

**United Guaranty's Declining Markets
Changes Effective Jan 26, 2010**

State	CBSA Code	CBSA Name	Status as of 01.26.10	Status as of 10.27.09
PA-NJ	10900	Allentown-Bethlehem-Easton, PA-NJ	Stable	Moderately Declining
AK	11260	Anchorage, AK	Stable	Moderately Declining
IN	11300	Anderson, IN	Stable	Moderately Declining
NC	11700	Asheville, NC	Stable	Standard Declining
ME	12620	Bangor, ME	Stable	Moderately Declining
MA	12700	Barnstable Town, MA	Stable	Moderately Declining
LA	12940	Baton Rouge, LA	Stable	Moderately Declining
ID	14260	Boise City-Nampa, ID	Stable	Severely Declining
MA	14484	Boston-Quincy, MA (MSAD)	Stable	Moderately Declining
WA	14740	Bremerton-Silverdale, WA	Moderately Declining	Severely Declining
CT	14860	Bridgeport-Stamford-Norwalk, CT	Stable	Moderately Declining
NC	15500	Burlington, NC	Stable	Moderately Declining
VT	15540	Burlington-South Burlington, VT	Stable	Moderately Declining
SC	16700	Charleston-North Charleston-Summerville, SC	Stable	Moderately Declining
VA	16820	Charlottesville, VA	Stable	Moderately Declining
TN-GA	16860	Chattanooga, TN-GA	Stable	Moderately Declining
GA-AL	17980	Columbus, GA-AL	Moderately Declining	Stable
OR	18700	Corvallis, OR	Moderately Declining	Standard Declining
MD-WV	19060	Cumberland, MD-WV	Moderately Declining	Standard Declining
GA	19140	Dalton, GA	Moderately Declining	Standard Declining
VA	19260	Danville, VA	Stable	Moderately Declining
OH	19380	Dayton, OH	Moderately Declining	Standard Declining
DE	20100	Dover, DE	Stable	Standard Declining
KY	21060	Elizabethtown, KY	Moderately Declining	Standard Declining
TX	21340	El Paso, TX	Stable	Moderately Declining
OR	21660	Eugene-Springfield, OR	Moderately Declining	Severely Declining
MT	24500	Great Falls, MT	Stable	Moderately Declining
CO	24540	Greeley, CO	Stable	Moderately Declining
MS	25060	Gulfport-Biloxi, MS	Moderately Declining	Standard Declining
VA	25500	Harrisonburg, VA	Stable	Moderately Declining
NC	25860	Hickory-Lenoir-Morganton, NC	Moderately Declining	Stable
NC	27340	Jacksonville, NC	Stable	Moderately Declining
IL	28100	Kankakee-Bradley, IL	Stable	Moderately Declining
NY	28740	Kingston, NY	Stable	Standard Declining
IN	29020	Kokomo, IN	Stable	Moderately Declining
IL-WI	29404	Lake County-Kenosha County, IL-WI (MSAD)	Stable	Moderately Declining
ME	30340	Lewiston-Auburn, ME	Stable	Moderately Declining
OH	30620	Lima, OH	Stable	Moderately Declining
NH	31700	Manchester-Nashua, NH	Moderately Declining	Standard Declining
OH	31900	Mansfield, OH	Moderately Declining	Standard Declining
OR	32780	Medford, OR	Moderately Declining	Severely Declining
MN-WI	33460	Minneapolis-St. Paul-Bloomington, MN-WI	Stable	Moderately Declining
AL	33660	Mobile, AL	Stable	Moderately Declining
WA	34580	Mount Vernon-Anacortes, WA	Moderately Declining	Severely Declining
LA	35380	New Orleans-Metairie-Kenner, LA	Stable	Moderately Declining
TX	36220	Odessa, TX	Moderately Declining	Standard Declining
UT	36260	Ogden-Clearfield, UT	Stable	Moderately Declining
WA	36500	Olympia, WA	Moderately Declining	Severely Declining
MS	37700	Pascagoula, MS	Moderately Declining	Standard Declining
MA	37764	Peabody, MA (MSAD)	Stable	Moderately Declining
MA	38340	Pittsfield, MA	Stable	Moderately Declining
ID	38540	Pocatello, ID	Moderately Declining	Standard Declining
OR-WA	38900	Portland-Vancouver-Beaverton, OR-WA	Moderately Declining	Severely Declining
NY	39100	Poughkeepsie-Newburgh-Middletown, NY	Stable	Moderately Declining
RI-MA	39300	Providence-New Bedford-Fall River, RI-MA	Moderately Declining	Standard Declining
WI	39540	Racine, WI	Stable	Moderately Declining
PA	39740	Reading, PA	Stable	Moderately Declining
VA	40060	Richmond, VA	Stable	Moderately Declining
UT	41100	St. George, UT	Moderately Declining	Severely Declining
OR	41420	Salem, OR	Moderately Declining	Severely Declining
UT	41620	Salt Lake City, UT	Moderately Declining	Standard Declining
OH	41780	Sandusky, OH	Moderately Declining	Standard Declining

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WA	42644	Seattle-Bellevue-Everett, WA (MSAD)	Stable	Standard Declining
WA	44060	Spokane, WA	Moderately Declining	Severely Declining
MA	44140	Springfield, MA	Stable	Moderately Declining
OH	44220	Springfield, OH	Stable	Moderately Declining
SC	44940	Sumter, SC	Moderately Declining	Standard Declining
WA	45104	Tacoma, WA (MSAD)	Moderately Declining	Severely Declining
NJ	45940	Trenton-Ewing, NJ	Stable	Moderately Declining
DC-V	47894	Washington-Arlington-Alexandria, DC-VA-MD-WV (MSAD)	Moderately Declining	Standard Declining
DE-M	48864	Wilmington, DE-MD-NJ (MSAD)	Moderately Declining	Standard Declining
NC	48900	Wilmington, NC	Stable	Standard Declining
VA-WV	49020	Winchester, VA-WV	Stable	Standard Declining
MA	49340	Worcester, MA	Stable	Moderately Declining