

United Guaranty's Declining Markets
Summary Effective April 15, 2009

Severely Declining Market States

The entire states of Arizona, California, Florida, Michigan, and Nevada are considered to be Severely Declining Market States.
In addition, there are seven CBSAs considered to be Severely Declining Markets.
All properties located in these states and CBSAs are subject to the Declining Market and Severely Declining Market policies.

Moderately Declining Market CBSAs

Sixty-three CBSAs are considered to be Moderately Declining Markets and are subject to the Declining Market policies.

Declining Market CBSAs

The following CBSAs are considered to be Declining Markets. All properties located in these CBSAs are subject to our Declining Markets policies. Any CBSA that does not indicate Severely or Moderately Declining is considered to be a Standard Declining Market CBSA.

Alabama

Mobile, AL (CBSA 33660)

This CBSA is considered to be a Moderately Declining market
Counties: Mobile AL

Alaska

Anchorage, AK (CBSA 11260)

This CBSA is considered to be a Moderately Declining market
Counties: Anchorage AK, Matanuska Susitna AK

Fairbanks, AK (CBSA 21820)

This CBSA is considered to be a Moderately Declining market
Counties: Fairbanks North Star AK

Arizona

The entire state is considered to be Severely Declining

Arkansas

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

Grand Junction, CO (CBSA 24300)

Counties: Mesa CO

Greeley, CO (CBSA 24540)

Counties: Weld CO

Pueblo, CO (CBSA 39380)

This CBSA is considered to be a Moderately Declining market
Counties: Pueblo CO

Connecticut

Bridgeport-Stamford-Norwalk, CT (CBSA 14860)

Counties: Fairfield CT

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

This CBSA is considered to be a Moderately Declining market
Counties: Hartford CT, Middlesex CT, Tolland CT

New Haven-Milford, CT (CBSA 35300)

This CBSA is considered to be a Moderately Declining market
Counties: New Haven CT

Norwich-New London, CT (CBSA 35980)

This CBSA is considered to be a Moderately Declining market
Counties: New London CT

Delaware

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

Counties: Burlington NJ, Camden NJ, Gloucester NJ

Dover, DE (CBSA 20100)

Counties: Kent DE

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

Atlanta-Sandy Springs-Marietta, GA (CBSA 12060)

This CBSA is considered to be a Moderately Declining market

Counties: Barrow GA, Bartow GA, Butts GA, Carroll GA, Cherokee GA, Clayton GA, Cobb GA, Coweta GA, Dawson GA, DeKalb GA, Douglas GA, Fayette GA, Forsyth GA, Fulton GA, Gwinnett GA, Haralson GA, Heard GA, Henry GA, Jasper GA, Lamar GA, Meriwether GA, Newton GA, Paulding GA, Pickens GA, Pike GA, Rockdale GA, Spalding GA, Walton GA

Brunswick, GA (CBSA 15260)

This CBSA is considered to be a Moderately Declining market

Counties: Brantley GA, Glynn GA, McIntosh GA

Chattanooga, TN-GA (CBSA 16860)

This CBSA is considered to be a Moderately Declining market

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

Dalton, GA (CBSA 19140)

Counties: Murray GA, Whitfield GA

Hinesville-Fort Stewart, GA (CBSA 25980)

This CBSA is considered to be a Moderately Declining market

Counties: Liberty GA, Long GA

Hawaii

Honolulu, HI (CBSA 26180)

Counties: Honolulu HI

Idaho

Boise City-Nampa, ID (CBSA 14260)

This CBSA is considered to be a Severely Declining market

Counties: Ada ID, Boise ID, Canyon ID, Gem ID, Owyhee ID

United Guaranty's Declining Markets
Summary Effective April 15, 2009

Coeur d'Alene, ID (CBSA 17660)

Counties: Kootenai ID

Idaho Falls, ID (CBSA 26820)

This CBSA is considered to be a Moderately Declining market

Counties: Bonneville ID, Jefferson ID

Logan, UT-ID (CBSA 30860)

This CBSA is considered to be a Moderately Declining market

Counties: Cache UT, Franklin ID

Pocatello, ID (CBSA 38540)

Counties: Bannock ID, Power 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

Danville, IL (CBSA 19180)

This CBSA is considered to be a Moderately Declining market

Counties: Vermilion IL

Kankakee-Bradley, IL (CBSA 28100)

This CBSA is considered to be a Moderately Declining market

Counties: Kankakee IL

Rockford, IL (CBSA 40420)

This CBSA is considered to be a Moderately Declining market

Counties: Boone IL, Winnebago IL

St. Louis, MO-IL (CBSA 41180)

This CBSA is considered to be a Moderately Declining market

Counties: Bond IL, Calhoun IL, Clinton IL, Crawford MO, Franklin MO, Jefferson MO, Jersey IL, Lincoln MO, Macoupin IL, Madison IL, Monroe IL, Saint Charles MO, Saint Clair IL, Saint Louis City MO, Saint Louis MO, Warren MO, Washington MO

Indiana

Chicago-Naperville-Joliet, IL-IN-WI (CBSA 16974)

Counties: Cook IL, De Kalb IL, Du Page IL, Grundy IL, Kane IL, Kendall IL, McHenry IL, Will IL

Kansas

Manhattan, KS (CBSA 31740)

This CBSA is considered to be a Moderately Declining market

Counties: Geary KS, Pottawatomie KS, Riley KS

Kentucky

Elizabethtown, KY (CBSA 21060)

Counties: Hardin KY, Larue KY

Owensboro, KY (CBSA 36980)

This CBSA is considered to be a Moderately Declining market

Counties: Daviess KY, Hancock KY, McLean KY

Louisiana

Baton Rouge, LA (CBSA 12940)

This CBSA is considered to be a Moderately Declining market

Counties: Ascension LA, East Baton Rouge LA, East Feliciana LA, Iberville LA, Livingston LA, Pointe Coupee LA, Saint Helena LA, West Baton Rouge LA, West Feliciana LA

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

This CBSA is considered to be a Moderately Declining market

Counties: Lafourche LA, Terrebonne LA

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

This CBSA is considered to be a Moderately Declining market

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

Maine

Lewiston-Auburn, ME (CBSA 30340)

This CBSA is considered to be a Moderately Declining market

Counties: Androscoggin ME

Massachusetts

Barnstable Town, MA (CBSA 12700)

Counties: Barnstable MA

Peabody, MA (CBSA 37764)

This CBSA is considered to be a Moderately Declining market

Counties: Essex MA

Pittsfield, MA (CBSA 38340)

This CBSA is considered to be a Moderately Declining market

Counties: Berkshire 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

Worcester, MA (CBSA 49340)

This CBSA is considered to be a Moderately Declining market

Counties: Worcester MA

Boston-Quincy, MA-NH (CBSA 14484)

Counties: Norfolk MA, Plymouth MA, Suffolk MA

Maryland

Baltimore-Towson, MD (CBSA 12580)

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

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

Counties: Frederick MD, Montgomery MD

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

Counties: Burlington NJ, Camden NJ, Gloucester NJ

Salisbury, MD (CBSA 41540)

This CBSA is considered to be a Moderately Declining market

Counties: Somerset MD, Wicomico MD

Cumberland, MD-WV (CBSA 19060)

This CBSA is considered to be a Moderately Declining market

Counties: Allegany MD, Mineral WV

United Guaranty's Declining Markets
Summary Effective April 15, 2009

Hagerstown-Martinsburg, MD-WV (CBSA 25180)

Counties: Berkeley WV, Morgan WV, Washington MD

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

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

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

Counties: Cecil MD, New Castle DE, Salem NJ

Michigan

The entire state is considered to be Severely Declining

Minnesota

St. Cloud, MN (CBSA 41060)

This CBSA is considered to be a Moderately Declining market

Counties: Benton MN, Stearns MN

Duluth, MN-WI (CBSA 20260)

This CBSA is considered to be a Moderately Declining market

Counties: Carlton MN, Douglas WI, Saint Louis MN

La Crosse, WI-MN (CBSA 29100)

This CBSA is considered to be a Moderately Declining market

Counties: Houston MN, La Crosse WI

Minneapolis-St. Paul-Bloomington, MN-WI (CBSA 33460)

Counties: Anoka MN, Carver MN, Chisago MN, Dakota MN, Hennepin MN, Isanti MN, Pierce WI, Ramsey MN, Saint Croix WI, Scott MN, Sherburne MN, Washington MN, 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

Springfield, MO (CBSA 44180)

This CBSA is considered to be a Moderately Declining market

Counties: Christian MO, Dallas MO, Greene MO, Polk MO, Webster MO

St. Louis, MO-IL (CBSA 41180)

This CBSA is considered to be a Moderately Declining market

Counties: Bond IL, Calhoun IL, Clinton IL, Crawford MO, Franklin MO, Jefferson MO, Jersey IL, Lincoln MO, Macoupin IL, Madison IL, Monroe IL, Saint Charles MO, Saint Clair IL, Saint Louis City MO, Saint Louis MO, Warren MO, Washington MO

Montana

Billings, MT (CBSA 13740)

This CBSA is considered to be a Moderately Declining market

Counties: Carbon MT, Yellowstone MT

Great Falls, MT (CBSA 24500)

This CBSA is considered to be a Moderately Declining market

Counties: Cascade MT

Nevada

The entire state is considered to be Severely Declining

New Hampshire

Manchester-Nashua, NH (CBSA 31700)

Counties: Hillsborough NH

New Jersey

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

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

Atlantic City-Hammonton, NJ (CBSA 12100)

This CBSA is considered to be a Severely Declining market

Counties: Atlantic 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

Ocean City, NJ (CBSA 36140)

Counties: Cape May NJ

Trenton-Ewing, NJ (CBSA 45940)

Counties: Mercer NJ

Vineland-Millville-Bridgeton, NJ (CBSA 47220)

Counties: Cumberland NJ

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

Counties: Cecil MD, New Castle DE, Salem NJ

New Mexico

Albuquerque, NM (CBSA 10740)

This CBSA is considered to be a Moderately Declining market

Counties: Bernalillo NM, Sandoval NM, Torrance NM, Valencia NM

Farmington, NM (CBSA 22140)

This CBSA is considered to be a Moderately Declining market

Counties: San Juan NM

Las Cruces, NM (CBSA 29740)

This CBSA is considered to be a Moderately Declining market

Counties: Dona Ana NM

United Guaranty's Declining Markets
Summary Effective April 15, 2009

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

New York

Albany-Schenectady-Troy, NY (CBSA 10580)

This CBSA is considered to be a Moderately Declining market
Counties: Albany NY, Rensselaer NY, Saratoga NY, Schenectady NY, Schoharie NY

Kingston, NY (CBSA 28740)
Counties: Ulster 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

Asheville, NC (CBSA 11700)

This CBSA is considered to be a Moderately Declining market
Counties: Buncombe NC, Haywood NC, Henderson NC, Madison 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

Wilmington, NC (CBSA 48900)
Counties: Brunswick NC, New Hanover NC, Pender NC

Ohio

Akron, OH (CBSA 10420)

This CBSA is considered to be a Moderately Declining market
Counties: Portage OH, Summit OH

Canton-Massillon, OH (CBSA 15940)

This CBSA is considered to be a Moderately Declining market
Counties: Carroll OH, Stark OH

Cleveland-Elyria-Mentor, OH (CBSA 17460)

This CBSA is considered to be a Moderately Declining market
Counties: Cuyahoga OH, Geauga OH, Lake OH, Lorain OH, Medina OH

Dayton, OH (CBSA 19380)
Counties: Greene OH, Miami OH, Montgomery OH, Preble OH

Lima, OH (CBSA 30620)

This CBSA is considered to be a Moderately Declining market
Counties: Allen OH

Mansfield, OH (CBSA 31900)
Counties: Richland OH

Sandusky, OH (CBSA 41780)
Counties: Erie OH

Springfield, OH (CBSA 44220)

This CBSA is considered to be a Moderately Declining market
Counties: Clark OH

Toledo, OH (CBSA 45780)

This CBSA is considered to be a Moderately Declining market
Counties: Fulton OH, Lucas OH, Ottawa OH, Wood OH

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

This CBSA is considered to be a Moderately Declining market
Counties: Mahoning OH, Mercer PA, Trumbull OH

Oregon

Bend, OR (CBSA 13460)

This CBSA is considered to be a Severely Declining market
Counties: Deschutes OR

Corvallis, OR (CBSA 18700)

This CBSA is considered to be a Moderately Declining market
Counties: Benton OR

Eugene-Springfield, OR (CBSA 21660)

Counties: Lane OR

Medford, OR (CBSA 32780)

This CBSA is considered to be a Severely Declining market
Counties: Jackson OR

Salem, OR (CBSA 41420)

Counties: Marion OR, Polk OR

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

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

Pennsylvania

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

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

Altoona, PA (CBSA 11020)

This CBSA is considered to be a Moderately Declining market
Counties: Blair PA

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

Lebanon, PA (CBSA 30140)

This CBSA is considered to be a Moderately Declining market
Counties: Lebanon PA

United Guaranty's Declining Markets
Summary Effective April 15, 2009

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

Reading, PA (CBSA 39740)

This CBSA is considered to be a Moderately Declining market

Counties: Berks PA

Scranton--Wilkes-Barre, PA (CBSA 42540)

This CBSA is considered to be a Moderately Declining market

Counties: Lackawanna PA, Luzerne PA, Wyoming PA

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

Counties: Cecil MD, New Castle DE, Salem NJ

York-Hanover, PA (CBSA 49620)

This CBSA is considered to be a Moderately Declining market

Counties: York PA

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

This CBSA is considered to be a Moderately Declining market

Counties: Mahoning OH, Mercer PA, Trumbull OH

Rhode Island

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

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

South Carolina

This CBSA is considered to be a Moderately Declining market

Charleston-North Charleston, SC (CBSA 16700)

Counties: Berkeley SC, Charleston SC, Dorchester SC

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

This CBSA is considered to be a Severely Declining market

Counties: Horry SC

Sumter, SC (CBSA 44940)

Counties: Sumter SC

Tennessee

Chattanooga, TN-GA (CBSA 16860)

This CBSA is considered to be a Moderately Declining market

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

Texas

El Paso, TX (CBSA 21340)

This CBSA is considered to be a Moderately Declining market

Counties: El Paso TX

Odessa, TX (CBSA 36220)

This CBSA is considered to be a Moderately Declining market

Counties: Ector TX

Utah

Ogden-Clearfield, UT (CBSA 36260)

This CBSA is considered to be a Moderately Declining market

Counties: Davis UT, Morgan UT, Weber UT

Provo-Orem, UT (CBSA 39340)

Counties: Juab UT, Utah UT

Salt Lake City, UT (CBSA 41620)

Counties: Salt Lake UT, Summit UT, Tooele UT

St. George, UT (CBSA 41100)

This CBSA is considered to be a Severely Declining market

Counties: Washington UT

Logan, UT-ID (CBSA 30860)

This CBSA is considered to be a Moderately Declining market

Counties: Cache UT, Franklin ID

Vermont

Burlington-South Burlington, VT (CBSA 15540)

This CBSA is considered to be a Moderately Declining market

Counties: Chittenden VT, Franklin VT, Grand Isle VT

Virginia

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

Counties: Frederick MD, Montgomery MD

Charlottesville, VA (CBSA 16820)

This CBSA is considered to be a Moderately Declining market

Counties: Albemarle VA, Charlottesville City VA, Fluvanna VA, Greene VA, Nelson VA

Danville, VA (CBSA 19260)

Counties: Danville City VA, Pittsylvania VA

Harrisonburg, VA (CBSA 25500)

This CBSA is considered to be a Moderately Declining market

Counties: Harrisonburg City VA, Rockingham VA

Richmond, VA (CBSA 40060)

This CBSA is considered to be a Moderately Declining market

Counties: Amelia VA, Caroline VA, Charles City VA, Chesterfield VA, Colonial Heights City VA, Cumberland VA, Dinwiddie VA, Goochland VA, Hanover VA, Henrico VA, Hopewell City VA, King William VA, King and Queen VA, Louisa VA, New Kent VA, Petersburg City VA, Powhatan VA, Prince George VA, Richmond City VA, Sussex VA

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

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

Winchester, VA-WV (CBSA 49020)

Counties: Frederick VA, Hampshire WV, Winchester City VA

Washington

Bellingham, WA (CBSA 13380)

Counties: Whatcom WA

Bremerton-Silverdale, WA (CBSA 14740)

This CBSA is considered to be a Severely Declining market

Counties: Kitsap WA

Longview, WA (CBSA 31020)

Counties: Cowlitz WA

United Guaranty's Declining Markets
Summary Effective April 15, 2009

Mount Vernon-Anacortes, WA (CBSA 34580)

Counties: Skagit WA

Olympia, WA (CBSA 36500)

Counties: Thurston WA

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

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

Seattle-Bellevue-Everett, WA (CBSA 42644)

Counties: King WA, Snohomish WA

Spokane, WA (CBSA 44060)

Counties: Spokane WA

Tacoma, WA (CBSA 45104)

Counties: Pierce WA

Wenatchee, WA (CBSA 48300)

Counties: Chelan WA, Douglas WA

Yakima, WA (CBSA 49420)

This CBSA is considered to be a Moderately Declining market

Counties: Yakima WA

West Virginia

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

Counties: Frederick MD, Montgomery MD

Cumberland, MD-WV (CBSA 19060)

This CBSA is considered to be a Moderately Declining market

Counties: Allegany MD, Mineral WV

Hagerstown-Martinsburg, MD-WV (CBSA 25180)

Counties: Berkeley WV, Morgan WV, Washington MD

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

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

Winchester, VA-WV (CBSA 49020)

Counties: Frederick VA, Hampshire WV, Winchester City VA

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

Duluth, MN-WI (CBSA 20260)

This CBSA is considered to be a Moderately Declining market

Counties: Carlton MN, Douglas WI, Saint Louis MN

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

This CBSA is considered to be a Moderately Declining market

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

Minneapolis-St. Paul-Bloomington, MN-WI (CBSA 33460)

Counties: Anoka MN, Carver MN, Chisago MN, Dakota MN, Hennepin MN, Isanti MN, Pierce WI, Ramsey MN, Saint Croix WI, Scott MN, Sherburne MN, Washington MN, Wright MN

Racine, WI (CBSA 39540)

This CBSA is considered to be a Moderately Declining market

Counties: Racine WI

La Crosse, WI-MN (CBSA 29100)

This CBSA is considered to be a Moderately Declining market

Counties: Houston MN, La Crosse WI