

# 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 3-21-21. 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
1	OH	41780	Sandusky OH Micropolitan Statistical Area	Erie County (OH)	39043
2	TX	20580	Eagle Pass TX Micropolitan Statistical Area	Maverick County (TX)	48323
3	TX	34860	Nacogdoches TX Micropolitan Statistical Area	Nacogdoches County (TX)	48347