11351, 11352, 11354, 11355, 11356, 11357, 11358, 11359, 11360, 11361, 11362, 11363, 11364, 11365, 11366, 11367, 11368, 11369, 11370, 11371, 11372, 11373, 11374, 11375, 11377, 11378, 11379, 11380, 11381, 11385, 11386, 11390, 11405, 11411, 11412, 11413, 11414, 11415, 11416, 11417, 11418, 11419, 11420, 11421, 11422, 11423, 11424, 11425, 11426, 11427, 11428, 11429, 11430, 11431, 11432, 11433, 11434, 11435, 11436, 11439, 11451, 11499, 11690, 11691, 11692, 11693, 11694, 11695, 11697, 12563

United Guaranty's Declining Markets Effective April 15, 2009

Newark-Union, NY-NJ-PA (CBSA 35084)

Counties: Essex NJ, Hunterdon NJ, Morris NJ, Pike PA, Sussex NJ, Union NJ

ZIP Codes: 07003, 07004, 07005, 07006, 07007, 07009, 07016, 07017, 07018, 07019, 07021, 07023, 07027, 07028, 07033, 07034, 07035, 07036, 07039, 07040, 07041, 07042, 07043, 07044, 07045, 07046, 07050, 07051, 07052, 07054, 07058, 07060, 07061, 07062, 07063, 07065, 07066, 07068, 07076, 07078, 07079, 07081, 07082, 07083, 07088, 07090, 07091, 07092, 07101, 07102, 07103, 07104, 07105, 07106, 07107, 07108, 07109, 07110, 07111, 07112, 07114, 07175, 07182, 07184, 07188, 07189, 07191, 07192, 07193, 07194, 07195, 07198, 07199, 07201, 07202, 07203, 07204, 07205, 07206, 07207, 07208, 07405, 07416, 07418, 07419, 07422, 07428, 07439, 07440, 07444, 07457, 07460, 07461, 07462, 07801, 07802, 07803, 07806, 07821, 07822, 07826, 07827, 07828, 07830, 07834, 07836, 07837, 07839, 07842, 07843, 07845, 07847, 07848, 07849, 07850, 07851, 07852, 07853, 07855, 07856, 07857, 07860, 07866, 07869, 07870, 07871, 07874, 07875, 07876, 07877, 07878, 07879, 07881, 07885, 07890, 07901, 07902, 07922, 07926, 07927, 07928, 07930, 07932, 07933, 07935, 07936, 07940, 07945, 07946, 07950, 07960, 07961, 07962, 07963, 07970, 07974, 07976, 07979, 07980, 07981, 07983, 07999, 08530, 08551, 08556, 08557, 08559, 08801, 08802, 08803, 08804, 08809, 08822, 08825, 08826, 08827, 08829, 08833, 08834, 08848, 08858, 08867, 08868, 08870, 08885, 08887, 08888, 08889, 18324, 18328, 18336, 18337, 18340, 18371, 18373, 18425, 18426, 18428, 18435, 18451, 18457, 18458, 18464

Reading, PA (CBSA 39740)

This CBSA is considered to be a Moderately Declining market

Counties: Berks PA

ZIP Codes: 18056, 19503, 19504, 19505, 19506, 19507, 19508, 19510, 19511, 19512, 19516, 19518, 19519, 19522, 19523, 19526, 19529, 19530, 19533, 19534, 19535, 19536, 19538, 19539, 19540, 19541, 19542, 19543, 19544, 19545, 19547, 19548, 19550, 19551, 19554, 19555, 19559, 19560, 19562, 19564, 19565, 19567, 19601, 19602, 19603, 19604, 19605, 19606, 19607, 19608, 19609, 19610, 19611, 19612, 19640

Scranton--Wilkes-Barre, PA (CBSA 42540)

This CBSA is considered to be a Moderately Declining market

Counties: Lackawanna PA, Luzerne PA, Wyoming PA

ZIP Codes: 18201, 18202, 18219, 18221, 18222, 18223, 18224, 18225, 18234, 18239, 18246, 18247, 18249, 18251, 18256, 18403, 18407, 18410, 18411, 18414, 18416, 18419, 18420, 18433, 18434, 18440, 18444, 18446, 18447, 18448, 18452, 18471, 18501, 18502, 18503, 18504, 18505, 18507, 18508, 18509, 18510, 18512, 18514, 18515, 18517, 18518, 18519, 18522, 18540, 18577, 18601, 18602, 18611, 18612, 18615, 18617, 18618, 18621, 18622, 18623, 18625, 18627, 18629, 18630, 18634, 18635, 18636, 18640, 18641, 18642, 18643, 18644, 18651, 18653, 18654, 18655, 18656, 18657, 18660, 18661, 18690, 18701, 18702, 18703, 18704, 18705, 18706, 18707, 18708, 18709, 18710, 18711, 18762, 18764, 18765, 18766, 18767, 18769, 18773

Wilmington, PA-NJ-DE-MD (CBSA 48864)

Counties: Cecil MD, New Castle DE, Salem NJ

ZIP Codes: 08001, 08023, 08038, 08067, 08069, 08070, 08072, 08079, 08098, 08318, 08343, 08347, 19701, 19702, 19703, 19706, 19707, 19708, 19709, 19710, 19711, 19712, 19713, 19714, 19715, 19716, 19717, 19718, 19720, 19721, 19725, 19726, 19730, 19731, 19732, 19733, 19734, 19735, 19736, 19801, 19802, 19803, 19804, 19805, 19806, 19807, 19808, 19809, 19810, 19850, 19880, 19884, 19885, 19886, 19887, 19889, 19890, 19891, 19892, 19893, 19894, 19895, 19896, 19897, 19898, 19899, 21901, 21902, 21903, 21904, 21911, 21912, 21913, 21914, 21915, 21916, 21917, 21918, 21919, 21920, 21921, 21922, 21930

York-Hanover, PA (CBSA 49620)

This CBSA is considered to be a Moderately Declining market

Counties: York PA

ZIP Codes: 17019, 17302, 17309, 17311, 17312, 17313, 17314, 17315, 17317, 17318, 17319, 17321, 17322, 17323, 17327, 17329, 17331, 17332, 17333, 17334, 17339, 17342, 17345, 17347, 17349, 17352, 17354, 17355, 17356, 17358, 17360, 17361, 17362, 17363, 17364, 17365, 17366, 17368, 17370, 17371, 17401, 17402, 17403, 17404, 17405, 17406, 17407, 17408, 17415

United Guaranty's Declining Markets

Effective April 15, 2009

Youngstown-Warren-Boardman, OH-PA (CBSA 49660)

This CBSA is considered to be a **Moderately Declining market**

Counties: Mahoning OH, Mercer PA, Trumbull OH

ZIP Codes: 16113, 16114, 16121, 16124, 16125, 16127, 16130, 16133, 16134, 16137, 16145, 16146, 16148, 16150, 16151, 16153, 16154, 16159, 16161, 16311, 44401, 44402, 44403, 44404, 44405, 44406, 44410, 44416, 44417, 44418, 44420, 44422, 44424, 44425, 44428, 44429, 44430, 44436, 44437, 44438, 44439, 44440, 44442, 44443, 44444, 44446, 44450, 44451, 44452, 44453, 44454, 44470, 44471, 44473, 44481, 44482, 44483, 44484, 44485, 44486, 44488, 44491, 44501, 44502, 44503, 44504, 44505, 44506, 44507, 44509, 44510, 44511, 44512, 44513, 44514, 44515, 44555, 44609, 44619, 44672

Rhode Island

Providence-New Bedford-Fall River, RI-MA (CBSA 39300)

Counties: Bristol MA, Bristol RI, Kent RI, Newport RI, Providence RI, Washington RI

ZIP Codes: 02031, 02048, 02334, 02356, 02357, 02375, 02702, 02703, 02712, 02714, 02715, 02717, 02718, 02719, 02720, 02721, 02722, 02723, 02724, 02725, 02726, 02740, 02741, 02742, 02743, 02744, 02745, 02746, 02747, 02748, 02760, 02761, 02763, 02764, 02766, 02767, 02768, 02769, 02771, 02777, 02779, 02780, 02783, 02790, 02791, 02801, 02802, 02804, 02806, 02807, 02808, 02809, 02812, 02813, 02814, 02815, 02816, 02817, 02818, 02822, 02823, 02824, 02825, 02826, 02827, 02828, 02829, 02830, 02831, 02832, 02833, 02835, 02836, 02837, 02838, 02839, 02840, 02841, 02842, 02852, 02854, 02857, 02858, 02859, 02860, 02861, 02862, 02863, 02864, 02865, 02871, 02872, 02873, 02874, 02875, 02876, 02877, 02878, 02879, 02880, 02881, 02882, 02883, 02885, 02886, 02887, 02888, 02889, 02891, 02892, 02893, 02894, 02895, 02896, 02898, 02901, 02902, 02903, 02904, 02905, 02906, 02907, 02908, 02909, 02910, 02911, 02912, 02914, 02915, 02916, 02917, 02918, 02919, 02920, 02921, 02940

South Carolina

Charleston-North Charleston, SC (CBSA 16700)

This CBSA is considered to be a **Moderately Declining market**

Counties: Berkeley SC, Charleston SC, Dorchester SC

ZIP Codes: 29401, 29402, 29403, 29404, 29405, 29406, 29407, 29409, 29410, 29412, 29413, 29414, 29415, 29416, 29417, 29418, 29419, 29420, 29422, 29423, 29424, 29425, 29426, 29429, 29430, 29431, 29434, 29436, 29437, 29439, 29445, 29447, 29448, 29449, 29450, 29451, 29453, 29455, 29456, 29457, 29458, 29461, 29464, 29465, 29466, 29468, 29469, 29470, 29471, 29472, 29476, 29477, 29479, 29482, 29483, 29484, 29485, 29487, 29492

Myrtle Beach-North Myrtle Beach-Conway, SC (CBSA 34820)

This CBSA is considered to be a **Severely Declining market**

Counties: Horry SC

ZIP Codes: 29511, 29526, 29527, 29528, 29544, 29545, 29566, 29568, 29569, 29572, 29575, 29576, 29577, 29578, 29579, 29581, 29582, 29587, 29588, 29597, 29598

Sumter, SC (CBSA 44940)

Counties: Sumter SC

ZIP Codes: 29040, 29062, 29104, 29125, 29128, 29150, 29151, 29152, 29153, 29154, 29168

Tennessee

Chattanooga, TN-GA (CBSA 16860)

This CBSA is considered to be a **Moderately Declining market**

Counties: Catoosa GA, Dade GA, Hamilton TN, Marion TN, Sequatchie TN, Walker GA

ZIP Codes: 30707, 30725, 30726, 30728, 30736, 30738, 30739, 30741, 30742, 30750, 30752, 30756, 30757, 37302, 37304, 37308, 37315, 37327, 37340, 37341, 37343, 37347, 37350, 37351, 37363, 37373, 37374, 37377, 37379, 37380, 37384, 37396, 37397, 37401, 37402, 37403, 37404, 37405, 37406, 37407, 37408, 37409, 37410, 37411, 37412, 37414, 37415, 37416, 37419, 37421, 37422, 37424, 37450

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Texas

El Paso, TX (CBSA 21340)

This CBSA is considered to be a Moderately Declining market

Counties: El Paso TX

ZIP Codes: 79821, 79835, 79836, 79838, 79849, 79853, 79901, 79902, 79903, 79904, 79905, 79906, 79907, 79908, 79910, 79911, 79912, 79913, 79914, 79915, 79916, 79917, 79918, 79920, 79922, 79923, 79924, 79925, 79926, 79927, 79928, 79929, 79930, 79931, 79932, 79934, 79935, 79936, 79937, 79938, 79940, 79941, 79942, 79943, 79944, 79945, 79946, 79947, 79948, 79949, 79950, 79951, 79952, 79953, 79954, 79955, 79958, 79960, 79961, 79968, 79976, 79978, 79980, 79990, 79995, 79996, 79997, 79998, 79999, 88510, 88511, 88512, 88513, 88514, 88515, 88516, 88517, 88518, 88519, 88520, 88521, 88523, 88524, 88525, 88526, 88527, 88528, 88529, 88530, 88531, 88532, 88533, 88534, 88535, 88536, 88538, 88539, 88540, 88541, 88542, 88543, 88544, 88545, 88546, 88547, 88548, 88549, 88550, 88553, 88554, 88555, 88556, 88557, 88558, 88559, 88560, 88561, 88562, 88563, 88565, 88566, 88567, 88568, 88569, 88570, 88571, 88572, 88573, 88574, 88575, 88576, 88577, 88578, 88579, 88580, 88581, 88582, 88583, 88584, 88585, 88586, 88587, 88588, 88589, 88590, 88595

Odessa, TX (CBSA 36220)

This CBSA is considered to be a Moderately Declining market

Counties: Ector TX

ZIP Codes: 79741, 79758, 79759, 79760, 79761, 79762, 79763, 79764, 79765, 79766, 79768, 79769, 79776

Utah

Ogden-Clearfield, UT (CBSA 36260)

This CBSA is considered to be a Moderately Declining market

Counties: Davis UT, Morgan UT, Weber UT

ZIP Codes: 84010, 84011, 84014, 84015, 84016, 84018, 84025, 84037, 84040, 84041, 84050, 84054, 84056, 84067, 84075, 84087, 84089, 84201, 84244, 84310, 84315, 84317, 84401, 84402, 84403, 84404, 84405, 84407, 84408, 84409, 84412, 84414, 84415

Provo-Orem, UT (CBSA 39340)

Counties: Juab UT, Utah UT

ZIP Codes: 84003, 84004, 84005, 84013, 84042, 84043, 84045, 84057, 84058, 84059, 84062, 84097, 84601, 84602, 84603, 84604, 84605, 84606, 84626, 84628, 84633, 84639, 84645, 84648, 84651, 84653, 84655, 84660, 84663, 84664

Salt Lake City, UT (CBSA 41620)

Counties: Salt Lake UT, Summit UT, Tooele UT

ZIP Codes: 84006, 84017, 84020, 84022, 84024, 84029, 84033, 84034, 84036, 84044, 84047, 84055, 84060, 84061, 84065, 84068, 84069, 84070, 84071, 84074, 84080, 84083, 84084, 84088, 84090, 84091, 84092, 84093, 84094, 84095, 84096, 84098, 84101, 84102, 84103, 84104, 84105, 84106, 84107, 84108, 84109, 84110, 84111, 84112, 84113, 84114, 84115, 84116, 84117, 84118, 84119, 84120, 84121, 84122, 84123, 84124, 84125, 84126, 84127, 84128, 84130, 84131, 84132, 84133, 84134, 84136, 84138, 84139, 84141, 84143, 84144, 84145, 84147, 84148, 84150, 84151, 84152, 84157, 84158, 84165, 84170, 84171, 84180, 84184, 84189, 84190, 84199

St. George, UT (CBSA 41100)

This CBSA is considered to be a Severely Declining market

Counties: Washington UT

ZIP Codes: 84722, 84725, 84733, 84737, 84738, 84745, 84746, 84757, 84763, 84765, 84767, 84770, 84771, 84774, 84779, 84780, 84781, 84782, 84783, 84784, 84790, 84791

Logan, UT-ID (CBSA 30860)

This CBSA is considered to be a Moderately Declining market

Counties: Cache UT, Franklin ID

ZIP Codes: 83228, 83232, 83237, 83263, 83283, 83286, 84304, 84305, 84308, 84318, 84319, 84320, 84321, 84322, 84323, 84325, 84326, 84327, 84328, 84332, 84333, 84335, 84338, 84339, 84341

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Vermont

Burlington-South Burlington, VT (CBSA 15540)

This CBSA is considered to be a Moderately Declining market

Counties: Chittenden VT, Franklin VT, Grand Isle VT

ZIP Codes: 05401, 05402, 05403, 05404, 05405, 05406, 05407, 05408, 05439, 05440, 05441, 05444, 05445, 05446, 05447, 05448, 05449, 05450, 05451, 05452, 05453, 05454, 05455, 05457, 05458, 05459, 05460, 05461, 05462, 05463, 05465, 05466, 05468, 05470, 05471, 05474, 05476, 05477, 05478, 05479, 05481, 05482, 05483, 05485, 05486, 05488, 05489, 05490, 05494, 05495

Virginia

Bethesda-Gaithersburg-Frederick, DC-VA-MD-WV (CBSA 13644)

Counties: Frederick MD, Montgomery MD

ZIP Codes: 20810, 20811, 20812, 20813, 20814, 20815, 20816, 20817, 20818, 20824, 20825, 20827, 20830, 20832, 20833, 20837, 20838, 20839, 20841, 20842, 20847, 20848, 20849, 20850, 20851, 20852, 20853, 20854, 20855, 20857, 20859, 20860, 20861, 20862, 20866, 20868, 20871, 20872, 20874, 20875, 20876, 20877, 20878, 20879, 20880, 20882, 20883, 20884, 20885, 20886, 20889, 20891, 20892, 20894, 20895, 20896, 20897, 20898, 20899, 20901, 20902, 20903, 20904, 20905, 20906, 20907, 20908, 20910, 20911, 20912, 20913, 20914, 20915, 20916, 20918, 20993, 20997, 21701, 21702, 21703, 21704, 21705, 21709, 21710, 21714, 21716, 21717, 21718, 21727, 21754, 21755, 21758, 21759, 21762, 21769, 21770, 21771, 21773, 21774, 21775, 21777, 21778, 21780, 21788, 21790, 21792, 21793, 21798

Charlottesville, VA (CBSA 16820)

This CBSA is considered to be a Moderately Declining market

Counties: Albemarle VA, Charlottesville City VA, Fluvanna VA, Greene VA, Nelson VA

ZIP Codes: 22901, 22902, 22903, 22904, 22905, 22906, 22907, 22908, 22909, 22910, 22911, 22920, 22922, 22924, 22931, 22932, 22935, 22936, 22937, 22938, 22940, 22943, 22945, 22946, 22947, 22949, 22958, 22959, 22963, 22964, 22965, 22967, 22968, 22969, 22971, 22973, 22974, 22976, 22987, 23022, 23055, 23084, 24464, 24553, 24581, 24590

Danville, VA (CBSA 19260)

Counties: Danville City VA, Pittsylvania VA

ZIP Codes: 24069, 24139, 24161, 24527, 24530, 24531, 24540, 24541, 24543, 24544, 24549, 24557, 24563, 24565, 24566, 24569, 24586, 24594

Harrisonburg, VA (CBSA 25500)

This CBSA is considered to be a Moderately Declining market

Counties: Harrisonburg City VA, Rockingham VA

ZIP Codes: 22801, 22802, 22803, 22807, 22811, 22812, 22815, 22820, 22821, 22827, 22830, 22831, 22832, 22833, 22834, 22840, 22841, 22846, 22848, 22850, 22853, 24441, 24471

Richmond, VA (CBSA 40060)

This CBSA is considered to be a Moderately Declining market

Counties: Amelia VA, Caroline VA, Charles City VA, Chesterfield VA, Colonial Heights City VA, Cumberland VA, Dinwiddie VA, Goochland VA, Hanover VA, Henrico VA, Hopewell City VA, King William VA, King and Queen VA, Louisa VA, New Kent VA, Petersburg City VA, Powhatan VA, Prince George VA, Richmond City VA, Sussex VA

ZIP Codes: 22427, 22428, 22446, 22501, 22514, 22535, 22538, 22546, 22552, 22580, 23002, 23005, 23009, 23011, 23014, 23015, 23023, 23024, 23027, 23030, 23038, 23039, 23040, 23047, 23058, 23059, 23060, 23063, 23065, 23067, 23069, 23075, 23083, 23085, 23086, 23089, 23091, 23093, 23101, 23102, 23103, 23105, 23106, 23108, 23110, 23111, 23112, 23113, 23114, 23116, 23117, 23120, 23124, 23126, 23129, 23139, 23140, 23141, 23146, 23147, 23148, 23150, 23153, 23156, 23160, 23161, 23162, 23170, 23173, 23177, 23181, 23192, 23218, 23219, 23220, 23221, 23222, 23223, 23224, 23225, 23226, 23227, 23228, 23229, 23230, 23231, 23232, 23233, 23234, 23235, 23236, 23237, 23238, 23240, 23241, 23242, 23249, 23250, 23255, 23260, 23261, 23269, 23273, 23274, 23276, 23278, 23279, 23282, 23284, 23285, 23286, 23288, 23289, 23290, 23291, 23292, 23293, 23294, 23295, 23297, 23298, 23801, 23803, 23804, 23805, 23806, 23822, 23830, 23831, 23832, 23833, 23834, 23836, 23838, 23840, 23841, 23842, 23850, 23860, 23872, 23875, 23882, 23884, 23885, 23888, 23890, 23891, 23894, 23897

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Virginia Beach-Norfolk-Newport News, VA-NC (CBSA 47260)

Counties: Chesapeake City VA, Currituck NC, Gloucester VA, Hampton City VA, Isle of Wight VA, James City VA, Mathews VA, Newport News City VA, Norfolk City VA, Poquoson City VA, Portsmouth City VA, Suffolk City VA, Surry VA, Virginia Beach City VA, Williamsburg City VA, York VA

ZIP Codes: 23001, 23003, 23018, 23021, 23025, 23035, 23045, 23050, 23056, 23061, 23062, 23064, 23066, 23068, 23072, 23076, 23081, 23090, 23107, 23109, 23119, 23125, 23127, 23128, 23130, 23131, 23138, 23154, 23155, 23163, 23168, 23178, 23183, 23184, 23185, 23186, 23187, 23188, 23190, 23304, 23314, 23315, 23320, 23321, 23322, 23323, 23324, 23325, 23326, 23327, 23328, 23397, 23424, 23430, 23431, 23432, 23433, 23434, 23435, 23436, 23437, 23438, 23439, 23450, 23451, 23452, 23453, 23454, 23455, 23456, 23457, 23458, 23459, 23460, 23461, 23462, 23463, 23464, 23465, 23466, 23467, 23471, 23479, 23487, 23501, 23502, 23503, 23504, 23505, 23506, 23507, 23508, 23509, 23510, 23511, 23512, 23513, 23514, 23515, 23517, 23518, 23519, 23520, 23521, 23523, 23529, 23541, 23551, 23601, 23602, 23603, 23604, 23605, 23606, 23607, 23608, 23609, 23612, 23628, 23630, 23651, 23661, 23662, 23663, 23664, 23665, 23666, 23667, 23668, 23669, 23670, 23681, 23690, 23691, 23692, 23693, 23694, 23696, 23701, 23702, 23703, 23704, 23705, 23707, 23708, 23709, 23839, 23846, 23881, 23883, 23898, 23899, 27916, 27917, 27923, 27927, 27929, 27939, 27941, 27947, 27950, 27956, 27958, 27964, 27965, 27966, 27973

Washington-Arlington-Alexandria, DC-VA-MD-WV (CBSA 47894)

Counties: Alexandria City VA, Arlington VA, Calvert MD, Charles MD, Clarke VA, District of Columbia DC, Fairfax City VA, Fairfax VA, Falls Church City VA, Fauquier VA, Fredericksburg City VA, Jefferson WV, Loudoun VA, Manassas City VA, Manassas Park City VA, Prince Georges MD, Prince William VA, Spotsylvania VA, Stafford VA, Warren VA

ZIP Codes: 20001, 20002, 20003, 20004, 20005, 20006, 20007, 20008, 20009, 20010, 20011, 20012, 20013, 20015, 20016, 20017, 20018, 20019, 20020, 20022, 20023, 20024, 20026, 20027, 20029, 20030, 20032, 20033, 20035, 20036, 20037, 20038, 20039, 20040, 20041, 20042, 20043, 20044, 20045, 20046, 20047, 20049, 20050, 20051, 20052, 20053, 20055, 20056, 20057, 20058, 20059, 20060, 20061, 20062, 20063, 20064, 20065, 20066, 20067, 20068, 20069, 20070, 20071, 20073, 20074, 20075, 20076, 20077, 20078, 20080, 20081, 20082, 20088, 20090, 20091, 20097, 20098, 20101, 20102, 20103, 20104, 20105, 20107, 20108, 20109, 20110, 20111, 20112, 20113, 20115, 20116, 20117, 20118, 20119, 20120, 20121, 20122, 20124, 20128, 20129, 20130, 20131, 20132, 20134, 20135, 20136, 20137, 20138, 20139, 20140, 20141, 20142, 20143, 20144, 20146, 20147, 20148, 20149, 20151, 20152, 20153, 20155, 20156, 20158, 20159, 20160, 20163, 20164, 20165, 20166, 20167, 20168, 20169, 20170, 20171, 20172, 20175, 20176, 20177, 20178, 20180, 20181, 20182, 20184, 20185, 20186, 20187, 20188, 20189, 20190, 20191, 20192, 20193, 20194, 20195, 20196, 20197, 20198, 20199, 20201, 20202, 20203, 20204, 20206, 20207, 20208, 20210, 20211, 20212, 20213, 20214, 20215, 20216, 20217, 20218, 20219, 20220, 20221, 20222, 20223, 20224, 20226, 20227, 20228, 20229, 20230, 20232, 20233, 20235, 20237, 20238, 20239, 20240, 20241, 20242, 20244, 20245, 20250, 20251, 20254, 20260, 20261, 20262, 20265, 20266, 20268, 20270, 20277, 20289, 20299, 20301, 20303, 20306, 20307, 20310, 20314, 20317, 20318, 20319, 20330, 20340, 20350, 20355, 20370, 20372, 20373, 20374, 20375, 20376, 20380, 20388, 20389, 20390, 20391, 20392, 20393, 20394, 20395, 20398, 20401, 20402, 20403, 20404, 20405, 20406, 20407, 20408, 20409, 20410, 20411, 20412, 20413, 20414, 20415, 20416, 20418, 20419, 20420, 20421, 20422, 20423, 20424, 20425, 20426, 20427, 20428, 20429, 20431, 20433, 20434, 20435, 20436, 20437, 20439, 20440, 20441, 20442, 20444, 20447, 20451, 20453, 20456, 20460, 20463, 20468, 20469, 20470, 20472, 20500, 20501, 20502, 20503, 20504, 20505, 20506, 20507, 20508, 20509, 20510, 20511, 20515, 20520, 20521, 20522, 20523, 20524, 20525, 20526, 20527, 20528, 20529, 20530, 20531, 20532, 20533, 20534, 20535, 20536, 20537, 20538, 20539, 20540, 20541, 20542, 20543, 20544, 20546, 20547, 20548, 20549, 20551, 20552, 20553, 20554, 20555, 20557, 20558, 20559, 20560, 20565, 20566, 20570, 20571, 20572, 20573, 20575, 20576, 20577, 20578, 20579, 20580, 20581, 20585, 20586, 20590, 20591, 20593, 20594, 20597, 20599, 20601, 20602, 20603, 20604, 20607, 20608, 20610, 20611, 20612, 20613, 20615, 20616, 20617, 20623, 20625, 20629, 20632, 20637, 20639, 20640, 20643, 20645, 20646, 20657, 20658, 20661, 20662, 20664, 20675, 20676, 20677, 20678, 20682, 20685, 20688, 20689, 20693, 20695, 20697, 20703, 20704, 20705, 20706, 20707, 20708, 20709, 20710, 20712, 20714, 20715, 20716, 20717, 20718, 20719, 20720, 20721, 20722, 20725, 20726, 20731, 20732, 20735, 20736, 20737, 20738, 20740, 20741, 20742, 20743, 20744, 20745, 20746, 20747, 20748, 20749, 20750, 20752, 20753, 20754, 20757, 20762, 20768, 20769, 20770, 20771, 20772, 20773, 20774, 20775, 20781, 20782, 20783, 20784, 20785, 20787, 20788, 20790, 20791, 20792, 20797, 20799, 22003, 22009, 22015, 22025, 22026, 22027, 22030, 22031, 22032, 22033, 22034, 22035, 22036, 22037, 22038, 22039, 22040, 22041, 22042, 22043, 22044, 22046, 22047, 22066, 22067, 22079, 22081, 22082, 22092, 22093, 22095, 22096, 22101, 22102, 22103, 22106, 22107, 22108, 22109, 22116, 22118, 22119, 22120, 22121, 22122, 22124, 22125, 22134, 22135, 22150, 22151, 22152, 22153, 22156, 22158, 22159, 22160, 22161, 22172, 22180, 22181, 22182, 22183, 22184, 22185, 22191, 22192, 22193, 22194, 22195, 22199, 22201, 22202, 22203, 22204, 22205, 22206, 22207, 22209, 22210, 22211, 22212, 22213, 22214, 22215, 22216, 22217, 22218, 22219, 22222, 22223, 22225, 22226, 22227, 22229, 22230, 22234, 22240, 22241, 22242, 22243, 22244, 22245, 22246, 22301, 22302, 22303, 22304, 22305, 22306, 22307, 22308, 22309, 22310, 22311, 22312, 22313, 22314, 22315, 22320, 22321, 22331, 22332, 22333, 22334, 22336, 22401, 22402, 22403, 22404, 22405, 22406, 22407, 22408, 22412, 22430, 22463, 22471, 22534, 22545, 22551, 22553, 22554, 22555, 22556, 22565, 22610, 22611, 22620, 22630, 22642, 22643, 22646, 22649, 22663, 22712, 22720, 22728, 22734, 22739, 22742, 25410, 25414, 25423, 25425, 25430, 25432, 25438, 25441, 25442, 25443, 25446, 56901, 56915, 56920, 56933, 56944, 56972

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Winchester, VA-WV (CBSA 49020)

Counties: Frederick VA, Hampshire WV, Winchester City VA

ZIP Codes: 22601, 22602, 22603, 22604, 22622, 22624, 22625, 22637, 22645, 22654, 22655, 22656, 25431, 25437, 25444, 26704, 26711, 26714, 26722, 26755, 26757, 26761, 26763, 26808, 26817, 26823, 26852, 26865

Washington

Bellingham, WA (CBSA 13380)

Counties: Whatcom WA

ZIP Codes: 98220, 98225, 98226, 98227, 98228, 98229, 98230, 98231, 98240, 98244, 98247, 98248, 98262, 98264, 98266, 98276, 98281, 98295

Bremerton-Silverdale, WA (CBSA 14740)

This CBSA is considered to be a Severely Declining market

Counties: Kitsap WA

ZIP Codes: 98061, 98110, 98310, 98311, 98312, 98314, 98315, 98322, 98337, 98340, 98342, 98345, 98346, 98353, 98359, 98364, 98366, 98367, 98370, 98378, 98380, 98383, 98384, 98386, 98392, 98393

Longview, WA (CBSA 31020)

Counties: Cowlitz WA

ZIP Codes: 98581, 98603, 98609, 98611, 98616, 98625, 98626, 98632, 98645, 98649, 98674

Mount Vernon-Anacortes, WA (CBSA 34580)

Counties: Skagit WA

ZIP Codes: 98221, 98232, 98233, 98235, 98237, 98238, 98255, 98257, 98263, 98267, 98273, 98274, 98283, 98284

Olympia, WA (CBSA 36500)

Counties: Thurston WA

ZIP Codes: 98501, 98502, 98503, 98504, 98505, 98506, 98507, 98508, 98509, 98511, 98512, 98513, 98516, 98530, 98540, 98556, 98576, 98579, 98589, 98597, 98599

Portland-Vancouver-Beaverton, OR-WA (CBSA 38900)

Counties: Clackamas OR, Clark WA, Columbia OR, Multnomah OR, Skamania WA, Washington OR, Yamhill OR

ZIP Codes: 97004, 97005, 97006, 97007, 97008, 97009, 97010, 97011, 97013, 97015, 97016, 97017, 97018, 97019, 97022, 97023, 97024, 97027, 97028, 97030, 97034, 97035, 97036, 97038, 97042, 97045, 97048, 97049, 97051, 97053, 97054, 97055, 97056, 97060, 97062, 97064, 97067, 97068, 97070, 97075, 97076, 97077, 97078, 97080, 97086, 97089, 97101, 97106, 97109, 97111, 97113, 97114, 97115, 97116, 97117, 97119, 97123, 97124, 97125, 97127, 97128, 97132, 97133, 97140, 97144, 97148, 97201, 97202, 97203, 97204, 97205, 97206, 97207, 97208, 97209, 97210, 97211, 97212, 97213, 97214, 97215, 97216, 97217, 97218, 97219, 97220, 97221, 97222, 97223, 97224, 97225, 97227, 97228, 97229, 97230, 97231, 97232, 97233, 97236, 97238, 97239, 97240, 97242, 97251, 97253, 97254, 97255, 97256, 97258, 97259, 97266, 97267, 97268, 97269, 97271, 97272, 97280, 97281, 97282, 97283, 97286, 97290, 97291, 97292, 97293, 97294, 97296, 97298, 97299, 97378, 97396, 98601, 98604, 98606, 98607, 98610, 98622, 98629, 98639, 98642, 98648, 98651, 98660, 98661, 98662, 98663, 98664, 98665, 98666, 98667, 98668, 98671, 98675, 98682, 98683, 98684, 98685, 98686, 98687

United Guaranty's Declining Markets
Effective April 15, 2009

Seattle-Bellevue-Everett, WA (CBSA 42644)

Counties: King WA, Snohomish WA

ZIP Codes: 98001, 98002, 98003, 98004, 98005, 98006, 98007, 98008, 98009, 98010, 98011, 98012, 98013, 98014, 98015, 98019, 98020, 98021, 98022, 98023, 98024, 98025, 98026, 98027, 98028, 98029, 98030, 98031, 98032, 98033, 98034, 98035, 98036, 98037, 98038, 98039, 98040, 98041, 98042, 98043, 98045, 98046, 98047, 98050, 98051, 98052, 98053, 98054, 98055, 98056, 98057, 98058, 98059, 98062, 98063, 98064, 98065, 98070, 98071, 98072, 98073, 98074, 98075, 98077, 98082, 98083, 98087, 98089, 98092, 98093, 98101, 98102, 98103, 98104, 98105, 98106, 98107, 98108, 98109, 98111, 98112, 98113, 98114, 98115, 98116, 98117, 98118, 98119, 98121, 98122, 98124, 98125, 98126, 98127, 98129, 98131, 98132, 98133, 98134, 98136, 98138, 98139, 98141, 98144, 98145, 98146, 98148, 98151, 98154, 98155, 98158, 98160, 98161, 98164, 98165, 98166, 98168, 98170, 98171, 98174, 98175, 98177, 98178, 98181, 98184, 98185, 98188, 98190, 98191, 98194, 98195, 98198, 98199, 98201, 98203, 98204, 98205, 98206, 98207, 98208, 98213, 98223, 98224, 98241, 98251, 98252, 98256, 98258, 98259, 98270, 98271, 98272, 98275, 98287, 98288, 98290, 98291, 98292, 98293, 98294, 98296

Spokane, WA (CBSA 44060)

Counties: Spokane WA

ZIP Codes: 99001, 99003, 99004, 99005, 99006, 99009, 99011, 99012, 99014, 99016, 99018, 99019, 99020, 99021, 99022, 99023, 99025, 99026, 99027, 99030, 99031, 99036, 99037, 99039, 99201, 99202, 99203, 99204, 99205, 99206, 99207, 99208, 99209, 99210, 99211, 99212, 99213, 99214, 99215, 99216, 99217, 99218, 99219, 99220, 99223, 99224, 99228, 99251, 99252, 99256, 99258, 99260, 99299

Tacoma, WA (CBSA 45104)

Counties: Pierce WA

ZIP Codes: 98303, 98304, 98321, 98323, 98327, 98328, 98329, 98330, 98332, 98333, 98335, 98338, 98344, 98348, 98349, 98351, 98352, 98354, 98360, 98371, 98372, 98373, 98374, 98375, 98385, 98387, 98388, 98390, 98391, 98394, 98395, 98396, 98397, 98398, 98401, 98402, 98403, 98404, 98405, 98406, 98407, 98408, 98409, 98411, 98412, 98413, 98415, 98416, 98417, 98418, 98419, 98421, 98422, 98424, 98430, 98431, 98433, 98438, 98439, 98442, 98443, 98444, 98445, 98446, 98447, 98448, 98450, 98455, 98460, 98464, 98465, 98466, 98467, 98471, 98477, 98481, 98490, 98492, 98493, 98496, 98497, 98498, 98499, 98558, 98580

Wenatchee, WA (CBSA 48300)

Counties: Chelan WA, Douglas WA

ZIP Codes: 98801, 98802, 98807, 98811, 98813, 98815, 98816, 98817, 98821, 98822, 98826, 98828, 98830, 98831, 98836, 98843, 98845, 98847, 98850, 98852, 98858

Yakima, WA (CBSA 49420)

This CBSA is considered to be a Moderately Declining market

Counties: Yakima WA

ZIP Codes: 98901, 98902, 98903, 98904, 98907, 98908, 98909, 98920, 98921, 98923, 98929, 98930, 98932, 98933, 98935, 98936, 98937, 98938, 98939, 98942, 98944, 98947, 98948, 98951, 98952, 98953

West Virginia

Bethesda-Gaithersburg-Frederick, DC-VA-MD-WV (CBSA 13644)

Counties: Frederick MD, Montgomery MD

ZIP Codes: 20810, 20811, 20812, 20813, 20814, 20815, 20816, 20817, 20818, 20824, 20825, 20827, 20830, 20832, 20833, 20837, 20838, 20839, 20841, 20842, 20847, 20848, 20849, 20850, 20851, 20852, 20853, 20854, 20855, 20857, 20859, 20860, 20861, 20862, 20866, 20868, 20871, 20872, 20874, 20875, 20876, 20877, 20878, 20879, 20880, 20882, 20883, 20884, 20885, 20886, 20889, 20891, 20892, 20894, 20895, 20896, 20897, 20898, 20899, 20901, 20902, 20903, 20904, 20905, 20906, 20907, 20908, 20910, 20911, 20912, 20913, 20914, 20915, 20916, 20918, 20993, 20997, 21701, 21702, 21703, 21704, 21705, 21709, 21710, 21714, 21716, 21717, 21718, 21727, 21754, 21755, 21758, 21759, 21762, 21769, 21770, 21771, 21773, 21774, 21775, 21777, 21778, 21780, 21788, 21790, 21792, 21793, 21798

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Cumberland, MD-WV (CBSA 19060)

This CBSA is considered to be a Moderately Declining market

Counties: Allegany MD, Mineral WV

ZIP Codes: 21501, 21502, 21503, 21504, 21505, 21521, 21524, 21528, 21529, 21530, 21532, 21539, 21540, 21542, 21543, 21545, 21555, 21556, 21557, 21560, 21562, 21766, 26710, 26717, 26719, 26726, 26743, 26750, 26753, 26767

Hagerstown-Martinsburg, MD-WV (CBSA 25180)

Counties: Berkeley WV, Morgan WV, Washington MD

ZIP Codes: 21711, 21713, 21715, 21719, 21720, 21721, 21722, 21733, 21734, 21740, 21741, 21742, 21746, 21747, 21748, 21749, 21750, 21756, 21767, 21779, 21781, 21782, 21783, 21795, 25401, 25402, 25403, 25404, 25405, 25411, 25413, 25419, 25420, 25421, 25422, 25427, 25428, 25429, 25434, 25440

Washington-Arlington-Alexandria, DC-VA-MD-WV (CBSA 47894)

Counties: Alexandria City VA, Arlington VA, Calvert MD, Charles MD, Clarke VA, District of Columbia DC, Fairfax City VA, Fairfax VA, Falls Church City VA, Fauquier VA, Fredericksburg City VA, Jefferson WV, Loudoun VA, Manassas City VA, Manassas Park City VA, Prince Georges MD, Prince William VA, Spotsylvania VA, Stafford VA, Warren VA

ZIP Codes: 20001, 20002, 20003, 20004, 20005, 20006, 20007, 20008, 20009, 20010, 20011, 20012, 20013, 20015, 20016, 20017, 20018, 20019, 20020, 20022, 20023, 20024, 20026, 20027, 20029, 20030, 20032, 20033, 20035, 20036, 20037, 20038, 20039, 20040, 20041, 20042, 20043, 20044, 20045, 20046, 20047, 20049, 20050, 20051, 20052, 20053, 20055, 20056, 20057, 20058, 20059, 20060, 20061, 20062, 20063, 20064, 20065, 20066, 20067, 20068, 20069, 20070, 20071, 20073, 20074, 20075, 20076, 20077, 20078, 20080, 20081, 20082, 20088, 20090, 20091, 20097, 20098, 20101, 20102, 20103, 20104, 20105, 20107, 20108, 20109, 20110, 20111, 20112, 20113, 20115, 20116, 20117, 20118, 20119, 20120, 20121, 20122, 20124, 20128, 20129, 20130, 20131, 20132, 20134, 20135, 20136, 20137, 20138, 20139, 20140, 20141, 20142, 20143, 20144, 20146, 20147, 20148, 20149, 20151, 20152, 20153, 20155, 20156, 20158, 20159, 20160, 20163, 20164, 20165, 20166, 20167, 20168, 20169, 20170, 20171, 20172, 20175, 20176, 20177, 20178, 20180, 20181, 20182, 20184, 20185, 20186, 20187, 20188, 20189, 20190, 20191, 20192, 20193, 20194, 20195, 20196, 20197, 20198, 20199, 20201, 20202, 20203, 20204, 20206, 20207, 20208, 20210, 20211, 20212, 20213, 20214, 20215, 20216, 20217, 20218, 20219, 20220, 20221, 20222, 20223, 20224, 20226, 20227, 20228, 20229, 20230, 20232, 20233, 20235, 20237, 20238, 20239, 20240, 20241, 20242, 20244, 20245, 20250, 20251, 20254, 20260, 20261, 20262, 20265, 20266, 20268, 20270, 20277, 20289, 20299, 20301, 20303, 20306, 20307, 20310, 20314, 20317, 20318, 20319, 20330, 20340, 20350, 20355, 20370, 20372, 20373, 20374, 20375, 20376, 20380, 20388, 20389, 20390, 20391, 20392, 20393, 20394, 20395, 20398, 20401, 20402, 20403, 20404, 20405, 20406, 20407, 20408, 20409, 20410, 20411, 20412, 20413, 20414, 20415, 20416, 20418, 20419, 20420, 20421, 20422, 20423, 20424, 20425, 20426, 20427, 20428, 20429, 20431, 20433, 20434, 20435, 20436, 20437, 20439, 20440, 20441, 20442, 20444, 20447, 20451, 20453, 20456, 20460, 20463, 20468, 20469, 20470, 20472, 20500, 20501, 20502, 20503, 20504, 20505, 20506, 20507, 20508, 20509, 20510, 20511, 20515, 20520, 20521, 20522, 20523, 20524, 20525, 20526, 20527, 20528, 20529, 20530, 20531, 20532, 20533, 20534, 20535, 20536, 20537, 20538, 20539, 20540, 20541, 20542, 20543, 20544, 20546, 20547, 20548, 20549, 20551, 20552, 20553, 20554, 20555, 20557, 20558, 20559, 20560, 20565, 20566, 20570, 20571, 20572, 20573, 20575, 20576, 20577, 20578, 20579, 20580, 20581, 20585, 20586, 20590, 20591, 20593, 20594, 20597, 20599, 20601, 20602, 20603, 20604, 20607, 20608, 20610, 20611, 20612, 20613, 20615, 20616, 20617, 20623, 20625, 20629, 20632, 20637, 20639, 20640, 20643, 20645, 20646, 20657, 20658, 20661, 20662, 20664, 20675, 20676, 20677, 20678, 20682, 20685, 20688, 20689, 20693, 20695, 20697, 20703, 20704, 20705, 20706, 20707, 20708, 20709, 20710, 20712, 20714, 20715, 20716, 20717, 20718, 20719, 20720, 20721, 20722, 20725, 20726, 20731, 20732, 20735, 20736, 20737, 20738, 20740, 20741, 20742, 20743, 20744, 20745, 20746, 20747, 20748, 20749, 20750, 20752, 20753, 20754, 20757, 20762, 20768, 20769, 20770, 20771, 20772, 20773, 20774, 20775, 20781, 20782, 20783, 20784, 20785, 20787, 20788, 20790, 20791, 20792, 20797, 20799, 22003, 22009, 22015, 22025, 22026, 22027, 22030, 22031, 22032, 22033, 22034, 22035, 22036, 22037, 22038, 22039, 22040, 22041, 22042, 22043, 22044, 22046, 22047, 22060, 22066, 22067, 22079, 22081, 22082, 22092, 22093, 22095, 22096, 22101, 22102, 22103, 22106, 22107, 22108, 22109, 22116, 22118, 22119, 22120, 22121, 22122, 22124, 22125, 22134, 22135, 22150, 22151, 22152, 22153, 22156, 22158, 22159, 22160, 22161, 22172, 22180, 22181, 22182, 22183, 22184, 22185, 22191, 22192, 22193, 22194, 22195, 22199, 22201, 22202, 22203, 22204, 22205, 22206, 22207, 22209, 22210, 22211, 22212, 22213, 22214, 22215, 22216, 22217, 22218, 22219, 22222, 22223, 22225, 22226, 22227, 22229, 22230, 22234, 22240, 22241, 22242, 22243, 22244, 22245, 22246, 22301, 22302, 22303, 22304, 22305, 22306, 22307, 22308, 22309, 22310, 22311, 22312, 22313, 22314, 22315, 22320, 22321, 22331, 22332, 22333, 22334, 22336, 22401, 22402, 22403, 22404, 22405, 22406, 22407, 22408, 22412, 22430, 22463, 22471, 22534, 22545, 22551, 22553, 22554, 22555, 22556, 22565, 22610, 22611, 22620, 22630, 22639, 22642, 22643, 22646, 22649, 22663, 22712, 22720, 22728, 22734, 22739, 22742, 25410, 25414, 25423, 25425, 25430, 25432, 25438, 25441, 25442, 25443, 25446, 56901, 56915, 56920, 56933, 56944, 56972

United Guaranty's Declining Markets

Effective April 15, 2009

Winchester, VA-WV (CBSA 49020)

Counties: Frederick VA, Hampshire WV, Winchester City VA

ZIP Codes: 22601, 22602, 22603, 22604, 22622, 22624, 22625, 22637, 22645, 22654, 22655, 22656, 25431, 25437, 25444, 26704, 26711, 26714, 26722, 26755, 26757, 26761, 26763, 26808, 26817, 26823, 26852, 26865

Wisconsin

Chicago-Naperville-Joliet, IL-IN-WI (CBSA 16974)

Counties: Cook IL, De Kalb IL, Du Page IL, Grundy IL, Kane IL, Kendall IL, McHenry IL, Will IL

ZIP Codes: 60001, 60004, 60005, 60006, 60007, 60008, 60009, 60012, 60013, 60014, 60016, 60017, 60018, 60019, 60021, 60022, 60025, 60026, 60029, 60033, 60034, 60038, 60039, 60043, 60050, 60051, 60053, 60055, 60056, 60062, 60065, 60067, 60068, 60070, 60071, 60072, 60074, 60076, 60077, 60078, 60081, 60082, 60090, 60091, 60093, 60094, 60095, 60097, 60098, 60101, 60102, 60103, 60104, 60105, 60106, 60107, 60108, 60109, 60110, 60111, 60112, 60115, 60116, 60117, 60118, 60119, 60120, 60121, 60122, 60123, 60124, 60125, 60126, 60128, 60129, 60130, 60131, 60132, 60133, 60134, 60135, 60136, 60137, 60138, 60139, 60140, 60141, 60142, 60143, 60144, 60145, 60146, 60147, 60148, 60150, 60151, 60152, 60153, 60154, 60155, 60156, 60157, 60159, 60160, 60161, 60162, 60163, 60164, 60165, 60168, 60169, 60170, 60171, 60172, 60173, 60174, 60175, 60176, 60177, 60178, 60179, 60180, 60181, 60183, 60184, 60185, 60186, 60187, 60188, 60189, 60190, 60191, 60192, 60193, 60194, 60195, 60196, 60197, 60199, 60201, 60202, 60203, 60204, 60208, 60209, 60290, 60301, 60302, 60303, 60304, 60305, 60399, 60401, 60402, 60403, 60404, 60406, 60407, 60408, 60409, 60410, 60411, 60412, 60415, 60416, 60417, 60419, 60421, 60422, 60423, 60424, 60425, 60426, 60428, 60429, 60430, 60431, 60432, 60433, 60434, 60435, 60436, 60437, 60438, 60439, 60440, 60441, 60442, 60443, 60444, 60445, 60446, 60447, 60448, 60449, 60450, 60451, 60452, 60453, 60454, 60455, 60456, 60457, 60458, 60459, 60461, 60462, 60463, 60464, 60465, 60466, 60467, 60468, 60469, 60471, 60472, 60473, 60474, 60475, 60476, 60477, 60478, 60479, 60480, 60481, 60482, 60487, 60490, 60491, 60499, 60501, 60502, 60503, 60504, 60505, 60506, 60507, 60510, 60511, 60512, 60513, 60514, 60515, 60516, 60517, 60519, 60520, 60521, 60522, 60523, 60525, 60526, 60527, 60532, 60534, 60536, 60537, 60538, 60539, 60540, 60541, 60542, 60543, 60544, 60545, 60546, 60548, 60550, 60552, 60554, 60555, 60556, 60558, 60559, 60560, 60561, 60563, 60564, 60565, 60566, 60567, 60568, 60570, 60572, 60585, 60586, 60597, 60598, 60599, 60601, 60602, 60603, 60604, 60605, 60606, 60607, 60608, 60609, 60610, 60611, 60612, 60613, 60614, 60615, 60616, 60617, 60618, 60619, 60620, 60621, 60622, 60623, 60624, 60625, 60626, 60628, 60629, 60630, 60631, 60632, 60633, 60634, 60636, 60637, 60638, 60639, 60640, 60641, 60643, 60644, 60645, 60646, 60647, 60649, 60651, 60652, 60653, 60654, 60655, 60656, 60657, 60659, 60660, 60661, 60663, 60664, 60666, 60668, 60669, 60670, 60673, 60674, 60675, 60677, 60678, 60679, 60680, 60681, 60682, 60684, 60685, 60686, 60687, 60688, 60689, 60690, 60691, 60693, 60694, 60695, 60696, 60697, 60699, 60701, 60706, 60707, 60712, 60714, 60803, 60804, 60805, 60827

Duluth, MN-WI (CBSA 20260)

This CBSA is considered to be a Moderately Declining market

Counties: Carlton MN, Douglas WI, Saint Louis MN

ZIP Codes: 54820, 54836, 54838, 54842, 54849, 54854, 54864, 54873, 54874, 54880, 54890, 55602, 55701, 55702, 55703, 55705, 55706, 55707, 55708, 55710, 55711, 55713, 55717, 55718, 55719, 55720, 55723, 55724, 55725, 55726, 55731, 55732, 55733, 55734, 55736, 55738, 55741, 55746, 55747, 55749, 55750, 55751, 55757, 55758, 55763, 55765, 55766, 55767, 55768, 55771, 55772, 55777, 55779, 55780, 55781, 55782, 55790, 55791, 55792, 55796, 55797, 55798, 55801, 55802, 55803, 55804, 55805, 55806, 55807, 55808, 55810, 55811, 55812, 55814, 55815, 55816

Milwaukee-Waukesha-West Allis, WI (CBSA 33340)

This CBSA is considered to be a Moderately Declining market

Counties: Milwaukee WI, Ozaukee WI, Washington WI, Waukesha WI

ZIP Codes: 53002, 53004, 53005, 53007, 53008, 53012, 53017, 53018, 53021, 53022, 53024, 53027, 53029, 53033, 53037, 53040, 53045, 53046, 53051, 53052, 53056, 53058, 53060, 53064, 53066, 53069, 53072, 53074, 53076, 53080, 53086, 53089, 53090, 53092, 53095, 53097, 53103, 53110, 53118, 53119, 53122, 53127, 53129, 53130, 53132, 53146, 53149, 53150, 53151, 53153, 53154, 53172, 53183, 53186, 53187, 53188, 53189, 53201, 53202, 53203, 53204, 53205, 53206, 53207, 53208, 53209, 53210, 53211, 53212, 53213, 53214, 53215, 53216, 53217, 53218, 53219, 53220, 53221, 53222, 53223, 53224, 53225, 53226, 53227, 53228, 53233, 53234, 53235, 53237, 53244, 53259, 53263, 53267, 53268, 53274, 53278, 53288, 53290, 53293, 53295

United Guaranty's Declining Markets

Effective April 15, 2009

Minneapolis-St. Paul-Bloomington, MN-WI (CBSA 33460)

Counties: Anoka MN, Carver MN, Chisago MN, Dakota MN, Hennepin MN, Isanti MN, Pierce WI, Ramsey MN, Saint Croix WI, Scott MN, Sherburne MN, Washington MN, Wright MN

ZIP Codes: 54002, 54003, 54007, 54010, 54011, 54013, 54014, 54015, 54016, 54017, 54021, 54022, 54023, 54025, 54027, 54028, 54082, 54723, 54740, 54750, 54761, 54767, 55001, 55002, 55003, 55005, 55006, 55008, 55010, 55011, 55012, 55013, 55014, 55016, 55017, 55020, 55024, 55025, 55029, 55031, 55032, 55033, 55038, 55040, 55042, 55043, 55044, 55045, 55047, 55054, 55055, 55056, 55065, 55068, 55069, 55070, 55071, 55073, 55074, 55075, 55076, 55077, 55078, 55079, 55080, 55082, 55083, 55084, 55085, 55090, 55092, 55101, 55102, 55103, 55104, 55105, 55106, 55107, 55108, 55109, 55110, 55111, 55112, 55113, 55114, 55115, 55116, 55117, 55118, 55119, 55120, 55121, 55122, 55123, 55124, 55125, 55126, 55127, 55128, 55129, 55130, 55133, 55144, 55145, 55146, 55150, 55155, 55161, 55164, 55165, 55166, 55168, 55169, 55170, 55171, 55172, 55175, 55177, 55187, 55188, 55191, 55301, 55302, 55303, 55304, 55305, 55306, 55308, 55309, 55311, 55313, 55315, 55316, 55317, 55318, 55319, 55320, 55321, 55322, 55323, 55327, 55328, 55330, 55331, 55337, 55339, 55340, 55341, 55343, 55344, 55345, 55346, 55347, 55348, 55349, 55352, 55356, 55357, 55358, 55359, 55360, 55361, 55362, 55363, 55364, 55365, 55367, 55368, 55369, 55372, 55373, 55374, 55375, 55376, 55377, 55378, 55379, 55380, 55382, 55383, 55384, 55386, 55387, 55388, 55390, 55391, 55392, 55393, 55394, 55397, 55398, 55399, 55401, 55402, 55403, 55404, 55405, 55406, 55407, 55408, 55409, 55410, 55411, 55412, 55413, 55414, 55415, 55416, 55417, 55418, 55419, 55420, 55421, 55422, 55423, 55424, 55425, 55426, 55427, 55428, 55429, 55430, 55431, 55432, 55433, 55434, 55435, 55436, 55437, 55438, 55439, 55440, 55441, 55442, 55443, 55444, 55445, 55446, 55447, 55448, 55449, 55450, 55454, 55455, 55458, 55459, 55460, 55467, 55468, 55470, 55472, 55473, 55474, 55478, 55479, 55480, 55483, 55484, 55485, 55486, 55487, 55488, 55550, 55551, 55552, 55553, 55554, 55555, 55556, 55557, 55558, 55559, 55560, 55561, 55562, 55563, 55564, 55565, 55566, 55567, 55568, 55569, 55570, 55571, 55572, 55573, 55574, 55575, 55576, 55577, 55578, 55579, 55580, 55581, 55582, 55583, 55584, 55585, 55586, 55587, 55588, 55589, 55590, 55591, 55592, 55593, 55594, 55595, 55596, 55597, 55598, 55599, 56011, 56071

Racine, WI (CBSA 39540)

This CBSA is considered to be a Moderately Declining market

Counties: Racine WI

ZIP Codes: 53105, 53108, 53126, 53139, 53167, 53177, 53182, 53185, 53401, 53402, 53403, 53404, 53405, 53406, 53407, 53408

La Crosse, WI-MN (CBSA 29100)

This CBSA is considered to be a Moderately Declining market

Counties: Houston MN, La Crosse WI

ZIP Codes: 54601, 54602, 54603, 54614, 54636, 54644, 54650, 54653, 54669, 55919, 55921, 55931, 55941, 55943, 55947, 55974

United Guaranty's Declining Markets Effective April 15, 2009

Washington-Arlington-Alexandria, DC-VA-MD-WV (CBSA 47894)

Counties: Alexandria City VA, Arlington VA, Calvert MD, Charles MD, Clarke VA, District of Columbia DC, Fairfax City VA, Fairfax VA, Falls Church City VA, Fauquier VA, Fredericksburg City VA, Jefferson WV, Loudoun VA, Manassas City VA, Manassas Park City VA, Prince Georges MD, Prince William VA, Spotsylvania VA, Stafford VA, Warren VA

ZIP Codes: 20001, 20002, 20003, 20004, 20005, 20006, 20007, 20008, 20009, 20010, 20011, 20012, 20013, 20015, 20016, 20017, 20018, 20019, 20020, 20022, 20023, 20024, 20026, 20027, 20029, 20030, 20032, 20033, 20035, 20036, 20037, 20038, 20039, 20040, 20041, 20042, 20043, 20044, 20045, 20046, 20047, 20049, 20050, 20051, 20052, 20053, 20055, 20056, 20057, 20058, 20059, 20060, 20061, 20062, 20063, 20064, 20065, 20066, 20067, 20068, 20069, 20070, 20071, 20073, 20074, 20075, 20076, 20077, 20078, 20080, 20081, 20082, 20088, 20090, 20091, 20097, 20098, 20101, 20102, 20103, 20104, 20105, 20107, 20108, 20109, 20110, 20111, 20112, 20113, 20115, 20116, 20117, 20118, 20119, 20120, 20121, 20122, 20124, 20128, 20129, 20130, 20131, 20132, 20134, 20135, 20136, 20137, 20138, 20139, 20140, 20141, 20142, 20143, 20144, 20146, 20147, 20148, 20149, 20151, 20152, 20153, 20155, 20156, 20158, 20159, 20160, 20163, 20164, 20165, 20166, 20167, 20168, 20169, 20170, 20171, 20172, 20175, 20176, 20177, 20178, 20180, 20181, 20182, 20184, 20185, 20186, 20187, 20188, 20189, 20190, 20191, 20192, 20193, 20194, 20195, 20196, 20197, 20198, 20199, 20201, 20202, 20203, 20204, 20206, 20207, 20208, 20210, 20211, 20212, 20213, 20214, 20215, 20216, 20217, 20218, 20219, 20220, 20221, 20222, 20223, 20224, 20226, 20227, 20228, 20229, 20230, 20232, 20233, 20235, 20237, 20238, 20239, 20240, 20241, 20242, 20244, 20245, 20250, 20251, 20254, 20260, 20261, 20262, 20265, 20266, 20268, 20270, 20277, 20289, 20299, 20301, 20303, 20306, 20307, 20310, 20314, 20317, 20318, 20319, 20330, 20340, 20350, 20355, 20370, 20372, 20373, 20374, 20375, 20376, 20380, 20388, 20389, 20390, 20391, 20392, 20393, 20394, 20395, 20398, 20401, 20402, 20403, 20404, 20405, 20406, 20407, 20408, 20409, 20410, 20411, 20412, 20413, 20414, 20415, 20416, 20418, 20419, 20420, 20421, 20422, 20423, 20424, 20425, 20426, 20427, 20428, 20429, 20431, 20433, 20434, 20435, 20436, 20437, 20439, 20440, 20441, 20442, 20444, 20447, 20451, 20453, 20456, 20460, 20463, 20468, 20469, 20470, 20472, 20500, 20501, 20502, 20503, 20504, 20505, 20506, 20507, 20508, 20509, 20510, 20511, 20515, 20520, 20521, 20522, 20523, 20524, 20525, 20526, 20527, 20528, 20529, 20530, 20531, 20532, 20533, 20534, 20535, 20536, 20537, 20538, 20539, 20540, 20541, 20542, 20543, 20544, 20546, 20547, 20548, 20549, 20551, 20552, 20553, 20554, 20555, 20557, 20558, 20559, 20560, 20565, 20566, 20570, 20571, 20572, 20573, 20575, 20576, 20577, 20578, 20579, 20580, 20581, 20585, 20586, 20590, 20591, 20593, 20594, 20597, 20599, 20601, 20602, 20603, 20604, 20607, 20608, 20610, 20611, 20612, 20613, 20615, 20616, 20617, 20623, 20625, 20629, 20632, 20637, 20639, 20640, 20643, 20645, 20646, 20657, 20658, 20661, 20662, 20664, 20675, 20676, 20677, 20678, 20682, 20685, 20688, 20689, 20693, 20695, 20697, 20703, 20704, 20705, 20706, 20707, 20708, 20709, 20710, 20712, 20714, 20715, 20716, 20717, 20718, 20719, 20720, 20721, 20722, 20725, 20726, 20731, 20732, 20735, 20736, 20737, 20738, 20740, 20741, 20742, 20743, 20744, 20745, 20746, 20747, 20748, 20749, 20750, 20752, 20753, 20754, 20757, 20762, 20768, 20769, 20770, 20771, 20772, 20773, 20774, 20775, 20781, 20782, 20783, 20784, 20785, 20787, 20788, 20790, 20791, 20792, 20797, 20799, 22003, 22009, 22015, 22025, 22026, 22027, 22030, 22031, 22032, 22033, 22034, 22035, 22036, 22037, 22038, 22039, 22040, 22041, 22042, 22043, 22044, 22046, 22047, 22060, 22066, 22067, 22079, 22081, 22082, 22092, 22093, 22095, 22096, 22101, 22102, 22103, 22106, 22107, 22108, 22109, 22116, 22118, 22119, 22120, 22121, 22122, 22124, 22125, 22134, 22135, 22150, 22151, 22152, 22153, 22156, 22158, 22159, 22160, 22161, 22172, 22180, 22181, 22182, 22183, 22184, 22185, 22191, 22192, 22193, 22194, 22195, 22199, 22201, 22202, 22203, 22204, 22205, 22206, 22207, 22209, 22210, 22211, 22212, 22213, 22214, 22215, 22216, 22217, 22218, 22219, 22222, 22223, 22225, 22226, 22227, 22229, 22230, 22234, 22240, 22241, 22242, 22243, 22244, 22245, 22246, 22301, 22302, 22303, 22304, 22305, 22306, 22307, 22308, 22309, 22310, 22311, 22312, 22313, 22314, 22315, 22320, 22321, 22331, 22332, 22333, 22334, 22336, 22401, 22402, 22403, 22404, 22405, 22406, 22407, 22408, 22412, 22430, 22463, 22471, 22534, 22545, 22551, 22553, 22554, 22555, 22556, 22565, 22610, 22611, 22620, 22630, 22639, 22642, 22643, 22646, 22649, 22663, 22712, 22720, 22728, 22734, 22739, 22742, 25410, 25414, 25423, 25425, 25430, 25432, 25438, 25441, 25442, 25443, 25446, 56901, 56915, 56920, 56933, 56944, 56972