

SIGNIFICANTLY DECLINING - 15% LTV/TLTV REDUCTION

STATE	GEOGRAPHY	COUNTIES
FL	East Stroudsburg, PA	Monroe County, PA

MODERATELY DECLINING - 10% LTV/TLTV REDUCTION

STATE	GEOGRAPHY	COUNTIES
AL	Decatur, AL	Lawrence County, AL
AL	Decatur, AL	Morgan County, AL
GA	Hinesville, GA	Liberty County, GA
GA	Hinesville, GA	Long County, GA
MD	Cumberland, MD	Allegany County, MD
WV	Cumberland, WV	Mineral County, WV
NM	Farmington, NM	San Juan County, NM
ID	Lewiston, ID	Nez Perce County, ID
WA	Lewiston, WA	Asotin County, WA

OVER-HEATING DISCRETIONARY

STATE	GEOGRAPHY	COUNTIES	LTV Reduction
FL	Miami-Fort Lauderdale-West Palm Beach, FL	Broward	Condominiums - 10%
FL	Miami-Fort Lauderdale-West Palm Beach, FL	Miami-Dade	Condominiums - 10%
FL	Miami-Fort Lauderdale-West Palm Beach, FL	Palm Beach	Condominiums - 10%

