PMI Mortgage Insurance Co.

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PMI Quarterly Distressed Markets Policy Update – Effective February 1, 2010

As a result of our continued monitoring of conditions in the mortgage market, PMI will make the following changes to the **PMI Distressed Markets List** effective **February 1, 2010**:

The following 11 MSA/MSADs will be removed from the PMI Distressed Markets List:

- Decatur, AL
- Tuscaloosa, AL
- Colorado Springs, CO
- Valdosta, GA
- Kalamazoo-Portage, MI
- Burlington, NC
- Rocky Mount, NC
- Toledo, OH
- Youngstown-Warren-Boardman, OH-PA
- Chattanooga, TN-GA
- Olympia, WA

The following 12 MSA/MSADs will be added to the PMI Distressed Markets List:

- Pocatello, ID
- Gary, IN (MSAD)
- Indianapolis-Carmel, IN
- Elmira, NY
- Reading, PA
- Greenville-Mauldin-Easley, SC
- Sumter, SC
- Johnson City, TN
- Lynchburg, VA
- Spokane, WA
- Sheboygan, WI
- Weirton-Steubenville, WV-OH

Connecticut and Michigan:

Due to the improved economic performance of certain market areas within the states of Connecticut and Michigan, we will be removing the Kalamazoo-Portage, MI MSA and the non-MSA areas within these two states from the PMI Distressed Markets List. Those MSA/MSADs within Connecticut and Michigan that are distressed will remain on the PMI's Distressed Markets List.

Additionally:

- **Maryland** and **Rhode Island** will be eligible under the standard distressed market requirements (minimum 700 credit score).
- **Delaware** will be eligible under our special state requirements (minimum 720 credit score).

For complete information, please review the updated **PMI Distressed Markets List**.