

Restricted Markets, Effective November 24, 2008

MGIC has designated a number of Core-Based Statistical Areas (CBSAs) as "Restricted Markets."

Listed below are the states affected and the specific CBSAs. To see the counties associated with a specific state, click on the state link. To view the counties tied to a specific CBSA, click on the code number.

Note: With the recent Fannie and Freddie changes regarding declining markets, we are modifying our Restricted Markets' definition to include the following:

- f* loans secured by properties in MGIC-specific markets or
- f* loans secured by properties where the appraiser identifies the values as declining or
- f* loans in a lender-identified declining market

All other aspects of MGIC's Restricted Market guidelines remain unchanged.

State		CBSA
<u>Arizona</u>		Entire State
<u>California</u>		Entire State
<u>Colorado</u>	<u>19740</u>	Denver-Aurora, CO
	<u>24540</u>	Greeley, CO
<u>Connecticut</u>	<u>14860</u>	Bridgeport-Stamford-Norwalk, CT
	<u>35300</u>	New Haven- Milford, CT
	<u>35980</u>	Norwich-New London, CT
<u>Delaware</u>	<u>20100</u>	Dover, DE
<u>District of Columbia</u>	<u>47894</u>	Washington-Arlington-Alexandria, DC-VA-MD-WV
<u>Florida</u>		Entire State
<u>Georgia</u>	<u>12060</u>	Atlanta-Sandy Springs-Marietta, GA
<u>Idaho</u>	<u>14260</u>	Boise City-Nampa, ID
	<u>17660</u>	Coeur d'Alene, ID
<u>Illinois</u>	<u>16974</u>	Chicago-Naperville-Joliet, IL
<u>Indiana</u>	<u>21140</u>	Elkhart-Goshen, IN
<u>Maryland</u>	<u>12580</u>	Baltimore-Towson, MD
	<u>13644</u>	Bethesda-Frederick-Gaithersburg, MD
	<u>25180</u>	Hagerstown-Martinsburg, MD-WV
	<u>47894</u>	Washington-Arlington-Alexandria, DC-VA-MD-WV
<u>Massachusetts</u>	<u>12700</u>	Barnstable Town, MA
	<u>14484</u>	Boston-Quincy, MA

	<u>19804</u>	Detroit-Livonia-Dearborn, MI
	<u>22420</u>	Flint, MI
	<u>24340</u>	Grand Rapids-Wyoming, MI
	<u>26100</u>	Holland-Grand Haven, MI
	<u>27100</u>	Jackson, MI
	<u>29620</u>	Lansing-East Lansing, MI
	<u>33780</u>	Monroe, MI
	<u>34740</u>	Muskegon-Norton Shores, MI
	<u>47664</u>	Warren-Troy-Farmington Hills, MI
	<u>40980</u>	Saginaw-Saginaw Township North, MI
<u>Minnesota</u>	<u>33460</u>	Minneapolis-St. Paul-Bloomington, MN-WI
<u>Nevada</u>		Entire State
<u>New Hampshire</u>	<u>40484</u>	Rockingham County-Strafford County, NH
<u>New Jersey</u>	<u>12100</u>	Atlantic City-Hammonton, NJ
	<u>20764</u>	Edison-New Brunswick, NJ
	<u>35084</u>	Newark-Union, NJ-PA
	<u>35644</u>	New York-White Plains-Wayne, NY-NJ
	<u>36140</u>	Ocean City, NJ
	<u>45940</u>	Trenton-Ewing, NJ
<u>New York</u>	<u>35004</u>	Nassau-Suffolk, NY
	<u>35644</u>	New York-White Plains-Wayne, NY-NJ
<u>Ohio</u>	<u>17460</u>	Cleveland-Elyria-Mentor, OH
	<u>39100</u>	Poughkeepsie-Newburgh-Middletown, NY
<u>Oregon</u>	<u>13460</u>	Bend, OR
	<u>32780</u>	Medford, OR
	<u>38900</u>	Portland-Vancouver-Beaverton, OR-WA
<u>Pennsylvania</u>	<u>35084</u>	Newark-Union, NJ-PA
<u>Rhode Island</u>	<u>39300</u>	Providence-New Bedford-Fall River, RI-MA
<u>Utah</u>	<u>41100</u>	St. George, UT
<u>Virginia</u>	<u>47894</u>	Washington-Arlington-Alexandria, DC-VA-MD-WV
	<u>49020</u>	Winchester, VA-WV
<u>Washington</u>	<u>38900</u>	Portland-Vancouver-Beaverton, OR-WA
<u>West Virginia</u>	<u>25180</u>	Hagerstown-Martinsburg, MD-WV
	<u>47894</u>	Washington-Arlington-Alexandria, DC-VA-MD-WV
	<u>49020</u>	Winchester, VA-WV
<u>Wisconsin</u>	<u>33460</u>	Minneapolis-St. Paul-Bloomington, MN-WI

MGIC Restricted Markets:

Arizona

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Entire State

MGIC Restricted Markets:

California

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Entire State

MGIC Restricted Markets:

Colorado

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Adams County

Arapahoe County

Broomfield County

Clear Creek County

Denver County

Douglas County

Elbert County

Gilpin County

Jefferson County

Park County

Weld County

MGIC Restricted Markets:

Connecticut

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Fairfield County

Milford City

New Haven City

New Haven County

Norwich City

New London City

MGIC Restricted Markets:

Delaware

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Kent County

MGIC Restricted Markets:

District of Columbia

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District of Columbia

MGIC Restricted Markets:

Florida

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Entire State

MGIC Restricted Markets:

Georgia

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Barrow County

Bartow County

Butts County

Carroll County

Cherokee County

Clayton County

Cobb County

Coweta County

Dawson County

DeKalb County

Douglas County

Fayette County

Forsyth County

Fulton County

Gwinnett County

Haralson County

Heard County

Henry County

Jasper County

Lamar County

Meriwether County

Newton County

Paulding County

Pickens County

Pike County

Rockdale County

Spalding County

Walton County

MGIC Restricted Markets:

Idaho

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- Ada County
- Boise County
- Canyon County
- Gem County
- Kootenai County
- Owyhee County

MGIC Restricted Markets:

Illinois

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- Cook County
- DeKalb County
- DuPage County
- Grundy County
- Kane County
- Kendall County
- McHenry County
- Will County

MGIC Restricted Markets:

Indiana

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- Elkhart County

MGIC Restricted Markets:

Maryland

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Anne Arundel County

Baltimore City

Baltimore County

Calvert County

Carroll County

Charles County

Frederick County

Harford County

Howard County

Montgomery County

Prince George's County

Queen Anne's County

Washington County

MGIC Restricted Markets:

Massachusetts

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Barnstable County

Bristol County

Fall River City

New Bedford City

Norfolk County

Plymouth County

Suffolk County

Worcester County

MGIC Restricted Markets:

Michigan

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Barry County

Calhoun County

Clinton County

Eaton County

Genesee County

Ingham County

Ionia County

Jackson County

Kent County

Lapeer County

Livingston County

Macomb County

Monroe County

Muskegon County

Newaygo County

Oakland County

Ottawa County

Saginaw County

St. Clair County

Washtenaw County

Wayne County

MGIC Restricted Markets:

Minnesota

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Anoka County

Carver County

Chisago County

Dakota County

Hennepin County

Isanti County

Ramsey County

Scott County

Sherburne County

Washington County

Wright County

MGIC Restricted Markets:

Nevada

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Entire State

MGIC Restricted Markets:

New Hampshire

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Rockingham County

Strafford County

MGIC Restricted Markets:

New Jersey

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- Atlantic County
- Bergen County
- Cape May County
- Essex County
- Hudson County
- Hunterdon County
- Mercer County
- Middlesex County
- Monmouth County
- Morris County
- Passiac County
- Ocean County
- Somerset County
- Sussex County
- Union County

MGIC Restricted Markets:

New York

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- Bronx County
- Dutchess County
- Kings County
- Nassau County
- New York County
- Orange County
- Putnam County
- Queens County
- Richmond County
- Rockland County
- Suffolk County
- Westchester County

MGIC Restricted Markets:

North Carolina

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Currituck County

MGIC Restricted Markets:

Ohio

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Cuyahoga County, OH

Geauga County, OH

Lake County, OH

Lorain County, OH

Medina County, OH

MGIC Restricted Markets:

Oregon

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Clackamas County

Columbia County

Deschutes County

Jackson County

Multnomah County

Washington County

Yamhill County

MGIC Restricted Markets:

Pennsylvania

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Pike County

MGIC Restricted Markets:

Rhode Island

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Bristol County

Cranston City

Kent County

Newport County

Providence City

Providence County

Warwick City

Washington County

MGIC Restricted Markets:

Utah

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Cache County

Washington County

MGIC Restricted Markets:

Virginia

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Arlington County

Clarke County

Fairfax County

Fauquier County

Frederick County

Loudoun County

Prince William County

Spotsylvania County

Stafford County

Warren County

Alexandria city

Fairfax city

Falls Church city

Fredericksburg city

Manassas city

Manassas Park city

Winchester city

MGIC Restricted Markets:

Washington

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Clark County

Skamania County

MGIC Restricted Markets:

West Virginia

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Berkeley County

Hampshire County

Jefferson County

Morgan County

MGIC Restricted Markets:

Wisconsin

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Pierce County

St. Croix County

**MGIC Restricted Markets:
Ann Arbor, MI Metropolitan Statistical Area**

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CBSA Code 11460

Washtenaw County, MI

**MGIC Restricted Markets:
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area**

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CBSA Code 12060

Barrow County, GA

Bartow County, GA

Butts County, GA

Carroll County, GA

Cherokee County, GA

Clayton County, GA

Cobb County, GA

Coweta County, GA

Dawson County, GA

DeKalb County, GA

Douglas County, GA

Fayette County, GA

Forsyth County, GA

Fulton County, GA

Gwinnett County, GA

Haralson County, GA

Heard County, GA

Henry County, GA

Jasper County, GA

Lamar County, GA

**MGIC Restricted Markets:
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area**

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CBSA Code 12060

(continued)

Meriwether County, GA

Newton County, GA

Paulding County, GA

Pickens County, GA

Pike County, GA

Rockdale County, GA

Spalding County, GA

Walton County, GA

**MGIC Restricted Markets:
Atlantic City-Hammonton, NJ Metropolitan Statistical Area**

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CBSA Code 12100

Atlantic County, NJ

**MGIC Restricted Markets:
Baltimore-Towson, MD Metropolitan Statistical Area**

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CBSA Code 12580

Anne Arundel County, MD

Baltimore County, MD

Carroll County, MD

Harford County, MD

Howard County, MD

Queen Anne's County, MD

Baltimore City, MD

**MGIC Restricted Markets:
Barnstable Town, MA Metropolitan Statistical Area**

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CBSA Code 12700

Barnstable County, MA

**MGIC Restricted Markets:
Battle Creek, MI Metropolitan Statistical Area**

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CBSA Code 12980

Calhoun County, MI

**MGIC Restricted Markets:
Bend, OR Metropolitan Statistical Area**

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CBSA Code 13460

Deschutes County, OR

**MGIC Restricted Markets:
Bethesda-Frederick-Gaithersburg, MD Metropolitan Division**

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CBSA Code 13644

Frederick County, MD

Montgomery County, MD

**MGIC Restricted Markets:
Boise City-Nampa, ID Metropolitan Statistical Area**

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CBSA Code 14260

Ada County, ID

Canyon County, ID

Boise County, ID

Gem County, ID

Owyhee County, ID

**MGIC Restricted Markets:
Boston-Quincy, MA Metropolitan Division**

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CBSA Code 14484

Norfolk County, MA

Plymouth County, MA

Suffolk County, MA

**MGIC Restricted Markets:
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area**

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CBSA Code 14860

Fairfield County, CT

**MGIC Restricted Markets:
Chicago-Naperville-Joliet, IL Metropolitan Division**

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CBSA Code 16974

Cook County, IL

DeKalb County, IL

DuPage County, IL

Grundy County, IL

Kane County, IL

Kendall County, IL

McHenry County, IL

Will County, IL

**MGIC Restricted Markets:
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area**

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CBSA Code 17460

Cuyahoga County, OH

Geauga County, OH

Lake County, OH

Lorain County, OH

Medina County, OH

**MGIC Restricted Markets:
Coeur d'Alene, ID Metropolitan Statistical Area**

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CBSA Code 17660

Kootenai County, ID

**MGIC Restricted Markets:
Denver-Aurora, CO Metropolitan Statistical Area**

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CBSA Code 19740

Adams County, CO
Arapahoe County, CO
Broomfield County, CO
Clear Creek County, CO
Denver County, CO
Douglas County, CO
Elbert County, CO
Gilpin County, CO
Jefferson County, CO
Park County, CO

**MGIC Restricted Markets:
Detroit-Livonia-Dearborn, MI Metropolitan Division**

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CBSA Code 19804

Wayne County, MI

**MGIC Restricted Markets:
Dover, DE Metropolitan Statistical Area**

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CBSA Code 20100

Kent County, DE

**MGIC Restricted Markets:
Edison-New Brunswick, NJ Metropolitan Division**

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CBSA Code 20764

Middlesex County, NJ

Monmouth County, NJ

Ocean County, NJ

Somerset County, NJ

**MGIC Restricted Markets:
Elkhart-Goshen, IN Metropolitan Statistical Area**

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CBSA Code 21140

Elkhart County, IN

**MGIC Restricted Markets:
Flint, MI Metropolitan Statistical Area**

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CBSA Code 22420

Genesee County, MI

**MGIC Restricted Markets:
Grand Rapids-Wyoming, MI Metropolitan Statistical Area**

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CBSA Code 24340

Barry County, MI

Ionia County, MI

Kent County, MI

Newaygo County, MI

**MGIC Restricted Markets:
Greeley, CO Metropolitan Statistical Area**

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CBSA Code 24540

Weld County, CO

**MGIC Restricted Markets:
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area**

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CBSA Code 25180

Washington County, MD

Berkeley County, WV

Morgan County, WV

**MGIC Restricted Markets:
Holland-Grand Haven, MI Metropolitan Statistical Area**

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CBSA Code 26100

Ottawa County, MI

**MGIC Restricted Markets:
Jackson, MI Metropolitan Statistical Area**

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CBSA Code 27100

Jackson County, MI

**MGIC Restricted Markets:
Lansing-East Lansing, MI Metropolitan Statistical Area**

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CBSA Code 29620

Clinton County, MI

Eaton County, MI

Ingham County, MI

**MGIC Restricted Markets:
Medford, OR Metropolitan Statistical Area**

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CBSA Code 32780

Jackson County, OR

**MGIC Restricted Markets:
Minneapolis-St. Paul-Bloomington,
MN-WI Metropolitan Statistical Area**

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CBSA Code 33460

Anoka County, MN

Carver County, MN

Chisago County, MN

Dakota County, MN

Hennepin County, MN

Isanti County, MN

Ramsey County, MN

Scott County, MN

Sherburne County, MN

Washington County, MN

Wright County, MN

Pierce County, WI

St. Croix County, WI

**MGIC Restricted Markets:
Monroe, MI Metropolitan Statistical Area**

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CBSA Code 33780

Monroe County, MI

**MGIC Restricted Markets:
Muskegon-Norton Shores, MI Metropolitan Statistical Area**

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CBSA Code 34740

Muskegon County, MI

**MGIC Restricted Markets:
Nassau-Suffolk, NY Metropolitan Division**

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CBSA Code 35004

Nassau County, NY

Suffolk County, NY

**MGIC Restricted Markets:
Newark-Union, NJ-PA Metropolitan Division**

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CBSA Code 35084

Essex County, NJ

Hunterdon County, NJ

Morris County, NJ

Sussex County, NJ

Union County, NJ

Pike County, PA

**MGIC Restricted Markets:
New Haven-Milford, CT Metropolitan Statistical Area**

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CBSA Code 35300

Milford City, CT

New Haven County, CT

**MGIC Restricted Markets:
New York-White Plains-Wayne, NY-NJ Metropolitan Division**

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CBSA Code 35644

Bergen County, NJ

Hudson County, NJ

Passaic County, NJ

Bronx County, NY

Kings County, NY

New York County, NY

Putnam County, NY

Queens County, NY

Richmond County, NY

Rockland County, NY

Westchester County, NY

**MGIC Restricted Markets:
Norwich-New London, CT Metropolitan Statistical Area**

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CBSA Code 35980

Norwich City, CT

New London City, CT

**MGIC Restricted Markets:
Ocean City, NJ Metropolitan Statistical Area**

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CBSA Code 36140

Cape May County, NJ

**MGIC Restricted Markets:
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area**

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CBSA Code 38900

Clackamas County, OR

Columbia County, OR

Multnomah County, OR

Washington County, OR

Yamhill County, OR

Clark County, WA

Skamania County, WA

**MGIC Restricted Markets:
Poughkeepsie-Newburgh-Middletown,
NY Metropolitan Statistical Area**

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CBSA Code 39100

Dutchess County, NY

Orange County, NY

**MGIC Restricted Markets:
Providence-New Bedford-Fall River,
RI-MA Metropolitan Statistical Area**

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CBSA Code 39300

Fall River City, MA
Bristol County, MA
Bristol County, RI
Cranston City, RI
Kent County, RI
New Bedford City, RI
Newport County, RI
Providence County, RI
Warwick City, RI
Washington County, RI

**MGIC Restricted Markets:
Rockingham County-Strafford County, NH Metropolitan Division**

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CBSA Code 40484

Rockingham County, NH
Strafford County, NH

**MGIC Restricted Markets:
Saginaw-Saginaw Township North, MI
Metropolitan Statistical Area**

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CBSA Code 40980

Saginaw County, MI

**MGIC Restricted Markets:
St. George, UT Metropolitan Statistical Area**

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CBSA Code 41100

Washington County, UT

**MGIC Restricted Markets:
Trenton-Ewing, NJ Metropolitan Statistical Area**

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CBSA Code 45940

Mercer County, NJ

**MGIC Restricted Markets:
Warren-Farmington Hills-Troy, MI Metropolitan Division**

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CBSA Code 47644

Lapeer County, MI

Livingston County, MI

Macomb County, MI

Oakland County, MI

St. Clair County, MI

**MGIC Restricted Markets:
Washington-Arlington-Alexandria,
DC-VA-MD-WV Metropolitan Division**

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CBSA Code 47894

District of Columbia, DC
Calvert County, MD
Charles County, MD
Prince George's County, MD
Arlington County, VA
Clarke County, VA
Fairfax County, VA
Fauquier County, VA
Loudoun County, VA
Prince William County, VA
Spotsylvania County, VA
Stafford County, VA
Warren County, VA
Alexandria city, VA
Fairfax, VA
Falls Church city, VA
Fredericksburg city, VA
Manassas city, VA
Manassas Park city, VA
Jefferson County, WV

**MGIC Restricted Markets:
Winchester, VA-WV Metropolitan Statistical Area**

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CBSA Code 49020

Frederick County, VA

Winchester city, VA

Hampshire County, WV

**MGIC Restricted Markets:
Worcester, MA Metropolitan Statistical Area**

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CBSA Code 49340

Worcester County, MA