

Special Market Underwriting Guidelines

For the Period — 07/01/10 to 09/30/10

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State	Applicable Counties	Applicable Underwriting Guidelines
Alaska	Entire State	Manufactured housing is <u>not</u> eligible.
District of Columbia	Washington (District of Columbia)	Attached, non-condominium properties will be underwritten as detached properties for purposes of applying guidelines.
Maryland	Baltimore-Towson (Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne, Baltimore City) Bethesda-Frederick-Gaithersburg (Frederick, Montgomery) Washington (Calvert, Charles, Prince George's)	Attached, non-condominium properties will be underwritten as detached properties for purposes of applying guidelines.
Massachusetts	Boston-Quincy (Norfolk, Plymouth, Suffolk) Providence-New Bedford-Fall River (Bristol)	Attached, non-condominium properties will be underwritten as detached properties for purposes of applying guidelines.
New Jersey	Camden (Burlington, Camden, Gloucester) Trenton-Ewing (Mercer) New York-White Plains-Wayne (Bergen, Hudson, Passaic)	Attached, non-condominium properties will be underwritten as detached properties for purposes of applying guidelines.
New York	Nassau-Suffolk (Nassau, Suffolk) New York-White Plains-Wayne (Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, Westchester)	Attached, non-condominium properties will be underwritten as detached properties for purposes of applying guidelines.
Puerto Rico	Entire State	Minimum 500 square feet of living area for attached housing units.

New or changed information in **BOLD** type
Deleted information is lined through (ex. ~~ABC County~~)

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State	Applicable Counties	Applicable Underwriting Guidelines
Rhode Island	Providence-New Bedford-Fall River (Bristol, Kent, Newport, Providence, Washington)	Attached, non-condominium properties will be underwritten as detached properties for purposes of applying guidelines.
Virginia	Richmond (Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, Sussex, Colonial Heights City, Hopewell City, Petersburg City, Richmond City) Washington (Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, Manassas Park City)	Attached, non-condominium properties will be underwritten as detached properties for purposes of applying guidelines.
West Virginia	Washington (Jefferson)	Attached, non-condominium properties will be underwritten as detached properties for purposes of applying guidelines.

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MGIC Restricted Market List

Restricted markets include those identified by MGIC as well as those identified as declining markets by the appraiser, lender or investor.

MGIC's Restricted Market Parameters are found at www.mgic.com/guides/underwriting

<u>State</u>	<u>Market Name*</u>
Arizona	Entire State
California	Entire State
Florida	Entire State
Nevada	Entire State
Georgia	Atlanta-Sandy Springs-Marietta, GA
Illinois	Chicago-Naperville-Joliet, IL
Michigan	Detroit-Livonia-Dearborn Warren-Troy-Farmington Hills
New York	Nassau-Suffolk, NY New York-White Plains-Wayne, NY-NJ

**The applicable counties can be found on our website, [www.mgic.com/restricted markets](http://www.mgic.com/restricted_markets).*