

United Guaranty's Declining Markets List
Effective October 17, 2008

Declining Market States

We have identified six entire State markets as declining – Two are considered Declining (MI, OH) and four are considered Severely Declining (AZ, CA, FL, NV)

Declining Market CBSAs

The following CBSAs are considered Declining Markets.

All properties located in these CBSAs or States are subject to the Declining Market Policies. See www.ugcorp.com.

Alabama

Auburn-Opelika, AL (CBSA 12220)

Counties: Lee AL

ZIP Codes: 36801, 36802, 36803, 36804, 36830, 36831, 36832, 36849, 36852, 36865, 36870, 36872, 36874, 36877, 36879

Arizona

The entire State is considered to be Severely Declining

Arkansas

Pine Bluff, AR (CBSA 38220)

Counties: Cleveland AR, Jefferson AR, Lincoln AR

ZIP Codes: 71601, 71602, 71603, 71611, 71612, 71613, 71643, 71644, 71652, 71659, 71660, 71665, 71667, 71678, 72004, 72073, 72079, 72132, 72133, 72152, 72168, 72175, 72182

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

Colorado

Pueblo, CO (CBSA 39380)

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

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New Haven-Milford, CT (CBSA 35300)

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

Norwich-New London, CT (CBSA 35980)

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

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

Georgia

Columbus, GA (CBSA 17980)

Counties: Chattahoochee GA, Harris GA, Marion GA, Muscogee GA, Russell AL

ZIP Codes: 31058, 31803, 31804, 31805, 31807, 31808, 31811, 31820, 31822, 31823, 31826, 31829, 31831, 31901, 31902, 31903, 31904, 31905, 31906, 31907, 31908, 31909, 31914, 31917, 31993, 31995, 31997, 31998, 31999, 36851, 36856, 36858, 36859, 36860, 36867, 36868, 36869, 36871, 36875

Dalton, GA (CBSA 19140)

Counties: Murray GA, Whitfield GA

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

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Gainesville, GA (CBSA 23580)

Counties: Hall GA

ZIP Codes: 30501, 30502, 30503, 30504, 30506, 30507, 30527, 30542, 30543, 30554, 30564, 30566

Hinesville-Fort Stewart, GA (CBSA 25980)

Counties: Liberty GA, Long GA

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

Macon, GA (CBSA 31420)

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

ZIP Codes: 31004, 31016, 31017, 31020, 31029, 31032, 31033, 31044, 31046, 31050, 31052, 31066, 31078, 31086, 31201, 31202, 31203, 31204, 31205, 31206, 31207, 31208, 31209, 31210, 31211, 31212, 31213, 31216, 31217, 31220, 31221, 31294, 31295, 31296, 31297

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)

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

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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

Lake County-Kenosha County, IL-IN-WI (CBSA 29404)

Counties: Kenosha WI, Lake IL

ZIP Codes: 53101, 53102, 53104, 53109, 53140, 53141, 53142, 53143, 53144, 53152, 53158, 53159, 53168, 53170, 53171, 53179, 53181, 53192, 53194, 53199, 60002, 60010, 60011, 60015, 60020, 60030, 60031, 60035, 60037, 60040, 60041, 60042, 60044, 60045, 60046, 60047, 60048, 60049, 60060, 60061, 60064, 60069, 60073, 60075, 60079, 60083, 60084, 60085, 60086, 60087, 60088, 60089, 60092, 60096, 60099

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

United Guaranty's Declining Markets List

Effective October 17, 2008

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

Counties: Boone KY, Bracken KY, Campbell KY, Dearborn IN, Franklin IN, Gallatin KY, Grant KY, Kenton KY, Ohio IN, Pendleton KY

ZIP Codes: 41001, 41002, 41004, 41005, 41006, 41007, 41010, 41011, 41012, 41014, 41015, 41016, 41017, 41018, 41019, 41022, 41030, 41033, 41035, 41040, 41042, 41043, 41044, 41046, 41048, 41051, 41052, 41053, 41054, 41059, 41061, 41063, 41071, 41072, 41073, 41074, 41075, 41076, 41080, 41085, 41086, 41091, 41092, 41094, 41095, 41097, 41099, 47001, 47010, 47012, 47016, 47018, 47022, 47024, 47025, 47030, 47032, 47035, 47036, 47040, 47060

Lake County-Kenosha County, IL-IN-WI (CBSA 29404)

Counties: Kenosha WI, Lake IL

ZIP Codes: 53101, 53102, 53104, 53109, 53140, 53141, 53142, 53143, 53144, 53152, 53158, 53159, 53168, 53170, 53171, 53179, 53181, 53192, 53194, 53199, 60002, 60010, 60011, 60015, 60020, 60030, 60031, 60035, 60037, 60040, 60041, 60042, 60044, 60045, 60046, 60047, 60048, 60049, 60060, 60061, 60064, 60069, 60073, 60075, 60079, 60083, 60084, 60085, 60086, 60087, 60088, 60089, 60092, 60096, 60099

Muncie, IN (CBSA 34620)

Counties: Delaware IN

ZIP Codes: 47302, 47303, 47304, 47305, 47306, 47307, 47308, 47320, 47334, 47338, 47342, 47367, 47383, 47396

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

Counties: St Joseph IN

ZIP Codes: 46530, 46536, 46544, 46545, 46546, 46552, 46554, 46556, 46561, 46574, 46595, 46601, 46604, 46613, 46614, 46615, 46616, 46617, 46619, 46620, 46624, 46626, 46628, 46634, 46635, 46637, 46660, 46680, 46699

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

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

Counties: Boone KY, Bracken KY, Campbell KY, Dearborn IN, Franklin IN, Gallatin KY, Grant KY, Kenton KY, Ohio IN, Pendleton KY

ZIP Codes: 41001, 41002, 41004, 41005, 41006, 41007, 41010, 41011, 41012, 41014, 41015, 41016, 41017, 41018, 41019, 41022, 41030, 41033, 41035, 41040, 41042, 41043, 41044, 41046, 41048, 41051, 41052, 41053, 41054, 41059, 41061, 41063, 41071, 41072, 41073, 41074, 41075, 41076, 41080, 41085, 41086, 41091, 41092, 41094, 41095, 41097, 41099, 47001, 47010, 47012, 47016, 47018, 47022, 47024, 47025, 47030, 47032, 47035, 47036, 47040, 47060

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

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

ZIP Codes: 25504, 25507, 25510, 25511, 25512, 25514, 25517, 25530, 25534, 25535, 25537, 25541, 25545, 25555, 25559, 25562, 25570, 25669, 25699, 25701, 25702, 25703, 25704, 25705, 25706, 25707, 25708, 25709, 25710, 25711, 25712, 25713, 25714, 25715, 25716, 25717, 25718, 25719, 25720, 25721, 25722, 25723, 25724, 25725, 25726, 25727, 25728, 25729, 25755, 25770, 25771, 25772, 25773, 25774, 25775, 25776, 25777, 25778, 25779, 41101, 41102, 41105, 41114, 41121, 41129, 41139, 41144, 41168, 41169, 41174, 41175, 41183

United Guaranty's Declining Markets List

Effective October 17, 2008

Louisiana

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

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

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)

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

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

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

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

Counties: Rockingham NH, Strafford NH

ZIP Codes: 03032, 03034, 03036, 03037, 03038, 03040, 03041, 03042, 03044, 03053, 03073, 03077, 03079, 03087, 03261, 03290, 03291, 03801, 03802, 03803, 03804, 03805, 03811, 03815, 03819, 03820, 03821, 03822, 03823, 03824, 03825, 03826, 03827, 03833, 03835, 03839, 03840, 03841, 03842, 03843, 03844, 03848, 03851, 03852, 03854, 03855, 03856, 03857, 03858, 03859, 03861, 03862, 03865, 03866, 03867, 03868, 03869, 03870, 03871, 03873, 03874, 03878, 03884, 03885

United Guaranty's Declining Markets List

Effective October 17, 2008

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

Maryland

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

United Guaranty's Declining Markets List

Effective October 17, 2008

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, 25411, 25423, 25425, 25430, 25432, 25438, 25441, 25442, 25443, 25446, 56901, 56915, 56920, 56933, 56944, 56972

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

United Guaranty's Declining Markets List

Effective October 17, 2008

Salisbury, MD (CBSA 41540)

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

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

Maine

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

Counties: Cumberland ME, Sagadahoc ME, York ME

ZIP Codes: 03901, 03902, 03903, 03904, 03905, 03906, 03907, 03908, 03909, 03910, 03911, 04001, 04002, 04003, 04004, 04005, 04006, 04007, 04008, 04009, 04011, 04013, 04014, 04015, 04017, 04019, 04020, 04021, 04024, 04027, 04028, 04029, 04030, 04032, 04033, 04034, 04038, 04039, 04040, 04042, 04043, 04046, 04047, 04048, 04049, 04050, 04054, 04055, 04056, 04057, 04061, 04062, 04063, 04064, 04066, 04069, 04070, 04071, 04072, 04073, 04074, 04075, 04076, 04077, 04078, 04079, 04082, 04083, 04084, 04085, 04086, 04087, 04090, 04091, 04092, 04093, 04094, 04095, 04096, 04097, 04098, 04101, 04102, 04103, 04104, 04105, 04106, 04107, 04108, 04109, 04110, 04112, 04116, 04122, 04123, 04124, 04260, 04287, 04357, 04530, 04548, 04562, 04565, 04579

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

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 Declining

Minnesota

Rochester, MN (CBSA 40340)

Counties: Dodge MN, Olmsted MN, Wabasha MN

ZIP Codes: 55041, 55901, 55902, 55903, 55904, 55905, 55906, 55920, 55924, 55927, 55929, 55932, 55934, 55940, 55944, 55945, 55955, 55956, 55957, 55960, 55964, 55968, 55976, 55981, 55985, 55991

St. Cloud, MN (CBSA 41060)

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

United Guaranty's Declining Markets List

Effective October 17, 2008

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

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

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

Montana

Great Falls, MT (CBSA 24500)

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

North Carolina

Burlington, NC (CBSA 15500)

Counties: Alamance NC

ZIP Codes: 27201, 27202, 27215, 27216, 27217, 27220, 27244, 27253, 27258, 27302, 27340, 27349, 27359

United Guaranty's Declining Markets List

Effective October 17, 2008

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

New Hampshire

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

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

Counties: Rockingham NH, Strafford NH

ZIP Codes: 03032, 03034, 03036, 03037, 03038, 03040, 03041, 03042, 03044, 03053, 03073, 03077, 03079, 03087, 03261, 03290, 03291, 03801, 03802, 03803, 03804, 03805, 03811, 03815, 03819, 03820, 03821, 03822, 03823, 03824, 03825, 03826, 03827, 03833, 03835, 03839, 03840, 03841, 03842, 03843, 03844, 03848, 03851, 03852, 03854, 03855, 03856, 03857, 03858, 03859, 03861, 03862, 03865, 03866, 03867, 03868, 03869, 03870, 03871, 03873, 03874, 03878, 03884, 03885

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

New Jersey

Atlantic City, NJ (CBSA 12100)

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

United Guaranty's Declining Markets List

Effective October 17, 2008

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

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

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 List

Effective October 17, 2008

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

United Guaranty's Declining Markets List

Effective October 17, 2008

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

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

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

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

New York

Glens Falls, NY (CBSA 24020)

Counties: Warren NY, Washington NY

ZIP Codes: 12801, 12804, 12808, 12809, 12810, 12811, 12814, 12815, 12816, 12817, 12819, 12820, 12821, 12823, 12824, 12827, 12828, 12832, 12834, 12836, 12837, 12838, 12839, 12841, 12843, 12844, 12845, 12846, 12848, 12849, 12853, 12854, 12856, 12860, 12861, 12862, 12865, 12873, 12874, 12878, 12885, 12886, 12887

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

United Guaranty's Declining Markets List Effective October 17, 2008

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 List

Effective October 17, 2008

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

United Guaranty's Declining Markets List

Effective October 17, 2008

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

Counties: Boone KY, Bracken KY, Campbell KY, Dearborn IN, Franklin IN, Gallatin KY, Grant KY, Kenton KY, Ohio IN, Pendleton KY

ZIP Codes: 41001, 41002, 41004, 41005, 41006, 41007, 41010, 41011, 41012, 41014, 41015, 41016, 41017, 41018, 41019, 41022, 41030, 41033, 41035, 41040, 41042, 41043, 41044, 41046, 41048, 41051, 41052, 41053, 41054, 41059, 41061, 41063, 41071, 41072, 41073, 41074, 41075, 41076, 41080, 41085, 41086, 41091, 41092, 41094, 41095, 41097, 41099, 47001, 47010, 47012, 47016, 47018, 47022, 47024, 47025, 47030, 47032, 47035, 47036, 47040, 47060

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

Counties: Mercer PA

ZIP Codes: 16113, 16114, 16121, 16124, 16125, 16127, 16130, 16133, 16134, 16137, 16145, 16146, 16148, 16150, 16151, 16153, 16154, 16159, 16161, 16311

Ohio

The entire state is considered to be Declining

Oregon

Bend, OR (CBSA 13460)

Counties: Deschutes OR

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

Medford, OR (CBSA 32780)

Counties: Jackson OR

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

Pennsylvania

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 List

Effective October 17, 2008

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

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

Counties: Mercer PA

ZIP Codes: 16113, 16114, 16121, 16124, 16125, 16127, 16130, 16133, 16134, 16137, 16145, 16146, 16148, 16150, 16151, 16153, 16154, 16159, 16161, 16311

United Guaranty's Declining Markets List

Effective October 17, 2008

Altoona, PA (CBSA 11020)

Counties: Blair PA

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

Johnstown, PA (CBSA 27780)

Counties: Cambria PA

ZIP Codes: 15714, 15722, 15737, 15738, 15760, 15762, 15773, 15775, 15901, 15902, 15904, 15905, 15906, 15907, 15909, 15915, 15921, 15922, 15925, 15927, 15930, 15931, 15934, 15938, 15940, 15942, 15943, 15945, 15946, 15948, 15951, 15952, 15955, 15956, 15958, 15960, 15961, 15962, 16613, 16619, 16624, 16629, 16630, 16636, 16639, 16640, 16641, 16644, 16646, 16668, 16675, 16699

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

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

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

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

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

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

United Guaranty's Declining Markets List

Effective October 17, 2008

Sumter, SC (CBSA 44940)

Counties: Sumter SC

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

Texas

Laredo, TX (CBSA 29700)

Counties: Webb TX

ZIP Codes: 78040, 78041, 78042, 78043, 78044, 78045, 78046, 78049, 78344, 78369, 78371

Wichita Falls, TX (CBSA 48660)

Counties: Archer TX, Clay TX, Wichita TX

ZIP Codes: 76228, 76301, 76302, 76305, 76306, 76307, 76308, 76309, 76310, 76311, 76351, 76352, 76354, 76357, 76360, 76365, 76366, 76367, 76369, 76370, 76377, 76379, 76389

Utah

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

St. George, UT (CBSA 41100)

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

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

United Guaranty's Declining Markets List

Effective October 17, 2008

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

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

United Guaranty's Declining Markets List

Effective October 17, 2008

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

Bremerton-Silverdale, WA (CBSA 14740)

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

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

United Guaranty's Declining Markets List

Effective October 17, 2008

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 List

Effective October 17, 2008

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

Lake County-Kenosha County, IL-IN-WI (CBSA 29404)

Counties: Kenosha WI, Lake IL

ZIP Codes: 53101, 53102, 53104, 53109, 53140, 53141, 53142, 53143, 53144, 53152, 53158, 53159, 53168, 53170, 53171, 53179, 53181, 53192, 53194, 53199, 60002, 60010, 60011, 60015, 60020, 60030, 60031, 60035, 60037, 60040, 60041, 60042, 60044, 60045, 60046, 60047, 60048, 60049, 60060, 60061, 60064, 60069, 60073, 60075, 60079, 60083, 60084, 60085, 60086, 60087, 60088, 60089, 60092, 60096, 60099

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

United Guaranty's Declining Markets List

Effective October 17, 2008

Sheboygan, WI (CBSA 43100)

Counties: Sheboygan WI

ZIP Codes: 53001, 53011, 53013, 53020, 53023, 53026, 53031, 53044, 53070, 53073, 53075, 53081, 53082, 53083, 53085, 53093

West Virginia

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

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

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

ZIP Codes: 25504, 25507, 25510, 25511, 25512, 25514, 25517, 25530, 25534, 25535, 25537, 25541, 25545, 25555, 25559, 25562, 25570, 25669, 25699, 25701, 25702, 25703, 25704, 25705, 25706, 25707, 25708, 25709, 25710, 25711, 25712, 25713, 25714, 25715, 25716, 25717, 25718, 25719, 25720, 25721, 25722, 25723, 25724, 25725, 25726, 25727, 25728, 25729, 25755, 25770, 25771, 25772, 25773, 25774, 25775, 25776, 25777, 25778, 25779, 41101, 41102, 41105, 41114, 41121, 41129, 41139, 41144, 41168, 41169, 41174, 41175, 41183

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

Counties: Pleasants WV, Wirt WV, Wood WV

ZIP Codes: 26101, 26102, 26103, 26104, 26105, 26106, 26120, 26121, 26133, 26134, 26138, 26141, 26142, 26143, 26150, 26160, 26169, 26170, 26180, 26181, 26184, 26187

Weirton-Steubenville, WV-OH (CBSA 48260)

Counties: Brooke WV, Hancock WV

ZIP Codes: 26030, 26032, 26034, 26035, 26037, 26047, 26050, 26056, 26058, 26062, 26070, 26075

Wheeling, WV-OH (CBSA 48540)

Counties: Marshall WV, Ohio WV

ZIP Codes: 26003, 26031, 26033, 26036, 26038, 26039, 26040, 26041, 26055, 26059, 26060, 26074

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

UNITED GUARANTYSM

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