

Guaranty Home Mortgage Corporation Prime Jumbo Guidelines

Exhibit 1 – Depreciating Markets

Depreciating Markets Impacting Non-Agency Jumbo Loans

The table below reflects Metropolitan Statistical Areas (MSAs) determined to be declining more than 5%. Prime Jumbo loans originated in a listed MSA must follow additional criteria specific to depreciating market areas, including but not limited to reduced LTV/CLTV limits as indicated on - Prime Jumbo LTV Matrix.

Depreciating Markets as of 03-26-2023. Counties added since last update have been highlighted. Updates are generally issued on a quarterly basis.

The following MSAs are depreciating more than 5% (displayed in alphabetical order by state). Loans with subject properties located in these MSAs must follow requirements outlined in Prime Jumbo Matrix and - Appraisal.

State	MSA	MSA/Micropolitan Area Name	County Name	State & County Code
CA	36084	Oakland-Berkeley-Livermore	Alameda	06001
CA	36084	Oakland-Berkeley-Livermore	Contra Costa	06013
CA	18860	Crescent City	Del Norte	06015
CA	42034	San Rafael	Marin	06041
CA	41940	San Jose – Sunnyvale – Santa Clara	Santa Clara	06069
CA	41884	San Francisco – San Mateo – Redwood City	San Francisco	06075
CA	41884	San Francisco – San Mateo – Redwood City	San Mateo	06081
CA	41940	San Jose – Sunnyvale – Santa Clara	Santa Clara	06085
ID	14260	Boise City	Ada	16001
ID	N/A	Outside of MSA/MD	Adams	16003
ID	38540	Pocatello	Bannock	16005
ID	N/A	Outside of MSA/MD	Bear Lake	16007
ID	N/A	Outside of MSA/MD	Benewah	16009
ID	13940	Idaho Falls – Rexburg – Blackfoot	Bingham	16011
ID	25200	Hailey	Blaine	16013
ID	14260	Boise City	Boise	16015
ID	41760	Sandpoint	Bonner	16017
ID	N/A	Outside of MSA/MD	Boundary	16021
ID	25200	Hailey	Camas	16025
ID	14260	Boise City	Canyon	16027
ID	N/A	Outside of MSA/MD	Caribou	16029
ID	15420	Burley	Cassia	16031
ID	N/A	Outside of MSA/MD	Clark	16033
ID	N/A	Outside of MSA/MD	Clearwater	16035
ID	N/A	Outside of MSA/MD	Custer	16037
ID	14260	Boise City	Gem	16045
ID	N/A	Outside of MSA/MD	Gooding	16047
ID	N/A	Outside of MSA/MD	Idaho	16049
ID	17660	Coeur D'Alene	Kootenai	16055
ID	34140	Moscow	Latah	16057
ID	N/A	Outside of MSA/ MD	Lemhi	16059
ID	N/A	Outside of MSA/ MD	Lewis	16061
ID	25200	Hailey	Lincoln	16063
ID	15420	Burley	Minidoka	16067

ID	N/A	Outside of MSA/ MD	Oneida	16071
ID	14260	Boise City	Owyhee	16073
ID	N/A	Outside of MSA/ MD	Power	16077
ID	N/A	Outside of MSA/ MD	Shoshone	16079
ID	N/A	Outside of MSA/ MD	Valley County	16085
ID	N/A	Outside of MSA/ MD	Washington	16087
NV	N/A	Outside of MSA/ MD	Douglas	32005
NV	39900	Reno	Storey	32029
NV	39900	Reno	Washoe	32031
OK	25100	Guymon	Texas	40139
OR	26220	Hood River	Hood River	41027
PA	26500	Huntingdon	Huntingdon	42061
TX	12420	Austin-Round Rock – Georgetown	Bastrop	42021
TX	15220	Brownwood	Brown	48049
TX	12420	Austin-Round Rock – Georgetown	Caldwell	48055
TX	12420	Austin-Round Rock – Georgetown	Hays	48209
TX	12420	Austin-Round Rock – Georgetown	Travis	48453
TX	12420	Austin-Round Rock - Georgetown	Williamson	48491
WA	36830	Othello	Adams	53001
WA	N/A	Outside of MSA/ MD	Ferry	53019
WA	N/A	Outside of MSA/ MD	Garfield	53023
WA	N/A	Outside of MSA/ MD	Jefferson	53031
WA	42644	Seattle-Bellevue-Kent	King	53033
WA	21260	Ellensburg	Kittitas	53037
WA	N/A	Outside of MSA/ MD	Klickitat	53039
WA	N/A	Outside of MSA/ MD	Lincoln	53043
WA	N/A	Outside of MSA/ MD	Okanogan	53047
WA	N/A	Outside of MSA/ MD	Pacific	53049
WA	N/A	Outside of MSA/ MD	San Juan	53055
WA	42644	Seattle-Bellevue-Kent	Snohomish	53061
WA	N/A	Outside of MSA/ MD	Wahkiakum	53069
WA	39420	Pullman	Whitman	53075