

## Restricted Markets, Effective May 1, 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.**

State	CBSA		Tier
<a href="#">Arizona</a>		Entire State	2
<a href="#">California</a>		Entire State (except for the following CBSAs)	2
	<a href="#">41500</a>	Salinas	1
	<a href="#">41740</a>	San Diego-Carlsbad-San Marcos	1
	<a href="#">41884</a>	San Francisco-San Mateo-Redwood	1
	<a href="#">41940</a>	San Jose-Sunnyvale-Santa Clara	1
	<a href="#">42044</a>	Santa Ana-Anaheim-Irvine	1
	<a href="#">42100</a>	Santa Cruz-Watsonville	1
	<a href="#">42220</a>	Santa Rosa-Petaluma	1
<a href="#">Florida</a>		Entire State	2
<a href="#">Georgia</a>	<a href="#">12060</a>	Atlanta-Sandy Springs-Marietta, GA	2
<a href="#">Illinois</a>	<a href="#">16974</a>	Chicago-Joliet-Naperville, IL	2
<a href="#">Michigan</a>	<a href="#">19804</a>	Detroit-Livonia-Dearborn, MI	2
	<a href="#">47644</a>	Warren-Troy-Farmington Hills, MI	2
<a href="#">Nevada</a>		Entire State	2
<a href="#">New Jersey</a>	<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

**MGIC Restricted Markets:**

**Arizona**

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*Entire State*

**MGIC Restricted Markets:**

**California**

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*Entire State at Tier 2 with the following Tier-1 exceptions:*

Monterey County

Marin County

Orange County

San Benito County

San Diego County

San Francisco County

San Mateo County

Santa Clara County

Santa Cruz County

Sonoma 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:**

**Illinois**

Cook County  
DeKalb County  
DuPage County  
Grundy County  
Kane County  
Kendall County  
McHenry County  
Will County

**MGIC Restricted Markets:**

**Michigan**

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

**MGIC Restricted Markets:**

**Nevada**

*Entire State*

**MGIC Restricted Markets:**

**New Jersey**

Bergen County

Hudson County

Passaic 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: 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:  
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:  
Detroit-Livonia-Dearborn, MI Metropolitan Division**

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**CBSA Code 19804**

Wayne County, MI

**MGIC Restricted Markets:  
Nassau-Suffolk, NY Metropolitan Division**

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**CBSA Code 35004**

Nassau County, NY

Suffolk County, NY

**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:  
Salinas, CA Metropolitan Statistical Area****CBSA Code 41500**

Monterey County

**MGIC Restricted Markets:  
San Diego-Carlsbad-San Marcos,  
CA Metropolitan Statistical Area****CBSA Code 41740**

San Diego County

**MGIC Restricted Markets:  
San Francisco-San Mateo-Redwood City,  
CA Metropolitan Division**

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**CBSA Code 41884**

Marin County

San Francisco County

San Mateo County

**MGIC Restricted Markets:  
San Jose-Sunnyvale-Santa Clara,  
CA Metropolitan Statistical Area**

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**CBSA Code 41940**

San Benito County

Santa Clara County

**MGIC Restricted Markets:  
Santa Ana-Anaheim-Irvine, CA Metropolitan Statistical Area**

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**CBSA Code 42044**

Orange County

**MGIC Restricted Markets:  
Santa Cruz-Watsonville, CA Metropolitan Statistical Area**

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**CBSA Code 42100**

Santa Cruz County

**MGIC Restricted Markets:  
Santa Rosa-Petaluma, CA Metropolitan Statistical Area**

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**CBSA Code 42220**

Sonoma County

**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