

## Restricted Markets, Effective March 8, 2010

MGIC has designated a number of States and Core-Based Statistical Areas (CBSAs) as “Tier 1 or Tier 2 Restricted Markets.” Each Tier has its own set of underwriting guidelines that are available within [MGIC's Underwriting Summary](#).

**Below is a listing of States affected and the specific CBSAs. To see the counties associated with a specific state, click on the state link below. To view the counties tied to a specific CBSA, click on the code number below.**

*\*effective March 22, 2010*

State	CBSA		Tier
<a href="#">Arizona</a>		Entire State	2
<a href="#">Arkansas</a>	<a href="#">32820</a>	Memphis, TN-MS-AR	1
<a href="#">California</a>		Entire State	2
<a href="#">Connecticut</a>	<a href="#">35300</a>	New Haven-Milford, CT	1
<a href="#">Florida</a>		Entire State	2
<a href="#">Georgia</a>	<a href="#">12060</a>	Atlanta-Sandy Springs-Marietta, GA	2*
<a href="#">Hawaii</a>		Entire State	1
<a href="#">Idaho</a>	<a href="#">14260</a>	Boise City-Nampa, ID	1
	<a href="#">17660</a>	Coeur d’Alene, ID	1
<a href="#">Illinois</a>	<a href="#">16974</a>	Chicago-Joliet-Naperville, IL	2*
	<a href="#">29404</a>	Lake County-Kenosha County, IL-WI	1
<a href="#">Michigan</a>	<a href="#">11460</a>	Ann Arbor, MI	1
	<a href="#">19804</a>	Detroit-Livonia-Dearborn, MI	2*
	<a href="#">22420</a>	Flint, MI	1
	<a href="#">47644</a>	Warren-Troy-Farmington Hills, MI	2*
<a href="#">Mississippi</a>	<a href="#">32820</a>	Memphis, TN-MS-AR	1
<a href="#">Nevada</a>		Entire State	2
<a href="#">New Jersey</a>	<a href="#">20764</a>	Edison-New Brunswick, NJ	1
	<a href="#">35084</a>	Newark-Union, NJ-PA	1
	<a href="#">35644</a>	New York-White Plains-Wayne, NY-NJ	2*
<a href="#">New York</a>	<a href="#">35004</a>	Nassau-Suffolk, NY	2*
	<a href="#">35644</a>	New York-White Plains-Wayne, NY-NJ	2*
<a href="#">Oregon</a>	<a href="#">13460</a>	Bend, OR	1
	<a href="#">32780</a>	Medford, OR	1
	<a href="#">41420</a>	Salem, OR	1

<b>State</b>	<b>CBSA</b>		<b>Tier</b>
<a href="#">Pennsylvania</a>	<a href="#">35084</a>	Newark-Union, NJ-PA	1
<a href="#">Tennessee</a>	<a href="#">32820</a>	Memphis, TN-MS-AR	1
<a href="#">Utah</a>	<a href="#">39340</a>	Provo-Orem, UT	1
	<a href="#">41100</a>	St. George, UT	1
<a href="#">Washington</a>	<a href="#">42644</a>	Seattle-Bellevue-Everett, WA	1
	<a href="#">45104</a>	Tacoma, WA	1
<a href="#">Wisconsin</a>	<a href="#">29404</a>	Lake County-Kenosha County, IL-WI	1

**MGIC Restricted Markets:**

**Arizona**

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*Entire State*

**MGIC Restricted Markets:**

**Arkansas**

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Crittenden County

**MGIC Restricted Markets:**

**California**

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*Entire State*

**MGIC Restricted Markets:**

**Connecticut**

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New Haven County

**MGIC Restricted Markets:**

**Florida**

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*Entire State*

## MGIC Restricted Markets:

## Georgia

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:**

**Hawaii**

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*Entire State*

**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

Lake County

McHenry County

Will County

**MGIC Restricted Markets:**

**Michigan**

Genesee County

Lapeer County

Livingston County

Macomb County

Oakland County

St. Clair County

Washtenaw County

Wayne County

**MGIC Restricted Markets:**

**Mississippi**

DeSoto County

Marhsall County

Tate County

Tunica County

**MGIC Restricted Markets:**

**Nevada**

*Entire State*

**MGIC Restricted Markets:**

**New Jersey**

Bergen County  
Essex County  
Hudson County  
Hunterdon County  
Middlesex County  
Monmouth County  
Morris County  
Passaic County  
Ocean County  
Somerset County  
Sussex County  
Union County

**MGIC Restricted Markets:**

**New York**

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

**MGIC Restricted Markets:**

**Oregon**

Deschutes County  
Jackson County  
Marion County  
Polk County

**MGIC Restricted Markets:**

**Pennsylvania**

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Pike County

**MGIC Restricted Markets:**

**Tennessee**

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Fayette County

Shelby County

Tipton County

**MGIC Restricted Markets:**

**Utah**

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Juab County

Utah County

Washington County

**MGIC Restricted Markets:**

**Washington**

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King County

Pierce County

Snohomish County

**MGIC Restricted Markets:**

**Wisconsin**

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Kenosha 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  
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:  
Bend, OR Metropolitan Statistical Area**

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**CBSA Code 13460**

Deschutes County, OR

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

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**CBSA Code 14260**

Ada County, ID

Boise County, ID

Canyon County, ID

Gem County, ID

Owyhee County, ID

**MGIC Restricted Markets:  
Chicago-Joliet-Naperville, 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:  
Coeur d'Alene, ID Metropolitan Statistical Area**

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**CBSA Code 17660**

Kootenai County, ID

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

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**CBSA Code 19804**

Wayne County, MI

**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:  
Flint, MI Metropolitan Statistical Area**

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**CBSA Code 22420**

Genesee County, MI

**MGIC Restricted Markets:  
Lake County-Kenosha County, IL-WI Metropolitan Division**

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**CBSA Code 29404**

Lake County, IL

Kenosha County, WI

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

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**CBSA Code 32780**

Jackson County, OR

**MGIC Restricted Markets:  
Memphis, TN-MS-AR Metropolitan Statistical Area**

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**CBSA Code 32820**

Crittenden County, AR

DeSoto County, MS

Marshall County, MS

Tate County, MS

Tunica County, MS

Fayette County, TN

Shelby County, TN

Tipton County, TN

**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**

New Haven County, CT

**MGIC Restricted Markets:  
New York-White Plains-Wayne, NY-NJ Metropolitan Division****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:  
Provo-Orem, UT Metropolitan Statistical Area****CBSA Code 39340**

Juab County, UT  
Utah County, UT

**MGIC Restricted Markets:  
St. George, UT Metropolitan Statistical Area****CBSA Code 41100**

Washington County, UT

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

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**CBSA Code 41420**

Marion County, OR

Polk County, OR

**MGIC Restricted Markets:  
Seattle-Bellevue-Everett, WA Metropolitan Division**

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**CBSA Code 42644**

King County, WA

Snohomish County, WA

**MGIC Restricted Markets:  
Tacoma, WA Metropolitan Division**

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**CBSA Code 45104**

Pierce County, WA

**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