



Genworth Mortgage Insurance: List of Declining/Distressed Markets

Due to depreciation of real estate values in localized markets, and in accordance with prudent underwriting standards, Genworth Mortgage Insurance will limit loans in certain markets to a maximum LTV of 95%, effective with MI applications received on or after January 7, 2008.

This list provides the Metropolitan Statistical Area (MSA) (or Metropolitan Division where applicable) Code and Title, as well as Principal Cities, and Counties or equivalent entities for all Geographic Markets subject to our Policy on Loans in Declining/Distressed Markets.

Visit our website at mortgageinsurance.genworth.com to search for affected zip codes online.

11460 Ann Arbor, MI Metropolitan Statistical Area

Principal City: Ann Arbor
Washtenaw County

12060 Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area

Principal Cities: Atlanta, Sandy Springs, Marietta
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

12100 Atlantic City, NJ Metropolitan Statistical Area

Principal City: Atlantic City
Atlantic County

12540 Bakersfield, CA Metropolitan Statistical Area

Principal City: Bakersfield
Kern County

12700 Barnstable Town, MA Metropolitan Statistical Area

Principal City: Barnstable Town
Barnstable County

14260 Boise City-Nampa, ID Metropolitan Statistical Area

Principal Cities: Boise City, Nampa

Ada County, Boise County, Canyon County, Gem County, Owyhee County

***14484 Boston-Quincy, MA Metropolitan Division**

Norfolk County, Plymouth County, Suffolk County

*The referenced division is the only area restricted in the MSA of:

14460 Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area

14860 Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area

Principal Cities: Bridgeport, Stamford, Norwalk, Danbury, Stratford

Fairfield County

15980 Cape Coral-Fort Myers, FL Metropolitan Statistical Area

Principal Cities: Cape Coral, Fort Myers

Lee County

16180 Carson City, NV Metropolitan Statistical Area

Principal City: Carson City

Carson City

17020 Chico, CA Metropolitan Statistical Area

Principal City: Chico

Butte County

17660 Coeur d'Alene, ID Metropolitan Statistical Area

Principal City: Coeur d'Alene

Kootenai County

19740 Denver-Aurora, CO Metropolitan Statistical Area

Principal Cities: Denver, Aurora

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

*Broomfield organized as a new county on November 15, 2001 and is coextensive with Broomfield city. For purposes of defining metropolitan statistical areas, Broomfield city was treated as if it were a county at the time of the 2000 census; the standards were applied to data for Broomfield city.

19660 Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area

Principal Cities: Deltona, Daytona Beach, Ormond Beach

Volusia County

***19820 Detroit-Warren-Livonia, MI Metropolitan Statistical Area**

Principal Cities: Detroit, Warren, Livonia, Dearborn, Troy, Farmington Hills, Southfield, Pontiac, Taylor, Novi

*All Divisions of this MSA are restricted, as noted below:

19804 Detroit-Livonia-Dearborn, MI Metropolitan Division

Wayne County

47644 Warren-Troy-Farmington Hills, MI Metropolitan Division

Lapeer County, Livingston County, Macomb County, Oakland County, St. Clair County

20100 Dover, DE Metropolitan Statistical Area

Principal City: Dover

Kent County

20940 El Centro, CA Metropolitan Statistical Area

Principal City: El Centro
Imperial County

22420 Flint, MI Metropolitan Statistical Area

Principal City: Flint
Genesee County

23020 Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area

Principal Cities: Fort Walton Beach, Crestview, Destin
Okaloosa County

23420 Fresno, CA Metropolitan Statistical Area

Principal City: Fresno
Fresno County

23540 Gainesville, FL Metropolitan Statistical Area

Principal City: Gainesville
Alachua County, Gilchrist County

24540 Greeley, CO Metropolitan Statistical Area

Principal City: Greeley
Weld County

25180 Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area

Principal Cities: Hagerstown, MD; Martinsburg, WV
Washington County, MD; Berkeley County, WV; Morgan County, WV

25260 Hanford-Corcoran, CA Metropolitan Statistical Area

Principal Cities: Hanford, Corcoran
Kings County

26100 Holland-Grand Haven, MI Metropolitan Statistical Area

Principal Cities: Holland, Grand Haven
Ottawa County

27260 Jacksonville, FL Metropolitan Statistical Area

Principal City: Jacksonville
Baker County, Clay County, Duval County, Nassau County, St. Johns County

29460 Lakeland, FL Metropolitan Statistical Area

Principal City: Lakeland
Polk County

29620 Lansing-East Lansing, MI Metropolitan Statistical Area

Principal Cities: Lansing, East Lansing
Clinton County, Eaton County, Ingham County

29820 Las Vegas-Paradise, NV Metropolitan Statistical Area

Principal Cities: Las Vegas, Paradise
Clark County

30300 Lewiston, ID-WA Metropolitan Statistical Area

Principal City: Lewiston, ID
Nez Perce County, ID; Asotin County, WA

***31100 Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area**

Principal Cities: Los Angeles, Long Beach, Santa Ana, Anaheim, Glendale, Irvine, Pomona, Pasadena, Torrance, Orange, Fullerton, Costa Mesa, Burbank, Compton, Carson, Santa Monica, Newport Beach, Tustin, Montebello, Monterey Park, Gardena, Paramount, Fountain Valley, Arcadia, Cerritos

*All Divisions of this MSA are restricted, as noted below:

31084 Los Angeles-Long Beach-Glendale, CA Metropolitan Division

Los Angeles County

42044 Santa Ana-Anaheim-Irvine, CA Metropolitan Division

Orange County

31460 Madera, CA Metropolitan Statistical Area

Principal City: Madera

Madera County

32780 Medford, OR Metropolitan Statistical Area

Principal City: Medford

Jackson County

32900 Merced, CA Metropolitan Statistical Area

Principal City: Merced

Merced County

***33100 Miami-Fort Lauderdale-Pompano Beach, FL Metropolitan Statistical Area**

Principal Cities: Miami, Fort Lauderdale, Pompano Beach, West Palm Beach, Miami Beach, Kendall, Boca Raton, Deerfield Beach, Boynton Beach, Delray Beach

*All Divisions of this MSA are restricted, as noted below:

22744 Fort Lauderdale-Pompano Beach-Deerfield Beach, FL Metropolitan Division

Broward County

33124 Miami-Miami Beach-Kendall, FL Metropolitan Division

Miami-Dade County

48424 West Palm Beach-Boca Raton-Boynton Beach, FL Metropolitan Division

Palm Beach County

33460 Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area

Principal Cities: Minneapolis, MN; St. Paul, MN; Bloomington, MN; Plymouth, MN; Eagan, MN; Eden Prairie, MN; Minnetonka, MN

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

33700 Modesto, CA Metropolitan Statistical Area

Principal City: Modesto

Stanislaus County

34940 Naples-Marco Island, FL Metropolitan Statistical Area

Principal Cities: Naples, Marco Island

Collier County

***35004 Nassau-Suffolk, NY Metropolitan Division**

Nassau County, Suffolk County

*The referenced divisions are the only areas restricted in the MSA of:

35620 New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area

***35084 Newark-Union, NJ-PA Metropolitan Division**

Essex County, NJ; Hunterdon County, NJ; Morris County, NJ; Sussex County, NJ; Union County, NJ; Pike County, PA

*The referenced divisions are the only areas restricted in the MSA of:

35620 New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area

35980 Norwich-New London, CT Metropolitan Statistical Area

Principal Cities: Norwich, New London
New London County

36100 Ocala, FL Metropolitan Statistical Area

Principal City: Ocala
Marion County

36140 Ocean City, NJ Metropolitan Statistical Area

Principal City: Ocean City
Cape May County

36740 Orlando-Kissimmee, FL Metropolitan Statistical Area

Principal Cities: Orlando, Kissimmee
Lake County, Orange County, Osceola County, Seminole County

37100 Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area

Principal Cities: Oxnard, Thousand Oaks, San Buenaventura (Ventura), Camarillo
Ventura County

37340 Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area

Principal Cities: Palm Bay, Melbourne, Titusville
Brevard County

37460 Panama City-Lynn Haven, FL Metropolitan Statistical Area

Principal Cities: Panama City, Lynn Haven
Bay County

37860 Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area

Principal Cities: Pensacola, Ferry Pass, Brent
Escambia County, Santa Rosa County

38060 Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area

Principal Cities: Phoenix, Mesa, Scottsdale, Tempe
Maricopa County, Pinal County

38860 Portland-South Portland-Biddeford, ME Metropolitan Statistical Area

Principal Cities: Portland, South Portland, Biddeford
Cumberland County, Sagadahoc County, York County

38900 Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area

Principal Cities: Portland, OR; Vancouver, WA; Beaverton, OR; Hillsboro, OR
Clackamas County, OR; Columbia County, OR; Multnomah County, OR; Washington County, OR; Yamhill County, OR; Clark County, WA; Skamania County, WA

38940 Port St. Lucie, FL Metropolitan Statistical Area

Principal City: Port St. Lucie
Martin County, St. Lucie County

39100 Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area

Principal Cities: Poughkeepsie, Newburgh, Middletown, Arlington
Dutchess County, Orange County

39140 Prescott, AZ Metropolitan Statistical Area

Principal City: Prescott
Yavapai County

39460 Punta Gorda, FL Metropolitan Statistical Area

Principal City: Punta Gorda
Charlotte County

39820 Redding, CA Metropolitan Statistical Area

Principal City: Redding
Shasta County

39900 Reno-Sparks, NV Metropolitan Statistical Area

Principal Cities: Reno, Sparks
Storey County, Washoe County

40140 Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area

Principal Cities: Riverside, San Bernardino, Ontario, Victorville, Temecula, Chino, Redlands,
Hemet, Colton
Riverside County, San Bernardino County

40900 Sacramento—Arden-Arcade—Roseville, CA Metropolitan Statistical Area

Principal Cities: Sacramento, Arden-Arcade, Roseville, Folsom, Rancho Cordova, Woodland
El Dorado County, Placer County, Sacramento County, Yolo County

41100 St. George, UT Metropolitan Statistical Area

Principal City: St. George
Washington County

41500 Salinas, CA Metropolitan Statistical Area

Principal City: Salinas
Monterey County

41740 San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area

Principal Cities: San Diego, Carlsbad, San Marcos, National City
San Diego County

***41860 San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area**

Principal Cities: San Francisco, Oakland, Fremont, Hayward, Berkeley, San Mateo, San
Leandro, Redwood City, Pleasanton, Walnut Creek, South San Francisco, San
Rafael

*All Divisions of this MSA are restricted, as noted below:

36084 Oakland-Fremont-Hayward, CA Metropolitan Division

Alameda County, Contra Costa County

41884 San Francisco-San Mateo-Redwood City, CA Metropolitan Division

Marin County, San Francisco County, San Mateo County

42020 San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area

Principal Cities: San Luis Obispo, El Paso de Robles (Paso Robles)
San Luis Obispo County

42060 Santa Barbara-Santa Maria-Goleta, CA Metropolitan Statistical Area

Principal Cities: Santa Barbara, Santa Maria, Goleta
Santa Barbara County

42260 Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area

Principal Cities: Sarasota, Bradenton, Venice
Manatee County, Sarasota County

42680 Sebastian-Vero Beach, FL Metropolitan Statistical Area

Principal City: Sebastian, Vero Beach
Indian River County

44700 Stockton, CA Metropolitan Statistical Area

Principal City: Stockton
San Joaquin County

45220 Tallahassee, FL Metropolitan Statistical Area

Principal City: Tallahassee
Gadsden County, Jefferson County, Leon County, Wakulla County

45300 Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area

Principal Cities: Tampa, St. Petersburg, Clearwater, Largo
Hernando County, Hillsborough County, Pasco County, Pinellas County

46060 Tucson, AZ Metropolitan Statistical Area

Principal City: Tucson
Pima County

46700 Vallejo-Fairfield, CA Metropolitan Statistical Area

Principal Cities: Vallejo, Fairfield
Solano County

47260 Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area

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

47300 Visalia-Porterville, CA Metropolitan Statistical Area

Principal Cities: Visalia, Porterville
Tulare County

***47900 Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area**

Principal Cities: Washington, DC; Arlington, VA; Alexandria, VA; Reston, VA; Bethesda, MD;
Gaithersburg, MD; Frederick, MD; Rockville, MD

*All Divisions of this MSA are restricted, as noted below:

13644 Bethesda-Gaithersburg-Frederick, MD Metropolitan Division

Frederick County, Montgomery County

47894 Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Division

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 city, VA;
Falls Church city, VA; Fredericksburg city, VA; Manassas city, VA; Manassas Park
city, VA; Jefferson County, WV

***48864 Wilmington, DE-MD-NJ Metropolitan Division**

New Castle County, DE; Cecil County, MD; Salem County, NJ

*The referenced division is the only area restricted in the MSA of:

37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area

49020 Winchester, VA-WV Metropolitan Statistical Area

Principal City: Winchester, VA

Frederick County, VA; Winchester city, VA; Hampshire County, WV

49700 Yuba City, CA Metropolitan Statistical Area

Principal City: Yuba City

Sutter County, Yuba County

49740 Yuma, AZ Metropolitan Statistical Area

Principal City: Yuma

Yuma County