



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 06-12-2022. 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
There are currently no depreciating markets.				