

United Guaranty's Declining Markets
Summary Effective 10/17/08

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, and NV)

Declining Market CBSAs

The following CBSAs are considered Declining Markets.

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

Alabama

Auburn-Opelika, AL (CBSA 12220)
Counties: Lee AL

Arizona

The entire State is considered to be Severely Declining

Arkansas

Pine Bluff, AR (CBSA 38220)
Counties: Cleveland AR, Jefferson AR, Lincoln AR

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

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

California

The entire State is considered to be Severely Declining

Colorado

Pueblo, CO (CBSA 39380)
Counties: Pueblo CO

Connecticut

Bridgeport-Stamford-Norwalk, CT (CBSA 14860)
Counties: Fairfield CT

New Haven-Milford, CT (CBSA 35300)
Counties: New Haven CT

Norwich-New London, CT (CBSA 35980)
Counties: New London CT

Delaware

Camden, PA-NJ-DE-MD (CBSA 15804)
Counties: Burlington NJ, Camden NJ, Gloucester NJ

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

Counties: Cecil MD, New Castle DE, Salem NJ

District of Columbia

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

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

Counties: Alexandria City VA, Arlington VA, Calvert MD, Charles MD, Clarke VA, District of Columbia DC, Fairfax City VA, Fairfax VA, Falls Church City VA, 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

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

Dalton, GA (CBSA 19140)

Counties: Murray GA, Whitfield GA

Gainesville, GA (CBSA 23580)

Counties: Hall GA

Hinesville-Fort Stewart, GA (CBSA 25980)

Counties: Liberty GA, Long GA

Macon, GA (CBSA 31420)

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

Hawaii

Honolulu, HI (CBSA 26180)
Counties: Honolulu HI

Idaho

Boise City-Nampa, ID (CBSA 14260)
Counties: Ada ID, Boise ID, Canyon ID, Gem ID, Owyhee ID

Coeur d'Alene, ID (CBSA 17660)

Counties: Kootenai ID

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

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

Counties: Kenosha WI, Lake IL

Indiana

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

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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

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

Counties: Kenosha WI, Lake IL

Muncie, IN (CBSA 34620)

Counties: Delaware IN

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

Counties: St Joseph IN

Kentucky

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

Elizabethtown, KY (CBSA 21060)

Counties: Hardin KY, Larue KY

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

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

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

Maine

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

Counties: Cumberland ME, Sagadahoc ME, York ME

Maryland

Baltimore-Towson, MD (CBSA 12580)

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

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

Counties: Burlington NJ, Camden NJ, Gloucester NJ

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

Counties: Frederick MD, Montgomery MD

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

Counties: Alexandria City VA, Arlington VA, Calvert MD, Charles MD, Clarke VA, District of Columbia DC, Fairfax City VA, Fairfax VA, Falls Church City VA, 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

Salisbury, MD (CBSA 41540)

Counties: Somerset MD, Wicomico MD

Hagerstown-Martinsburg, MD-WV (CBSA 25180)

Counties: Berkeley WV, Morgan WV, Washington MD

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

Counties: Cecil MD, New Castle DE, Salem NJ

Michigan

The entire state is considered to be Declining

Massachusetts

Barnstable Town, MA (CBSA 12700)

Counties: Barnstable MA

Peabody, MA (CBSA 37764)

Counties: Essex MA

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

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

Springfield, MA (CBSA 44140)

Counties: Franklin MA, Hampden MA, Hampshire MA

Boston-Quincy, MA-NH (CBSA 14484)

Counties: Norfolk MA, Plymouth MA, Suffolk MA

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

Counties: Rockingham NH, Strafford NH

Minnesota

Rochester, MN (CBSA 40340)

Counties: Dodge MN, Olmsted MN, Wabasha MN

St. Cloud, MN (CBSA 41060)

Counties: Benton MN, Stearns MN

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

Mississippi

Gulfport-Biloxi, MS (CBSA 25060)

Counties: Hancock MS, Harrison MS, Stone MS

Pascagoula, MS (CBSA 37700)

Counties: George MS, Jackson MS

Missouri

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

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

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Montana

Great Falls, MT (CBSA 24500)
Counties: Cascade MT

New Hampshire

Boston-Quincy, MA-NH (CBSA 14484)
Counties: Norfolk MA, Plymouth MA, Suffolk MA

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

Manchester-Nashua, NH (CBSA 31700)
Counties: Hillsborough NH

Nevada

The entire State is considered to be Severely Declining

New Jersey

Wilmington, PA-NJ-DE-MD (CBSA 48864)
Counties: Cecil MD, New Castle DE, Salem NJ

Allentown-Bethlehem-Easton, PA-NJ (CBSA 10900)
Counties: Carbon PA, Lehigh PA, Northampton PA, Warren NJ

Camden, PA-NJ-DE-MD (CBSA 15804)
Counties: Burlington NJ, Camden NJ, Gloucester NJ

Edison, NY-NJ-PA (CBSA 20764)
Counties: Middlesex NJ, Monmouth NJ, Ocean NJ, Somerset NJ

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

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

Newark-Union, NY-NJ-PA (CBSA 35084)
Counties: Essex NJ, Hunterdon NJ, Morris NJ, Pike PA, Sussex NJ, Union NJ

Atlantic City, NJ (CBSA 12100)
Counties: Atlantic NJ

Ocean City, NJ (CBSA 36140)
Counties: Cape May NJ

Trenton-Ewing, NJ (CBSA 45940)
Counties: Mercer NJ

New Mexico

Santa Fe, NM (CBSA 42140)
Counties: Santa Fe NM

New York

Glens Falls, NY (CBSA 24020)
Counties: Warren NY, Washington NY

Poughkeepsie-Newburgh-Middletown, NY (CBSA 39100)
Counties: Dutchess NY, Orange NY

Edison, NY-NJ-PA (CBSA 20764)
Counties: Middlesex NJ, Monmouth NJ, Ocean NJ, Somerset NJ

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

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

Newark-Union, NY-NJ-PA (CBSA 35084)
Counties: Essex NJ, Hunterdon NJ, Morris NJ, Pike PA, Sussex NJ, Union NJ

North Carolina

Burlington, NC (CBSA 15500)
Counties: Alamance NC

Jacksonville, NC (CBSA 27340)
Counties: Onslow NC

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

Ohio

The entire state is considered to be Declining

Oregon

Bend, OR (CBSA 13460)
Counties: Deschutes OR

Medford, OR (CBSA 32780)
Counties: Jackson OR

Pennsylvania

Altoona, PA (CBSA 11020)
Counties: Blair PA

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

Counties: Nassau NY, Suffolk NY

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

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

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

Johnstown, PA (CBSA 27780)

Counties: Cambria PA

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

Counties: Mercer PA

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

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

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

Counties: Burlington NJ, Camden NJ, Gloucester NJ

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

Counties: Cecil MD, New Castle DE, Salem NJ

Rhode Island

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

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

South Carolina

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

Counties: Horry SC

Sumter, SC (CBSA 44940)

Counties: Sumter SC

Texas

Laredo, TX (CBSA 29700)

Counties: Webb TX

Wichita Falls, TX (CBSA 48660)

Counties: Archer TX, Clay TX, Wichita TX

Utah

Provo-Orem, UT (CBSA 39340)

Counties: Juab UT, Utah UT

St. George, UT (CBSA 41100)

Counties: Washington UT

Virginia

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

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

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

Winchester, VA-WV (CBSA 49020)

Counties: Frederick VA, Hampshire WV, Winchester City VA

Washington

Bremerton-Silverdale, WA (CBSA 14740)

Counties: Kitsap WA

Longview, WA (CBSA 31020)

Counties: Cowlitz WA

Mount Vernon-Anacortes, WA (CBSA 34580)

Counties: Skagit WA

Olympia, WA (CBSA 36500)

Counties: Thurston WA

West Virginia

Winchester, VA-WV (CBSA 49020)

Counties: Frederick VA, Hampshire WV, Winchester City VA

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Hagerstown-Martinsburg, MD-WV (CBSA 25180)

Counties: Berkeley WV, Morgan WV, Washington MD

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

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

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

Counties: Pleasants WV, Wirt WV, Wood WV

Weirton-Steubenville, WV-OH (CBSA 48260)

Counties: Brooke WV, Hancock WV

Wheeling, WV-OH (CBSA 48540)

Counties: Marshall WV, Ohio WV

UNITED GUARANTYSM

United Guaranty's Declining Markets
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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

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Counties: Kenosha WI, Lake IL

Sheboygan, WI (CBSA 43100)

Counties: Sheboygan WI