

25 MSA/MSADs REMOVED FROM PMI DISTRESSED MARKETS LIST

Effective 9.17.10



As a result of our continued monitoring of conditions in the mortgage market, we have updated the PMI Distressed Markets List.

Effective September 17, 2010, the following 25 MSA/MSADs (nearly 1,300 zip codes) have **been removed**:

25260 Hanford-Corcoran, CA	7900 Peoria, IL
34900 Napa, CA	19060 Cumberland, MD-WV
36084 Oakland-Fremont-Hayward, CA (MSAD)	41540 Salisbury, MD
40900 Sacramento-Arden-Arcade-Roseville, CA	30340 Lewiston-Auburn, ME
44700 Stockton, CA	25860 Hickory-Lenoir-Morganton, NC
46700 Vallejo-Fairfield, CA	13780 Binghamton, NY
24300 Grand Junction, CO	24020 Glens Falls, NY
35300 New Haven-Milford, CT	35004 Nassau-Suffolk, NY (MSAD)
38940 Port St. Lucie, FL*	49620 York-Hanover, PA
39460 Punta Gorda, FL*	34100 Morristown, TN
15260 Brunswick, GA	49020 Winchester, VA-WV
14260 Boise City-Nampa, ID	31020 Longview, WA
19180 Danville, IL	

*Attached housing is not eligible in the state of Florida.

Effective November 1, 2010, the following 9 MSA/MSADs **will be added**:

- 41940 San Jose-Sunnyvale-Santa Clara, CA
- 42100 Santa Cruz-Watsonville, CA
- 42220 Santa Rosa-Petaluma, CA
- 28100 Kankakee-Bradley, IL
- 43780 South Bend-Mishawka, IN-MI
- 25180 Hagerstown-Martinsburg, MD-WV
- 35644 New York-White Plains-Wayne, NY-NJ (MSAD)
- 39100 Poughkeepsie-Newburgh-Middletown, NY
- 39300 Providence-New Bedford-Fall River, RI-MA

The updated [PMI Distressed Markets List](#) is available for your review. Note that loans may be subject to additional underwriting guidelines or restrictions. For example, the lender or appraiser might determine that the property is in a distressed market that is not on the PMI Distressed Markets List. When this is the case, the loan would still be subject to PMI's Distressed Markets Policy.

Please review our [PMI Distressed Markets Policy](#) for complete requirements or call me for more information.

We are committed to achieving affordable, responsible and sustainable homeownership in all the communities we serve, and we appreciate the opportunity to work with you to achieve this goal.