

UNITED GUARANTY'S DECLINING MARKET LIST

Alabama

Anniston-Oxford, AL (CBSA 11500)

Counties: Calhoun AL

Auburn-Opelika, AL (CBSA 12220)

Counties: Lee AL

Montgomery, AL (CBSA 33860)

Counties: Autauga AL, Elmore AL, Lowndes AL, Montgomery AL

Arkansas

Pine Bluff, AR (CBSA 38220)

Counties: Cleveland AR, Jefferson AR, Lincoln AR

Texarkana, TX-AR (CBSA 45500)

Counties: Bowie TX, Miller AR

Arizona

Flagstaff, AZ (CBSA 22380)

Counties: Coconino AZ

Lake Havasu City-Kingman, AZ (CBSA 29420)

Counties: Mohave AZ

Phoenix-Mesa-Scottsdale, AZ (CBSA 38060)

Counties: Maricopa AZ, Pinal AZ

Prescott, AZ (CBSA 39140)

Counties: Yavapai AZ

Tucson, AZ (CBSA 46060)

Counties: Pima AZ

Yuma, AZ (CBSA 49740)

Counties: Yuma AZ

California

Bakersfield, CA (CBSA 12540)

Counties: Kern CA

Chico, CA (CBSA 17020)

Counties: Butte CA

El Centro, CA (CBSA 20940)

Counties: Imperial CA

Fresno, CA (CBSA 23420)

Counties: Fresno CA

Hanford-Corcoran, CA (CBSA 25260)

Counties: Kings CA

Los Angeles-Long Beach-Glendale, CA (CBSA 31084)

Counties: Los Angeles CA

Madera, CA (CBSA 31460)

Counties: Madera CA

Merced, CA (CBSA 32900)

Counties: Merced CA

Modesto, CA (CBSA 33700)

Counties: Stanislaus CA

Napa, CA (CBSA 34900)

Counties: Napa CA

Oakland-Fremont-Hayward, CA (CBSA 36084)

Counties: Alameda CA, Contra Costa CA

Oxnard-Thousand Oaks-Ventura, CA (CBSA 37100)

Counties: Ventura CA

Redding, CA (CBSA 39820)

Counties: Shasta CA

Riverside-San Bernardino-Ontario, CA (CBSA 40140)

Counties: Riverside CA, San Bernardino CA

Sacramento--Arden-Arcade--Roseville, CA (CBSA 40900)

Counties: El Dorado CA, Placer CA, Sacramento CA, Yolo CA

Salinas, CA (CBSA 41500)

Counties: Monterey CA

UNITED GUARANTY'S DECLINING MARKET LIST

San Diego-Carlsbad-San Marcos, CA (CBSA 41740)

Counties: San Diego CA

San Francisco-San Mateo-Redwood City, CA (CBSA 41884)

Counties: Marin CA, San Francisco CA, San Mateo CA

San Jose-Sunnyvale-Santa Clara, CA (CBSA 41940)

Counties: San Benito CA, Santa Clara CA

San Luis Obispo-Paso Robles, CA (CBSA 42020)

Counties: San Luis Obispo CA

Santa Ana-Anaheim-Irvine, CA (CBSA 42044)

Counties: Orange CA

Santa Barbara-Santa Maria, CA (CBSA 42060)

Counties: Santa Barbara CA

Santa Cruz-Watsonville, CA (CBSA 42100)

Counties: Santa Cruz CA

Santa Rosa-Petaluma, CA (CBSA 42220)

Counties: Sonoma CA

Stockton, CA (CBSA 44700)

Counties: San Joaquin CA

Vallejo-Fairfield, CA (CBSA 46700)

Counties: Solano CA

Visalia-Porterville, CA (CBSA 47300)

Counties: Tulare CA

Yuba City, CA (CBSA 49700)

Counties: Sutter CA, Yuba CA

Colorado

Denver-Aurora, CO (CBSA 19740)

Counties: Adams CO, Arapahoe CO, Broomfield CO, Clear Creek CO, Denver CO, Douglas CO, Elbert CO, Gilpin CO, Jefferson CO, Park CO

Greeley, CO (CBSA 24540)

Counties: Weld CO

Pueblo, CO (CBSA 39380)

Counties: Pueblo CO

Connecticut

Bridgeport-Stamford-Norwalk, CT (CBSA 14860)

Counties: Fairfield CT

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

Counties: Hartford CT, Middlesex CT, Tolland CT

Norwich-New London, CT (CBSA 35980)

Counties: New London CT

Delaware

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

Counties: Cecil MD, New Castle DE, Salem NJ

District of Columbia

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

Counties: Frederick MD, Montgomery MD

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, Fauqu

Florida

Bradenton-Sarasota-Venice, FL (CBSA 42260)

Counties: Manatee County FL, Manatee FL, Sarasota County FL, Sarasota FL

Cape Coral-Fort Myers, FL (CBSA 15980)

Counties: Lee FL

Deltona-Daytona Beach-Ormond Beach, FL (CBSA 19660)

Counties: Volusia FL

Fort Lauderdale-Pompano Beach-Deerfield Beach, FL (CBSA 22744)

Counties: Broward FL

UNITED GUARANTY'S DECLINING MARKET LIST

Fort Walton Beach-Crestview-Destin, FL (CBSA 23020)

Counties: Okaloosa FL

Gainesville, FL (CBSA 23540)

Counties: Alachua FL, Gilchrist FL

Jacksonville, FL (CBSA 27260)

Counties: Baker FL, Clay FL, Duval FL, Nassau FL, Saint Johns FL

Lakeland, FL (CBSA 29460)

Counties: Polk FL

Miami-Miami Beach-Kendall, FL (CBSA 33124)

Counties: Miami-Dade FL

Naples-Marco Island, FL (CBSA 34940)

Counties: Collier FL

Ocala, FL (CBSA 36100)

Counties: Marion FL

Orlando-Kissimmee, FL (CBSA 36740)

Counties: Lake FL, Orange FL, Osceola FL, Seminole FL

Palm Bay-Melbourne-Titusville, FL (CBSA 37340)

Counties: Brevard FL

Palm Coast, FL (CBSA 37380)

Counties: Flagler FL

Panama City-Lynn Haven, FL (CBSA 37460)

Counties: Bay FL

Pensacola-Ferry Pass-Brent, FL (CBSA 37860)

Counties: Escambia FL, Santa Rosa FL

Port St. Lucie-Fort Pierce, FL (CBSA 38940)

Counties: Martin FL, Saint Lucie FL

Punta Gorda, FL (CBSA 39460)

Counties: Charlotte FL

Sebastian-Vero Beach, FL (CBSA 42680)

Counties: Indian River FL

Tallahassee, FL (CBSA 45220)

Counties: Gadsden FL, Jefferson FL, Leon FL, Wakulla FL

Tampa-St. Petersburg-Clearwater, FL (CBSA 45300)

Counties: Hernando FL, Hillsborough FL, Pasco FL, Pinellas FL

West Palm Beach-Boca Raton-Boynton Beach, FL (CBSA 48424)

Counties: Palm Beach FL

Georgia

Albany, GA (CBSA 10500)

Counties: Baker GA, Dougherty GA, Lee GA, Terrell GA, Worth GA

Brunswick, GA (CBSA 15260)

Counties: Brantley GA, Glynn GA, McIntosh GA

Chattanooga, TN-GA (CBSA 16860)

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

Macon, GA (CBSA 31420)

Counties: Bibb GA, Crawford GA, Jones GA, Monroe GA, Twiggs GA

Iowa

Ames, IA (CBSA 11180)

Counties: Story IA

Dubuque, IA (CBSA 20220)

Counties: Dubuque IA

Sioux City, IA-NE-SD (CBSA 43580)

Counties: Dakota NE, Dixon NE, Union SD, Woodbury IA

Idaho

Coeur d'Alene, ID (CBSA 17660)

Counties: Kootenai ID

UNITED GUARANTY'S DECLINING MARKET LIST

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

Danville, IL (CBSA 19180)

Counties: Vermillion IL

Gary, IL-IN-WI (CBSA 23844)

Counties: Jasper IN, Lake IN, Newton IN, Porter IN

Peoria, IL (CBSA 37900)

Counties: Marshall IL, Peoria IL, Stark IL, Tazewell IL, Woodford IL

Rockford, IL (CBSA 40420)

Counties: Boone IL, Winnebago IL

St. Louis, MO-IL (CBSA 41180)

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,,

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

Cincinnati-Middletown, OH-KY-IN (CBSA 17140)

Counties: Boone KY, Bracken KY, Brown OH, Butler OH, Campbell KY, Clermont OH, Dearborn IN, Franklin IN, Gallatin KY, Grant KY, Hamilton OH, Kenton KY, Ohio IN,

Columbus, IN (CBSA 18020)

Counties: Bartholomew IN

Elkhart-Goshen, IN (CBSA 21140)

Counties: Elkhart IN

Fort Wayne, IN (CBSA 23060)

Counties: Allen IN, Wells IN, Whitley IN

Gary, IL-IN-WI (CBSA 23844)

Counties: Jasper IN, Lake IN, Newton IN, Porter IN

Kokomo, IN (CBSA 29020)

Counties: Howard IN, Tipton IN

Lafayette, IN (CBSA 29140)

Counties: Benton IN, Carroll IN, Tippecanoe IN

Terre Haute, IN (CBSA 45460)

Counties: Clay IN, Sullivan IN, Vermillion IN, Vigo IN

South Bend-Mishawaka, IN-MI (CBSA 43780)

Counties: Cass MI, St Joseph IN

Kansas

Topeka, KS (CBSA 45820)

Counties: Jackson KS, Jefferson KS, Osage KS, Shawnee KS, Wabaunsee KS

Kentucky

Cincinnati-Middletown, OH-KY-IN (CBSA 17140)

Counties: Boone KY, Bracken KY, Brown OH, Butler OH, Campbell KY, Clermont OH, Dearborn IN, Franklin IN, Gallatin KY, Grant KY, Hamilton OH, Kenton KY, Ohio IN,

Clarksville, TN-KY (CBSA 17300)

Counties: Christian KY, Montgomery TN, Stewart TN, Trigg KY

Louisiana

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

Counties: Lafourche LA, Terrebonne LA

Lake Charles, LA (CBSA 29340)

Counties: Calcasieu LA, Cameron LA

Monroe, LA (CBSA 33740)

Counties: Ouachita LA, Union LA

UNITED GUARANTY'S DECLINING MARKET LIST

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

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

Shreveport-Bossier City, LA (CBSA 43340)

Counties: Bossier LA, Caddo LA, De Soto LA

Massachusetts

Barnstable Town, MA (CBSA 12700)

Counties: Barnstable MA

Worcester, MA (CBSA 49340)

Counties: Worcester MA

Boston-Quincy, MA-NH (CBSA 14484)

Counties: Norfolk MA, Plymouth MA, Suffolk MA

Cambridge-Newton-Framingham, MA-NH (CBSA 15764)

Counties: Middlesex MA

Peabody, MA (CBSA 21604)

Counties: Essex, MA

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

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

Rockingham County-Strafford County, MA-NH (CBSA 40484)

Counties: Rockingham NH, Strafford NH

Maryland

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

Counties: Frederick MD, Montgomery MD

Baltimore-Towson, MD (CBSA 12580)

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

Cumberland, MD-WV (CBSA 19060)

Counties: Allegany MD, Mineral WV

Hagerstown-Martinsburg, MD-WV (CBSA 25180)

Counties: Berkeley WV, Morgan WV, Washington MD

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, Fauqu

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

Counties: Cecil MD, New Castle DE, Salem NJ

Maine

Portland-South Portland-Biddeford, ME (CBSA 38860)

Counties: Cumberland ME, Sagadahoc ME, York ME

Michigan

Ann Arbor, MI (CBSA 11460)

Counties: Washtenaw MI

Battle Creek, MI (CBSA 12980)

Counties: Calhoun MI

Bay City, MI (CBSA 13020)

Counties: Bay MI

Detroit-Livonia-Dearborn, MI (CBSA 19804)

Counties: Wayne MI

Flint, MI (CBSA 22420)

Counties: Genesee MI

Grand Rapids-Wyoming, MI (CBSA 24340)

Counties: Barry MI, Ionia MI, Kent MI, Newaygo MI

Holland-Grand Haven, MI (CBSA 26100)

Counties: Ottawa MI

Jackson, MI (CBSA 27100)

Counties: Jackson MI

Kalamazoo-Portage, MI (CBSA 28020)

Counties: Kalamazoo MI, Van Buren MI

Lansing-East Lansing, MI (CBSA 29620)

Counties: Clinton MI, Eaton MI, Ingham MI

UNITED GUARANTY'S DECLINING MARKET LIST

South Bend-Mishawaka, IN-MI (CBSA 43780)

Counties: Cass MI, St Joseph IN

Monroe, MI (CBSA 33780)

Counties: Monroe MI

Muskegon-Norton Shores, MI (CBSA 34740)

Counties: Muskegon MI

Niles-Benton Harbor, MI (CBSA 35660)

Counties: Berrien MI

Saginaw-Saginaw Township North, MI (CBSA 40980)

Counties: Saginaw MI

Warren-Troy-Farmington Hills, MI (CBSA 47644)

Counties: Lapeer MI, Livingston MI, Macomb MI, Oakland MI, Saint Clair MI

Minnesota

Fargo, ND-MN (CBSA 22020)

Counties: Cass ND, Clay MN

La Crosse, WI-MN (CBSA 29100)

Counties: Houston MN, La Crosse WI

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, Wrigh

Rochester, MN (CBSA 40340)

Counties: Dodge MN, Olmsted MN, Wabasha MN

St. Cloud, MN (CBSA 41060)

Counties: Benton MN, Stearns MN

Missouri

Columbia, MO (CBSA 17860)

Counties: Boone MO, Howard MO

St. Louis, MO-IL (CBSA 41180)

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,,

Mississippi

Gulfport-Biloxi, MS (CBSA 25060)

Counties: Hancock MS, Harrison MS, Stone MS

Montana

Missoula, MT (CBSA 33540)

Counties: Missoula MT

North Carolina

Fayetteville, NC (CBSA 22180)

Counties: Cumberland NC, Hoke NC

North Dakota

Fargo, ND-MN (CBSA 22020)

Counties: Cass ND, Clay MN

Nebraska

Sioux City, IA-NE-SD (CBSA 43580)

Counties: Dakota NE, Dixon NE, Union SD, Woodbury IA

New Hampshire

Boston-Quincy, MA-NH (CBSA 14484)

Counties: Norfolk MA, Plymouth MA, Suffolk MA

Cambridge-Newton-Framingham, MA-NH (CBSA 15764)

Counties: Middlesex MA

Manchester-Nashua, NH (CBSA 31700)

Counties: Hillsborough NH

Rockingham County-Strafford County, MA-NH (CBSA 40484)

Counties: Rockingham NH, Strafford NH

UNITED GUARANTY'S DECLINING MARKET LIST

New Jersey

Atlantic City, NJ (CBSA 12100)

Counties: Atlantic NJ

Edison, NY-NJ-PA (CBSA 20764)

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

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

Counties: Nassau NY, Suffolk NY

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

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

Ocean City, NJ (CBSA 36140)

Counties: Cape May NJ

Trenton-Ewing, NJ (CBSA 45940)

Counties: Mercer NJ

Vineland-Millville-Bridgeton, NJ (CBSA 47220)

Counties: Cumberland NJ

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

Counties: Cecil MD, New Castle DE, Salem NJ

Nevada

Carson City, NV (CBSA 16180)

Counties: Carson City NV

Las Vegas-Paradise, NV (CBSA 29820)

Counties: Clark NV

Reno-Sparks, NV (CBSA 39900)

Counties: Storey NV, Washoe NV

New York

Albany-Schenectady-Troy, NY (CBSA 10580)

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

Elmira, NY (CBSA 21300)

Counties: Chemung NY

Ithaca, NY (CBSA 27060)

Counties: Tompkins NY

Kingston, NY (CBSA 28740)

Counties: Ulster NY

Poughkeepsie-Newburgh-Middletown, NY (CBSA 39100)

Counties: Dutchess NY, Orange NY

Rochester, NY (CBSA 40380)

Counties: Livingston NY, Monroe NY, Ontario NY, Orleans NY, Wayne NY

Syracuse, NY (CBSA 45060)

Counties: Madison NY, Onondaga NY, Oswego NY

Edison, NY-NJ-PA (CBSA 20764)

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

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

Counties: Nassau NY, Suffolk NY

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

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

Ohio

Akron, OH (CBSA 10420)

Counties: Portage OH, Summit OH

Canton-Massillon, OH (CBSA 15940)

Counties: Carroll OH, Stark OH

Cincinnati-Middletown, OH-KY-IN (CBSA 17140)

Counties: Boone KY, Bracken KY, Brown OH, Butler OH, Campbell KY, Clermont OH, Dearborn IN, Franklin IN, Gallatin KY, Grant KY, Hamilton OH, Kenton KY, Ohio IN,

Cleveland-Elyria-Mentor, OH (CBSA 17460)

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

Columbus, OH (CBSA 18140)

Counties: Delaware OH, Fairfield OH, Franklin OH, Licking OH, Madison OH, Morrow OH, Pickaway OH, Union OH

UNITED GUARANTY'S DECLINING MARKET LIST

Dayton, OH (CBSA 19380)

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

Lima, OH (CBSA 30620)

Counties: Allen OH

Mansfield, OH (CBSA 31900)

Counties: Richland OH

Parkersburg-Marietta-Vienna, WV-OH (CBSA 37620)

Counties: Pleasants WV, Washington OH, Wirt WV, Wood WV

Sandusky, OH (CBSA 41780)

Counties: Erie OH

Springfield, OH (CBSA 44220)

Counties: Clark OH

Toledo, OH (CBSA 45780)

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

Weirton-Steubenville, WV-OH (CBSA 48260)

Counties: Brooke WV, Hancock WV, Jefferson OH

Wheeling, WV-OH (CBSA 48540)

Counties: Belmont OH, Marshall WV, Ohio WV

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

Counties: Mahoning OH, Mercer PA, Trumbull OH

Oklahoma

Lawton, OK (CBSA 30020)

Counties: Comanche OK

Oregon

Bend, OR (CBSA 13460)

Counties: Deschutes OR

Medford, OR (CBSA 32780)

Counties: Jackson OR

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

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

Pennsylvania

Altoona, PA (CBSA 11020)

Counties: Blair PA

Edison, NY-NJ-PA (CBSA 20764)

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

Johnstown, PA (CBSA 27780)

Counties: Cambria PA

Lancaster, PA (CBSA 29540)

Counties: Lancaster PA

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

Counties: Nassau NY, Suffolk NY

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

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

Williamsport, PA (CBSA 48700)

Counties: Lycoming PA

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

Counties: Cecil MD, New Castle DE, Salem NJ

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

Counties: Mahoning OH, Mercer PA, Trumbull OH

Rhode Island

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

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

South Carolina

Greenville, SC (CBSA 24860)

Counties: Greenville SC, Laurens SC, Pickens SC

Sumter, SC (CBSA 44940)

Counties: Sumter SC

UNITED GUARANTY'S DECLINING MARKET LIST

Tennessee

Cleveland, TN (CBSA 17420)

Counties: Bradley TN, Polk TN

Jackson, TN (CBSA 27180)

Counties: Chester TN, Madison TN

Chattanooga, TN-GA (CBSA 16860)

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

Clarksville, TN-KY (CBSA 17300)

Counties: Christian KY, Montgomery TN, Stewart TN, Trigg KY

South Dakota

Sioux City, IA-NE-SD (CBSA 43580)

Counties: Dakota NE, Dixon NE, Union SD, Woodbury IA

Texas

Abilene, TX (CBSA 10180)

Counties: Callahan TX, Jones TX, Taylor TX

Beaumont-Port Arthur, TX (CBSA 13140)

Counties: Hardin TX, Jefferson TX, Orange TX

Brownsville-Harlingen, TX (CBSA 15180)

Counties: Cameron TX

College Station-Bryan, TX (CBSA 17780)

Counties: Brazos TX, Burleson TX, Robertson TX

Killeen-Temple-Fort Hood, TX (CBSA 28660)

Counties: Bell TX, Coryell TX, Lampasas TX

Laredo, TX (CBSA 29700)

Counties: Webb TX

Longview, TX (CBSA 30980)

Counties: Gregg TX, Rusk TX, Upshur TX

San Angelo, TX (CBSA 41660)

Counties: Irion TX, Tom Green TX

Waco, TX (CBSA 47380)

Counties: McLennan TX

Wichita Falls, TX (CBSA 48660)

Counties: Archer TX, Clay TX, Wichita TX

Texarkana, TX-AR (CBSA 45500)

Counties: Bowie TX, Miller AR

Utah

St. George, UT (CBSA 41100)

Counties: Washington UT

Virginia

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

Counties: Frederick MD, Montgomery MD

Danville, VA (CBSA 19260)

Counties: Danville City VA, Pittsylvania VA

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

Winchester, VA-WV (CBSA 49020)

Counties: Frederick VA, Hampshire WV, Winchester City VA

Vermont

Burlington-South Burlington, VT (CBSA 15540)

Counties: Chittenden VT, Franklin VT, Grand Isle VT

Washington

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

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

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

UNITED GUARANTY'S DECLINING MARKET LIST

Gary, IL-IN-WI (CBSA 23844)

Counties: Jasper IN, Lake IN, Newton IN, Porter IN

Wheeling, WV-OH (CBSA 48540)

Counties: Belmont OH, Marshall WV, Ohio WV

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

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

Winchester, VA-WV (CBSA 49020)

Counties: Frederick VA, Hampshire WV, Winchester City VA

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, Wrig

La Crosse, WI-MN (CBSA 29100)

Counties: Houston MN, La Crosse WI

West Virginia

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

Counties: Frederick MD, Montgomery MD

Cumberland, MD-WV (CBSA 19060)

Counties: Allegany MD, Mineral WV

Hagerstown-Martinsburg, MD-WV (CBSA 25180)

Counties: Berkeley WV, Morgan WV, Washington MD

Huntington-Ashland, WV-KY-OH (CBSA 26580)

Counties: Boyd KY, Cabell WV, Greenup KY, Lawrence OH, Wayne WV

Parkersburg-Marietta-Vienna, WV-OH (CBSA 37620)

Counties: Pleasants WV, Washington OH, Wirt WV, Wood WV

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, Fauqu

Weirton-Steubenville, WV-OH (CBSA 48260)

Counties: Brooke WV, Hancock WV, Jefferson OH