

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

State	CBSA Code	CBSA Name	New Status as of 10.27.09	Old Status as of 07.22.09
NY	10580	Albany-Schenectady-Troy, NY	Stable	Moderately Declining
PA-NJ	10900	Allentown-Bethlehem-Easton, PA-NJ	Moderately Declining	Standard Declining
PA	11020	Altoona, PA	Stable	Moderately Declining
ME	12620	Bangor, ME	Moderately Declining	Stable
WA	13380	Bellingham, WA	Moderately Declining	Standard Declining
NC	15500	Burlington, NC	Moderately Declining	Stable
NJ	15804	Camden, NJ (MSAD)	Standard Declining	Moderately Declining
IL	16974	Chicago-Naperville-Joliet, IL (MSAD)	Severely Declining	Standard Declining
IL	19180	Danville, IL	Stable	Moderately Declining
VA	19260	Danville, VA	Moderately Declining	Standard Declining
IN	21140	Elkhart-Goshen, IN	Moderately Declining	Stable
NC	22180	Fayetteville, NC	Stable	Moderately Declining
AR-MO	22220	Fayetteville-Springdale-Rogers, AR-MO	Stable	Standard Declining
CO	24540	Greeley, CO	Moderately Declining	Standard Declining
NC	27340	Jacksonville, NC	Moderately Declining	Standard Declining
TN-VA	28700	Kingsport-Bristol-Bristol, TN-VA	Stable	Moderately Declining
IL-WI	29404	Lake County-Kenosha County, IL-WI (MSAD)	Moderately Declining	Stable
NM	29740	Las Cruces, NM	Stable	Moderately Declining
WI	33340	Milwaukee-Waukesha-West Allis, WI	Stable	Moderately Declining
MO-IL	41180	St. Louis, MO-IL	Stable	Moderately Declining
MD	41540	Salisbury, MD	Standard Declining	Moderately Declining
NM	42140	Santa Fe, NM	Stable	Moderately Declining
WA	49420	Yakima, WA	Stable	Moderately Declining
PA	49620	York-Hanover, PA	Moderately Declining	Standard Declining
KS	31740	Manhattan, KS	Stable	Moderately Declining