

**United Guaranty's Declining Markets
Status Change List
Effective 1/30/09**

State	CBSA Name	CBSA Code	New Status as of 1.30.09	Old Status as of 10.17.08
CO	Pueblo	39380	Moderately	Standard Declining
ID	Boise City-Nampa	14260	Severely Declining	Standard Declining
IN-MI	South Bend-Mishawaka	43780	Severely Declining	Standard Declining
MA	Peabody (MSAD)	37764	Moderately	Standard Declining
MI	Ann Arbor	11460	Severely Declining	Standard Declining
MI	Battle Creek	12980	Severely Declining	Standard Declining
MI	Bay City	13020	Severely Declining	Standard Declining
MI	Detroit-Livonia-Dearborn (MSAD)	19804	Severely Declining	Standard Declining
MI	Flint	22420	Severely Declining	Standard Declining
MI	Grand Rapids-Wyoming	24340	Severely Declining	Standard Declining
MI	Holland-Grand Haven	26100	Severely Declining	Standard Declining
MI	Jackson	27100	Severely Declining	Standard Declining
MI	Kalamazoo-Portage	28020	Severely Declining	Standard Declining
MI	Lansing-East Lansing	29620	Severely Declining	Standard Declining
MI	Monroe	33780	Severely Declining	Standard Declining
MI	Muskegon-North Shores	34740	Severely Declining	Standard Declining
MI	Niles-Benton Harbor	35660	Severely Declining	Standard Declining
MI	Saginaw-Saginaw Township North	40980	Severely Declining	Standard Declining
MI	Warren-Troy-Farmington Hills (MSAD)	47644	Severely Declining	Standard Declining
NJ	Atlantic City-Hammonton	12100	Severely Declining	Standard Declining
OR	Bend	13460	Severely Declining	Standard Declining
OR	Medford	32780	Severely Declining	Standard Declining
SC	Myrtle Beach-North Myrtle Beach-Conway	34820	Severely Declining	Standard Declining
UT	St. George	41100	Severely Declining	Standard Declining
WA	Bremerton-Silverdale	14740	Severely Declining	Standard Declining