

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

			FHA Limits (January 1, 1999)			
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
AK	ANCHORAGE, AK, (MSA)	Anchorage, AK	203,700	229,431	278,747	321,632
AK	Non-Metro	Aleutians East, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Aleutians West, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Bethel, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Bristol Bay, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Dillingham, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Fairbanks North, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Haines, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Juneau, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Kenai Peninsula, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Ketchikan Gatew, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Kodiak Island, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Lake and Penins, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Matanuska-Susit, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Nome, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	North Slope, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Northwest Arcti, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Prince of Wales, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Sitka, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Skagway-Yakutat, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Southeast Fairb, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Valdez-Cordova, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Wade Hampton, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Wrangell-Peters, AK	190,000	214,000	260,000	300,000
AK	Non-Metro	Yukon-Koyukuk, AK	190,000	214,000	260,000	300,000
AL	BIRMINGHAM, AL, (MSA)	Blount, AL	140,600	158,360	192,400	222,000
AL	BIRMINGHAM, AL, (MSA)	Jefferson, AL	140,600	158,360	192,400	222,000
AL	BIRMINGHAM, AL, (MSA)	St. Clair, AL	140,600	158,360	192,400	222,000
AL	BIRMINGHAM, AL, (MSA)	Shelby, AL	140,600	158,360	192,400	222,000
AL	COLUMBUS, GA-AL, (MSA)	Russell, AL	128,250	147,408	178,176	221,448
AL	DECATUR, AL, (MSA)	Lawrence, AL	121,125	147,408	178,176	221,448
AL	DECATUR, AL, (MSA)	Morgan, AL	121,125	147,408	178,176	221,448
AL	HUNTSVILLE, AL, (MSA)	Limestone, AL	121,600	147,408	178,176	221,448
AL	HUNTSVILLE, AL, (MSA)	Madison, AL	121,600	147,408	178,176	221,448
AL	MOBILE, AL, (MSA)	Baldwin, AL	117,800	147,408	178,176	221,448
AL	MOBILE, AL, (MSA)	Mobile, AL	117,800	147,408	178,176	221,448
AL	MONTGOMERY, AL, (MSA)	Autauga, AL	115,325	147,408	178,176	221,448
AL	MONTGOMERY, AL, (MSA)	Elmore, AL	115,325	147,408	178,176	221,448
AL	MONTGOMERY, AL, (MSA)	Montgomery, AL	115,325	147,408	178,176	221,448
AR	MEMPHIS, TN-AR-MS, (MSA)	Crittenden, AR	151,905	171,093	207,870	239,850
AZ	FLAGSTAFF, AZ-UT, (MSA)	Coconino, AZ	140,600	158,360	192,400	222,000
AZ	LAS VEGAS, NV-AZ, (MSA)	Mohave, AZ	131,100	147,660	179,400	221,448
AZ	PHOENIX-MESA, AZ, (MSA)	Maricopa, AZ	131,281	147,864	179,648	221,448

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State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
AZ	PHOENIX-MESA, AZ, (MSA)	Pinal, AZ	131,281	147,864	179,648	221,448
AZ	TUCSON, AZ, (MSA)	Pima, AZ	124,236	147,408	178,176	221,448
CA	BAKERSFIELD, CA, (MSA)	Kern, CA	140,500	158,248	192,264	221,843
CA	CHICO-PARADISE, CA, (MSA)	Butte, CA	121,600	147,408	178,176	221,448
CA	FRESNO, CA, (MSA)	Fresno, CA	146,550	165,062	200,542	231,395
CA	FRESNO, CA, (MSA)	Madera, CA	146,550	165,062	200,542	231,395
CA	LOS ANGELES-LONG BEACH, CA, (PMSA)	Los Angeles, CA	208,800	235,293	285,870	329,850
CA	MERCED, CA, (MSA)	Merced, CA	128,250	147,408	178,176	221,448
CA	MODESTO, CA, (MSA)	Stanislaus, CA	137,150	154,474	187,679	221,448
CA	OAKLAND, CA, (PMSA)	Alameda, CA	208,800	267,177	322,944	382,500
CA	OAKLAND, CA, (PMSA)	Contra Costa, CA	208,800	267,177	322,944	382,500
CA	ORANGE COUNTY, CA, (PMSA)	Orange, CA	208,800	267,177	322,944	382,500
CA	REDDING, CA, (MSA)	Shasta, CA	152,362	171,608	208,495	240,572
CA	RIVERSIDE-SAN BERNARDINO, CA, (PMSA)	Riverside, CA	156,101	175,819	213,612	246,475
CA	RIVERSIDE-SAN BERNARDINO, CA, (PMSA)	San Bernardino, CA	156,101	175,819	213,612	246,475
CA	SACRAMENTO, CA, (PMSA)	El Dorado, CA	164,341	185,100	224,888	259,486
CA	SACRAMENTO, CA, (PMSA)	Placer, CA	164,341	185,100	224,888	259,486
CA	SACRAMENTO, CA, (PMSA)	Sacramento, CA	164,341	185,100	224,888	259,486
CA	SALINAS, CA, (MSA)	Monterey, CA	208,800	256,800	312,000	360,000
CA	SAN DIEGO, CA, (MSA)	San Diego, CA	208,800	237,005	287,950	332,250
CA	SAN FRANCISCO, CA, (PMSA)	Marin, CA	208,800	267,177	322,944	401,375
CA	SAN FRANCISCO, CA, (PMSA)	San Francisco, CA	208,800	267,177	322,944	401,375
CA	SAN FRANCISCO, CA, (PMSA)	San Mateo, CA	208,800	267,177	322,944	401,375
CA	SAN JOSE, CA, (PMSA)	Santa Clara, CA	208,800	267,177	322,944	401,375
CA	SAN LUIS OBISPO-ATASCADERO-PASO ROBLES,	San Luis Obispo, CA	180,405	203,193	246,870	284,850
CA	SANTA BARBARA-SANTA MARIA-LOMPOC, CA, (MSA)	Santa Barbara, CA	208,800	261,080	317,200	366,000
CA	SANTA CRUZ-WATSONVILLE, CA, (PMSA)	Santa Cruz, CA	208,800	267,177	322,944	401,375
CA	SANTA ROSA, CA, (PMSA)	Sonoma, CA	208,800	242,890	295,100	340,500
CA	STOCKTON-LODI, CA, (MSA)	San Joaquin, CA	208,800	267,177	322,944	401,375
CA	VALLEJO-FAIRFIELD-NAPA, CA, (PMSA)	Napa, CA	204,250	230,050	279,500	322,500
CA	VALLEJO-FAIRFIELD-NAPA, CA, (PMSA)	Solano, CA	204,250	230,050	279,500	322,500
CA	VENTURA, CA, (PMSA)	Ventura, CA	208,800	240,750	292,500	337,500
CA	VISALIA-TULARE-PORTERVILLE, CA, (MSA)	Tulare, CA	118,750	147,408	178,176	221,448
CA	YOLO, CA, (PMSA)	Yolo, CA	152,362	171,608	208,495	240,572
CA	Non-Metro	Amador, CA	123,000	147,408	178,176	221,448
CA	Non-Metro	Calaveras, CA	125,850	147,408	178,176	221,448
CA	Non-Metro	Humboldt, CA	118,750	147,408	178,176	221,448
CA	Non-Metro	Inyo, CA	147,250	165,850	201,500	232,500
CA	Non-Metro	Mendocino, CA	123,500	147,408	178,176	221,448
CA	Non-Metro	Mono, CA	119,700	147,408	178,176	221,448
CA	Non-Metro	Nevada, CA	152,362	171,608	208,495	240,572
CA	Non-Metro	San Benito, CA	160,950	181,281	220,247	254,132
CA	Non-Metro	Tuolumne, CA	122,550	147,408	178,176	221,448
CO	BOULDER-LONGMONT, CO, (PMSA)	Boulder, CO	204,155	229,943	279,370	322,350
CO	COLORADO SPRINGS, CO, (MSA)	El Paso, CO	160,550	180,830	219,700	253,500

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

			FHA Limits (January 1, 1999)			
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
CO	DENVER, CO, (PMSA)	Adams, CO	198,550	223,630	271,700	313,500
CO	DENVER, CO, (PMSA)	Arapahoe, CO	198,550	223,630	271,700	313,500
CO	DENVER, CO, (PMSA)	Denver, CO	198,550	223,630	271,700	313,500
CO	DENVER, CO, (PMSA)	Douglas, CO	198,550	223,630	271,700	313,500
CO	DENVER, CO, (PMSA)	Jefferson, CO	198,550	223,630	271,700	313,500
CO	FORT COLLINS-LOVELAND, CO, (MSA)	Larimer, CO	151,905	171,093	207,870	239,850
CO	GREELEY, CO, (PMSA)	Weld, CO	134,900	151,940	184,600	221,448
CO	Non-Metro	Clear Creek, CO	187,150	210,790	256,100	295,500
CO	Non-Metro	Eagle, CO	170,362	191,881	233,127	268,993
CO	Non-Metro	Elbert, CO	194,655	219,243	266,370	307,350
CO	Non-Metro	Fremont, CO	131,100	147,660	179,400	221,448
CO	Non-Metro	Garfield, CO	170,362	191,881	233,127	268,993
CO	Non-Metro	Gilpin, CO	155,563	175,213	212,876	245,626
CO	Non-Metro	Grand, CO	143,450	161,570	196,300	226,500
CO	Non-Metro	Gunnison, CO	128,250	147,408	178,176	221,448
CO	Non-Metro	Lake, CO	132,050	148,730	180,700	221,448
CO	Non-Metro	La Plata, CO	142,500	160,500	195,000	225,000
CO	Non-Metro	Park, CO	142,500	160,500	195,000	225,000
CO	Non-Metro	Pitkin, CO	170,362	191,881	233,127	268,993
CO	Non-Metro	Routt, CO	137,750	155,150	188,500	221,448
CO	Non-Metro	San Miguel, CO	150,100	169,060	205,400	237,000
CO	Non-Metro	Summit, CO	170,362	191,881	233,127	268,993
CO	Non-Metro	Teller, CO	144,744	163,027	198,071	228,543
CT	HARTFORD, CT, (NECMA)	Hartford, CT	170,362	191,881	233,127	268,993
CT	HARTFORD, CT, (NECMA)	Middlesex, CT	170,362	191,881	233,127	268,993
CT	HARTFORD, CT, (NECMA)	Tolland, CT	170,362	191,881	233,127	268,993
CT	NEW HAVEN-BRIDGEPORT-STAMFORD-WATERBURY-DANBURY, CT, (NECMA)	Fairfield, CT	208,800	241,820	293,800	339,000
CT	NEW HAVEN-BRIDGEPORT-STAMFORD-WATERBURY-DANBURY, CT, (NECMA)	New Haven, CT	208,800	241,820	293,800	339,000
CT	NEW LONDON-NORWICH, CT, (NECMA)	New London, CT	170,362	241,820	293,800	339,000
CT	Non-Metro	Litchfield, CT	152,362	171,608	208,495	240,572
CT	Non-Metro	Windham, CT	152,362	171,608	208,495	240,572
DC	WASHINGTON, DC-MD-VA-WV, (PMSA)	District of Columbia	195,819	220,554	267,963	309,188
DE	DOVER, DE, (MSA)	Kent, DE	122,427	147,408	178,176	221,448
DE	WILMINGTON-NEWARK, DE-MD, (PMSA)	New Castle, DE	130,150	147,408	178,176	221,448
FL	FORT PIERCE-PORT ST. LUCIE, FL, (MSA)	Martin, FL	123,500	147,408	178,176	221,448
FL	FORT PIERCE-PORT ST. LUCIE, FL, (MSA)	St. Lucie, FL	123,500	147,408	178,176	221,448
FL	FORT WALTON BEACH, FL, (MSA)	Okaloosa, FL	115,425	147,408	178,176	221,448
FL	JACKSONVILLE, FL, (MSA)	Clay, FL	126,350	147,408	178,176	221,448
FL	JACKSONVILLE, FL, (MSA)	Duval, FL	126,350	147,408	178,176	221,448
FL	JACKSONVILLE, FL, (MSA)	Nassau, FL	126,350	147,408	178,176	221,448
FL	JACKSONVILLE, FL, (MSA)	St. Johns, FL	126,350	147,408	178,176	221,448
FL	MELBOURNE-TITUSVILLE-PALM BAY, FL, (MSA)	Brevard, FL	115,900	147,408	178,176	221,448
FL	MIAMI, FL, (PMSA)	Dade, FL	118,750	147,408	178,176	221,448

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

FHA Limits (January 1, 1999)						
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
FL	NAPLES, FL, (MSA)	Collier, FL	129,650	147,408	178,176	221,448
FL	ORLANDO, FL, (MSA)	Lake, FL	118,722	147,408	178,176	221,448
FL	ORLANDO, FL, (MSA)	Orange, FL	118,722	147,408	178,176	221,448
FL	ORLANDO, FL, (MSA)	Osceola, FL	118,722	147,408	178,176	221,448
FL	ORLANDO, FL, (MSA)	Seminole, FL	118,722	147,408	178,176	221,448
FL	SARASOTA-BRADENTON, FL, (MSA)	Manatee, FL	119,350	147,408	178,176	221,448
FL	SARASOTA-BRADENTON, FL, (MSA)	Sarasota, FL	119,350	147,408	178,176	221,448
FL	WEST PALM BEACH-BOCA RATON, FL, (MSA)	Palm Beach, FL	116,550	147,408	178,176	221,448
FL	Non-Metro	Monroe, FL	158,800	178,859	217,305	250,737
FL	Non-Metro	Walton, FL	121,900	147,408	178,176	221,448
GA	ATHENS, GA, (MSA)	Clarke, GA	115,283	147,408	178,176	221,448
GA	ATHENS, GA, (MSA)	Madison, GA	115,283	147,408	178,176	221,448
GA	ATHENS, GA, (MSA)	Oconee, GA	115,283	147,408	178,176	221,448
GA	ATLANTA, GA, (MSA)	Barrow, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Bartow, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Carroll, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Cherokee, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Clayton, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Cobb, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Coweta, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	De Kalb, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Douglas, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Fayette, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Forsyth, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Fulton, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Gwinnett, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Henry, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Newton, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Paulding, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Pickens, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Rockdale, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Spalding, GA	166,250	187,250	227,500	262,500
GA	ATLANTA, GA, (MSA)	Walton, GA	166,250	187,250	227,500	262,500
GA	COLUMBUS, GA-AL, (MSA)	Chattahoochee, GA	128,250	147,408	178,176	221,448
GA	COLUMBUS, GA-AL, (MSA)	Harris, GA	128,250	147,408	178,176	221,448
GA	COLUMBUS, GA-AL, (MSA)	Muscogee, GA	128,250	147,408	178,176	221,448
GA	SAVANNAH, GA, (MSA)	Bryan, GA	118,750	147,408	178,176	221,448
GA	SAVANNAH, GA, (MSA)	Chatham, GA	118,750	147,408	178,176	221,448
GA	SAVANNAH, GA, (MSA)	Effingham, GA	118,750	147,408	178,176	221,448
GA	Non-Metro	Butts, GA	121,450	147,408	178,176	221,448
HI	HONOLULU, HI, (MSA)	Honolulu, HI	256,500	267,177	322,944	401,375
HI	Non-Metro	Hawaii, HI	187,300	210,959	256,305	295,737
HI	Non-Metro	Kauai, HI	187,300	210,959	256,305	295,737
HI	Non-Metro	Maui, HI	204,250	230,050	279,500	322,500

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FHA Limits (January 1, 1999)						
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
IA	DES MOINES, IA, (MSA)	Dallas, IA	116,375	147,408	178,176	221,448
IA	DES MOINES, IA, (MSA)	Polk, IA	116,375	147,408	178,176	221,448
IA	DES MOINES, IA, (MSA)	Warren, IA	116,375	147,408	178,176	221,448
IA	IOWA CITY, IA, (MSA)	Johnson, IA	124,711	147,408	178,176	221,448
ID	BOISE CITY, ID, (MSA)	Ada, ID	121,730	147,408	178,176	221,448
ID	BOISE CITY, ID, (MSA)	Canyon, ID	121,730	147,408	178,176	221,448
ID	Non-Metro	Blaine, ID	160,950	181,281	220,247	254,132
ID	Non-Metro	Bonner, ID	115,400	147,408	178,176	221,448
ID	Non-Metro	Valley, ID	123,400	147,408	178,176	221,448
IL	CHICAGO, IL, (PMSA)	Cook, IL	207,879	234,137	284,466	328,230
IL	CHICAGO, IL, (PMSA)	DeKalb, IL	207,879	234,137	284,466	328,230
IL	CHICAGO, IL, (PMSA)	DuPage, IL	207,879	234,137	284,466	328,230
IL	CHICAGO, IL, (PMSA)	Grundy, IL	207,879	234,137	284,466	328,230
IL	CHICAGO, IL, (PMSA)	Kane, IL	207,879	234,137	284,466	328,230
IL	CHICAGO, IL, (PMSA)	Kendall, IL	207,879	234,137	284,466	328,230
IL	CHICAGO, IL, (PMSA)	Lake, IL	207,879	234,137	284,466	328,230
IL	CHICAGO, IL, (PMSA)	McHenry, IL	207,879	234,137	284,466	328,230
IL	CHICAGO, IL, (PMSA)	Will, IL	207,879	234,137	284,466	328,230
IL	ROCKFORD, IL, (MSA)	Boone, IL	122,740	147,408	178,176	221,448
IL	ROCKFORD, IL, (MSA)	Ogle, IL	122,740	147,408	178,176	221,448
IL	ROCKFORD, IL, (MSA)	Winnebago, IL	122,740	147,408	178,176	221,448
IL	ST. LOUIS, MO-IL, (MSA)	Clinton, IL	142,050	159,993	194,384	224,289
IL	ST. LOUIS, MO-IL, (MSA)	Jersey, IL	142,050	159,993	194,384	224,289
IL	ST. LOUIS, MO-IL, (MSA)	Madison, IL	142,050	159,993	194,384	224,289
IL	ST. LOUIS, MO-IL, (MSA)	Monroe, IL	142,050	159,993	194,384	224,289
IL	ST. LOUIS, MO-IL, (MSA)	St. Clair, IL	142,050	159,993	194,384	224,289
IN	BLOOMINGTON, IN, (MSA)	Monroe, IN	132,905	149,693	181,870	221,448
IN	CINCINNATI, OH-KY-IN, (PMSA)	Dearborn, IN	140,125	157,825	191,750	221,448
IN	CINCINNATI, OH-KY-IN, (PMSA)	Ohio, IN	140,125	157,825	191,750	221,448
IN	GARY, IN, (PMSA)	Lake, IN	123,400	147,408	178,176	221,448
IN	GARY, IN, (PMSA)	Porter, IN	123,400	147,408	178,176	221,448
IN	INDIANAPOLIS, IN, (MSA)	Boone, IN	122,104	147,408	178,176	221,448
IN	INDIANAPOLIS, IN, (MSA)	Hamilton, IN	122,104	147,408	178,176	221,448
IN	INDIANAPOLIS, IN, (MSA)	Hancock, IN	122,104	147,408	178,176	221,448
IN	INDIANAPOLIS, IN, (MSA)	Hendricks, IN	122,104	147,408	178,176	221,448
IN	INDIANAPOLIS, IN, (MSA)	Johnson, IN	122,104	147,408	178,176	221,448
IN	INDIANAPOLIS, IN, (MSA)	Madison, IN	122,104	147,408	178,176	221,448
IN	INDIANAPOLIS, IN, (MSA)	Marion, IN	122,104	147,408	178,176	221,448
IN	INDIANAPOLIS, IN, (MSA)	Morgan, IN	122,104	147,408	178,176	221,448
IN	INDIANAPOLIS, IN, (MSA)	Shelby, IN	122,104	147,408	178,176	221,448
IN	LOUISVILLE, KY-IN, (MSA)	Clark, IN	152,000	171,200	208,000	240,000
IN	LOUISVILLE, KY-IN, (MSA)	Floyd, IN	152,000	171,200	208,000	240,000
IN	LOUISVILLE, KY-IN, (MSA)	Harrison, IN	152,000	171,200	208,000	240,000
IN	LOUISVILLE, KY-IN, (MSA)	Scott, IN	152,000	171,200	208,000	240,000

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

			FHA Limits (January 1, 1999)			
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
IN	Non-Metro	Bartholomew, IN	117,800	147,408	178,176	221,448
KS	KANSAS CITY, MO-KS, (MSA)	Johnson, KS	141,503	159,377	193,636	223,426
KS	KANSAS CITY, MO-KS, (MSA)	Leavenworth, KS	141,503	159,377	193,636	223,426
KS	KANSAS CITY, MO-KS, (MSA)	Miami, KS	141,503	159,377	193,636	223,426
KS	KANSAS CITY, MO-KS, (MSA)	Wyandotte, KS	141,503	159,377	193,636	223,426
KY	CINCINNATI, OH-KY-IN, (PMSA)	Boone, KY	140,125	157,825	191,750	221,448
KY	CINCINNATI, OH-KY-IN, (PMSA)	Campbell, KY	140,125	157,825	191,750	221,448
KY	CINCINNATI, OH-KY-IN, (PMSA)	Gallatin, KY	140,125	157,825	191,750	221,448
KY	CINCINNATI, OH-KY-IN, (PMSA)	Grant, KY	140,125	157,825	191,750	221,448
KY	CINCINNATI, OH-KY-IN, (PMSA)	Kenton, KY	140,125	157,825	191,750	221,448
KY	CINCINNATI, OH-KY-IN, (PMSA)	Pendleton, KY	140,125	157,825	191,750	221,448
KY	LEXINGTON, KY, (MSA)	Bourbon, KY	118,750	147,408	178,176	221,448
KY	LEXINGTON, KY, (MSA)	Clark, KY	118,750	147,408	178,176	221,448
KY	LEXINGTON, KY, (MSA)	Fayette, KY	118,750	147,408	178,176	221,448
KY	LEXINGTON, KY, (MSA)	Jessamine, KY	118,750	147,408	178,176	221,448
KY	LEXINGTON, KY, (MSA)	Madison, KY	118,750	147,408	178,176	221,448
KY	LEXINGTON, KY, (MSA)	Scott, KY	118,750	147,408	178,176	221,448
KY	LEXINGTON, KY, (MSA)	Woodford, KY	118,750	147,408	178,176	221,448
KY	LOUISVILLE, KY-IN, (MSA)	Bullitt, KY	152,000	171,200	208,000	240,000
KY	LOUISVILLE, KY-IN, (MSA)	Jefferson, KY	152,000	171,200	208,000	240,000
KY	LOUISVILLE, KY-IN, (MSA)	Oldham, KY	152,000	171,200	208,000	240,000
LA	BATON ROUGE, LA, (MSA)	Ascension, LA	118,750	147,408	178,176	221,448
LA	BATON ROUGE, LA, (MSA)	East Baton Rouge, LA	118,750	147,408	178,176	221,448
LA	BATON ROUGE, LA, (MSA)	Livingston, LA	118,750	147,408	178,176	221,448
LA	BATON ROUGE, LA, (MSA)	West Baton Rouge, LA	118,750	147,408	178,176	221,448
LA	LAKE CHARLES, LA, (MSA)	Calcasieu, LA	115,425	147,408	178,176	221,448
LA	NEW ORLEANS, LA, (MSA)	Jefferson, LA	128,250	147,408	178,176	221,448
LA	NEW ORLEANS, LA, (MSA)	Orleans, LA	128,250	147,408	178,176	221,448
LA	NEW ORLEANS, LA, (MSA)	Plaquemines, LA	128,250	147,408	178,176	221,448
LA	NEW ORLEANS, LA, (MSA)	St. Bernard, LA	128,250	147,408	178,176	221,448
LA	NEW ORLEANS, LA, (MSA)	St. Charles, LA	128,250	147,408	178,176	221,448
LA	NEW ORLEANS, LA, (MSA)	St. James, LA	128,250	147,408	178,176	221,448
LA	NEW ORLEANS, LA, (MSA)	St. John the Baptist, LA	128,250	147,408	178,176	221,448
LA	NEW ORLEANS, LA, (MSA)	St. Tammany, LA	128,250	147,408	178,176	221,448
MA	BARNSTABLE-YARMOUTH, MA, (NECMA)	Barnstable, MA	133,000	149,800	182,000	221,448
MA	BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Bristol, MA	196,080	220,848	268,320	309,600
MA	BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Essex, MA	196,080	220,848	268,320	309,600
MA	BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Middlesex, MA	196,080	220,848	268,320	309,600
MA	BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Norfolk, MA	196,080	220,848	268,320	309,600
MA	BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Plymouth, MA	196,080	220,848	268,320	309,600
MA	BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Suffolk, MA	196,080	220,848	268,320	309,600
MA	BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Worcester, MA	196,080	220,848	268,320	309,600
MA	PITTSFIELD, MA, (NECMA)	Berkshire, MA	142,500	160,500	195,000	225,000

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

FHA Limits (January 1, 1999)						
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
MA	SPRINGFIELD, MA, (NECMA)	Hampden, MA	152,363	171,609	208,497	240,573
MA	SPRINGFIELD, MA, (NECMA)	Hampshire, MA	152,363	171,609	208,497	240,573
MA	Non-Metro	Dukes, MA	124,875	147,408	178,176	221,448
MA	Non-Metro	Franklin, MA	124,875	147,408	178,176	221,448
MA	Non-Metro	Nantucket, MA	124,875	147,408	178,176	221,448
MD	BALTIMORE, MD, (PMSA)	Anne Arundel, MD	171,475	193,135	234,650	270,750
MD	BALTIMORE, MD, (PMSA)	Baltimore, MD	171,475	193,135	234,650	270,750
MD	BALTIMORE, MD, (PMSA)	Carroll, MD	171,475	193,135	234,650	270,750
MD	BALTIMORE, MD, (PMSA)	Harford, MD	171,475	193,135	234,650	270,750
MD	BALTIMORE, MD, (PMSA)	Howard, MD	171,475	193,135	234,650	270,750
MD	BALTIMORE, MD, (PMSA)	Queen Anne's, MD	171,475	193,135	234,650	270,750
MD	BALTIMORE, MD, (PMSA)	Baltimore city, MD	171,475	193,135	234,650	270,750
MD	HAGERSTOWN, MD, (PMSA)	Washington, MD	126,300	147,408	178,176	221,448
MD	WASHINGTON, DC-MD-VA-WV, (PMSA)	Calvert, MD	195,819	220,554	267,963	309,188
MD	WASHINGTON, DC-MD-VA-WV, (PMSA)	Charles, MD	195,819	220,554	267,963	309,188
MD	WASHINGTON, DC-MD-VA-WV, (PMSA)	Frederick, MD	195,819	220,554	267,963	309,188
MD	WASHINGTON, DC-MD-VA-WV, (PMSA)	Montgomery, MD	195,819	220,554	267,963	309,188
MD	WASHINGTON, DC-MD-VA-WV, (PMSA)	Prince George's, MD	195,819	220,554	267,963	309,188
MD	WILMINGTON-NEWARK, DE-MD, (PMSA)	Cecil, MD	130,150	147,408	178,176	221,448
MD	Non-Metro	Kent, MD	130,625	147,408	178,750	221,448
MD	Non-Metro	St. Mary's, MD	141,023	158,836	192,979	222,668
MD	Non-Metro	Talbot, MD	147,250	165,850	201,500	232,500
ME	LEWISTON-AUBURN, ME, (NECMA)	Androscoggin, ME	117,650	147,408	178,176	221,448
ME	PORTLAND, ME, (NECMA)	Cumberland, ME	152,362	171,608	208,495	240,572
ME	Non-Metro	York, ME	152,362	171,608	208,495	240,572
MI	ANN ARBOR, MI, (PMSA)	Lenawee, MI	162,902	183,479	222,919	257,214
MI	ANN ARBOR, MI, (PMSA)	Livingston, MI	162,902	183,479	222,919	257,214
MI	ANN ARBOR, MI, (PMSA)	Washtenaw, MI	162,902	183,479	222,919	257,214
MI	BENTON HARBOR, MI, (MSA)	Berrien, MI	125,400	147,408	178,176	221,448
MI	DETROIT, MI, (PMSA)	Lapeer, MI	156,258	175,996	213,827	246,723
MI	DETROIT, MI, (PMSA)	Macomb, MI	156,258	175,996	213,827	246,723
MI	DETROIT, MI, (PMSA)	Monroe, MI	156,258	175,996	213,827	246,723
MI	DETROIT, MI, (PMSA)	Oakland, MI	156,258	175,996	213,827	246,723
MI	DETROIT, MI, (PMSA)	St. Clair, MI	156,258	175,996	213,827	246,723
MI	DETROIT, MI, (PMSA)	Wayne, MI	156,258	175,996	213,827	246,723
MI	FLINT, MI, (PMSA)	Genesee, MI	128,250	147,408	178,176	221,448
MI	GRAND RAPIDS-MUSKEGON-HOLLAND, MI, (MSA)	Allegan, MI	118,655	147,408	178,176	221,448
MI	GRAND RAPIDS-MUSKEGON-HOLLAND, MI, (MSA)	Kent, MI	118,655	147,408	178,176	221,448
MI	GRAND RAPIDS-MUSKEGON-HOLLAND, MI, (MSA)	Muskegon, MI	118,655	147,408	178,176	221,448
MI	GRAND RAPIDS-MUSKEGON-HOLLAND, MI, (MSA)	Ottawa, MI	118,655	147,408	178,176	221,448
MI	Non-Metro	Grand Traverse,	118,750	147,408	178,176	221,448
MI	Non-Metro	Leelanau, MI	170,362	191,881	233,127	268,993
MN	FARGO-MOORHEAD, ND-MN, (MSA)	Clay, MN	118,750	147,408	178,176	221,448

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

FHA Limits (January 1, 1999)						
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
MN	GRAND FORKS, ND-MN, (MSA)	Polk, MN	116,375	147,408	178,176	221,448
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Anoka, MN	155,800	175,480	213,200	246,000
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Carver, MN	155,800	175,480	213,200	246,000
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Chisago, MN	155,800	175,480	213,200	246,000
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Dakota, MN	155,800	175,480	213,200	246,000
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Hennepin, MN	155,800	175,480	213,200	246,000
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Isanti, MN	155,800	175,480	213,200	246,000
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Ramsey, MN	155,800	175,480	213,200	246,000
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Scott, MN	155,800	175,480	213,200	246,000
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Sherburne, MN	155,800	175,480	213,200	246,000
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Washington, MN	155,800	175,480	213,200	246,000
MN	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Wright, MN	155,800	175,480	213,200	246,000
MO	COLUMBIA, MO, (MSA)	Boone, MO	121,647	147,408	178,176	221,448
MO	KANSAS CITY, MO-KS, (MSA)	Cass, MO	141,503	159,377	193,636	223,426
MO	KANSAS CITY, MO-KS, (MSA)	Clay, MO	141,503	159,377	193,636	223,426
MO	KANSAS CITY, MO-KS, (MSA)	Clinton, MO	141,503	159,377	193,636	223,426
MO	KANSAS CITY, MO-KS, (MSA)	Jackson, MO	141,503	159,377	193,636	223,426
MO	KANSAS CITY, MO-KS, (MSA)	Lafayette, MO	141,503	159,377	193,636	223,426
MO	KANSAS CITY, MO-KS, (MSA)	Platte, MO	141,503	159,377	193,636	223,426
MO	KANSAS CITY, MO-KS, (MSA)	Ray, MO	141,503	159,377	193,636	223,426
MO	ST. LOUIS, MO-IL, (MSA)	Franklin, MO	142,050	159,993	194,384	224,289
MO	ST. LOUIS, MO-IL, (MSA)	Jefferson, MO	142,050	159,993	194,384	224,289
MO	ST. LOUIS, MO-IL, (MSA)	Lincoln, MO	142,050	159,993	194,384	224,289
MO	ST. LOUIS, MO-IL, (MSA)	St. Charles, MO	142,050	159,993	194,384	224,289
MO	ST. LOUIS, MO-IL, (MSA)	St. Louis, MO	142,050	159,993	194,384	224,289
MO	ST. LOUIS, MO-IL, (MSA)	Warren, MO	142,050	159,993	194,384	224,289
MO	ST. LOUIS, MO-IL, (MSA)	St. Louis city, MO	142,050	159,993	194,384	224,289
MS	MEMPHIS, TN-AR-MS, (MSA)	DeSoto, MS	151,905	171,093	207,870	239,850
MT	Non-Metro	Carbon, MT	121,500	147,408	178,176	221,448
MT	Non-Metro	Gallatin, MT	128,250	147,408	178,176	221,448
MT	Non-Metro	Missoula, MT	116,350	147,408	178,176	221,448
MT	Non-Metro	Ravalli, MT	127,300	147,408	178,176	221,448
MT	Non-Metro	Sweet Grass, MT	121,600	147,408	178,176	221,448
NC	ASHEVILLE, NC, (MSA)	Buncombe, NC	118,750	147,408	178,176	221,448
NC	ASHEVILLE, NC, (MSA)	Madison, NC	118,750	147,408	178,176	221,448
NC	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS	Cabarrus, NC	142,500	160,500	195,000	225,000
NC	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS	Gaston, NC	142,500	160,500	195,000	225,000
NC	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS	Lincoln, NC	142,500	160,500	195,000	225,000
NC	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS	Mecklenburg, NC	142,500	160,500	195,000	225,000
NC	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS	Rowan, NC	142,500	160,500	195,000	225,000
NC	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS	Union, NC	142,500	160,500	195,000	225,000
NC	FAYETTEVILLE, NC, (MSA)	Cumberland, NC	122,075	147,408	178,176	221,448
NC	GOLDSBORO, NC, (MSA)	Wayne, NC	129,200	147,408	178,176	221,448

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

FHA Limits (January 1, 1999)						
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
NC	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Alamance, NC	128,155	147,408	178,176	221,448
NC	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Davidson, NC	128,155	147,408	178,176	221,448
NC	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Davie, NC	128,155	147,408	178,176	221,448
NC	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Forsyth, NC	128,155	147,408	178,176	221,448
NC	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Guilford, NC	128,155	147,408	178,176	221,448
NC	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Randolph, NC	128,155	147,408	178,176	221,448
NC	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Stokes, NC	128,155	147,408	178,176	221,448
NC	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Yadkin, NC	128,155	147,408	178,176	221,448
NC	GREENVILLE, NC, (MSA)	Pitt, NC	144,970	163,282	198,380	228,900
NC	JACKSONVILLE, NC, (MSA)	Onslow, NC	137,750	155,150	188,500	221,448
NC	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Currituck, NC	167,200	188,320	228,800	264,000
NC	RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Chatham, NC	154,755	174,303	211,770	244,350
NC	RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Durham, NC	154,755	174,303	211,770	244,350
NC	RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Franklin, NC	154,755	174,303	211,770	244,350
NC	RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Johnston, NC	154,755	174,303	211,770	244,350
NC	RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Orange, NC	154,755	174,303	211,770	244,350
NC	RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Wake, NC	154,755	174,303	211,770	244,350
NC	WILMINGTON, NC, (MSA)	Brunswick, NC	139,250	156,839	190,553	221,448
NC	WILMINGTON, NC, (MSA)	New Hanover, NC	139,250	156,839	190,553	221,448
NC	Non-Metro	Carteret, NC	116,100	147,408	178,176	221,448
NC	Non-Metro	Dare, NC	118,750	147,408	178,176	221,448
NC	Non-Metro	Henderson, NC	119,600	147,408	178,176	221,448
NC	Non-Metro	Iredell, NC	118,750	147,408	178,176	221,448
NC	Non-Metro	Pender, NC	118,750	147,408	178,176	221,448
ND	FARGO-MOORHEAD, ND-MN, (MSA)	Cass, ND	118,750	147,408	178,176	221,448
ND	GRAND FORKS, ND-MN, (MSA)	Grand Forks, ND	116,375	147,408	178,176	221,448
NH	BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Hillsborough, NH	196,080	220,848	268,320	309,600
NH	BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Rockingham, NH	196,080	220,848	268,320	309,600
NH	BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Strafford, NH	196,080	220,848	268,320	309,600
NH	Non-Metro	Carroll, NH	123,000	147,408	178,176	221,448
NH	Non-Metro	Merrimack, NH	152,362	171,608	208,495	240,572
NJ	ATLANTIC-CAPE MAY, NJ, (PMSA)	Atlantic, NJ	153,900	173,340	210,600	243,000
NJ	ATLANTIC-CAPE MAY, NJ, (PMSA)	Cape May, Nj	153,900	173,340	210,600	243,000
NJ	BERGEN-PASSAIC, NJ, (PMSA)	Bergen, NJ	208,800	240,750	292,500	337,500
NJ	BERGEN-PASSAIC, NJ, (PMSA)	Passaic, NJ	208,800	240,750	292,500	337,500
NJ	JERSEY CITY, NJ (PMSA)	Hudson, NJ	160,950	181,281	220,247	254,132
NJ	MIDDLESEX-SOMERSET-HUNTERDON, NJ, (PMSA)	Hunterdon, NJ	187,055	210,683	255,970	295,350
NJ	MIDDLESEX-SOMERSET-HUNTERDON, NJ, (PMSA)	Middlesex, NJ	187,055	210,683	255,970	295,350
NJ	MIDDLESEX-SOMERSET-HUNTERDON, NJ, (PMSA)	Somerset, NJ	187,055	210,683	255,970	295,350
NJ	MONMOUTH-OCEAN, NJ, (PMSA)	Monmouth, NJ	170,362	191,881	233,127	268,993
NJ	MONMOUTH-OCEAN, NJ, (PMSA)	Ocean, NJ	170,362	191,881	233,127	268,993
NJ	NEWARK, NJ, (PMSA)	Essex, NJ	199,500	224,700	273,000	315,000
NJ	NEWARK, NJ, (PMSA)	Morris, NJ	199,500	224,700	273,000	315,000
NJ	NEWARK, NJ, (PMSA)	Sussex, NJ	199,500	224,700	273,000	315,000

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

FHA Limits (January 1, 1999)						
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
NJ	NEWARK, NJ, (PMSA)	Union, NJ	199,500	224,700	273,000	315,000
NJ	NEWARK, NJ, (PMSA)	Warren, NJ	199,500	224,700	273,000	315,000
NJ	PHILADELPHIA, PA-NJ, (PMSA)	Burlington, NJ	154,350	173,847	211,216	243,711
NJ	PHILADELPHIA, PA-NJ, (PMSA)	Camden, NJ	154,350	173,847	211,216	243,711
NJ	PHILADELPHIA, PA-NJ, (PMSA)	Gloucester, NJ	154,350	173,847	211,216	243,711
NJ	PHILADELPHIA, PA-NJ, (PMSA)	Salem, NJ	154,350	173,847	211,216	243,711
NJ	TRENTON, NJ, (PMSA)	Mercer, NJ	187,150	210,790	256,100	295,500
NM	ALBUQUERQUE, NM, (MSA)	Bernalillo, NM	140,600	158,360	192,400	222,000
NM	ALBUQUERQUE, NM, (MSA)	Sandoval, NM	140,600	158,360	192,400	222,000
NM	ALBUQUERQUE, NM, (MSA)	Valencia, NM	140,600	158,360	192,400	222,000
NM	SANTA FE, NM, (MSA)	Los Alamos, NM	185,250	208,650	253,500	292,500
NM	SANTA FE, NM, (MSA)	Santa Fe, NM	185,250	208,650	253,500	292,500
NM	Non-Metro	Colfax, NM	120,650	147,408	178,176	221,448
NM	Non-Metro	Taos, NM	152,000	171,200	208,000	240,000
NV	LAS VEGAS, NV-AZ, (MSA)	Clark, NV	131,100	147,660	179,400	221,448
NV	LAS VEGAS, NV-AZ, (MSA)	Nye, NV	131,100	147,660	179,400	221,448
NV	RENO, NV, (MSA)	Washoe, NV	152,362	171,608	208,495	240,572
NV	Non-Metro	Churchill, NV	117,752	147,408	178,176	221,448
NV	Non-Metro	Douglas, NV	155,250	174,861	212,447	245,132
NV	Non-Metro	Elko, NV	117,800	147,408	178,176	221,448
NV	Non-Metro	Humboldt, NV	123,500	147,408	178,176	221,448
NV	Non-Metro	Carson City cit	117,800	147,408	178,176	221,448
NY	ALBANY-SCHENECTADY-TROY, NY, (MSA)	Albany, NY	125,400	147,408	178,176	221,448
NY	ALBANY-SCHENECTADY-TROY, NY, (MSA)	Montgomery, NY	125,400	147,408	178,176	221,448
NY	ALBANY-SCHENECTADY-TROY, NY, (MSA)	Rensselaer, NY	125,400	147,408	178,176	221,448
NY	ALBANY-SCHENECTADY-TROY, NY, (MSA)	Saratoga, NY	125,400	147,408	178,176	221,448
NY	ALBANY-SCHENECTADY-TROY, NY, (MSA)	Schenectady, NY	125,400	147,408	178,176	221,448
NY	ALBANY-SCHENECTADY-TROY, NY, (MSA)	Schoharie, NY	125,400	147,408	178,176	221,448
NY	BINGHAMTON, NY, (MSA)	Broome, NY	124,875	147,408	178,176	221,448
NY	BINGHAMTON, NY, (MSA)	Tioga, NY	124,875	147,408	178,176	221,448
NY	BUFFALO-NIAGARA FALLS, NY, (MSA)	Erie, NY	127,300	147,408	178,176	221,448
NY	BUFFALO-NIAGARA FALLS, NY, (MSA)	Niagara, NY	127,300	147,408	178,176	221,448
NY	DUTCHESS COUNTY, NY, (PMSA)	Dutchess, NY	173,850	195,810	237,900	274,500
NY	NASSAU-SUFFOLK, NY, (PMSA)	Nassau, NY	200,450	225,770	274,300	316,500
NY	NASSAU-SUFFOLK, NY, (PMSA)	Suffolk, NY	200,450	225,770	274,300	316,500
NY	NEW YORK, NY, (PMSA)	Bronx, NY	208,800	267,177	322,944	401,375
NY	NEW YORK, NY, (PMSA)	Kings, NY	208,800	267,177	322,944	401,375
NY	NEW YORK, NY, (PMSA)	New York, NY	208,800	267,177	322,944	401,375
NY	NEW YORK, NY, (PMSA)	Putnam, NY	208,800	267,177	322,944	401,375
NY	NEW YORK, NY, (PMSA)	Queens, NY	208,800	267,177	322,944	401,375
NY	NEW YORK, NY, (PMSA)	Richmond, NY	208,800	267,177	322,944	401,375
NY	NEW YORK, NY, (PMSA)	Rockland, NY	208,800	267,177	322,944	401,375
NY	NEW YORK, NY, (PMSA)	Westchester, NY	208,800	267,177	322,944	401,375
NY	NEWBURGH, NY-PA, (PMSA)	Orange, NY	160,950	181,281	220,247	254,132

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

FHA Limits (January 1, 1999)						
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
NY	ROCHESTER, NY, (MSA)	Genesee, NY	115,805	147,408	178,176	221,448
NY	ROCHESTER, NY, (MSA)	Livingston, NY	115,805	147,408	178,176	221,448
NY	ROCHESTER, NY, (MSA)	Monroe, NY	115,805	147,408	178,176	221,448
NY	ROCHESTER, NY, (MSA)	Ontario, NY	115,805	147,408	178,176	221,448
NY	ROCHESTER, NY, (MSA)	Orleans, NY	115,805	147,408	178,176	221,448
NY	ROCHESTER, NY, (MSA)	Wayne, NY	115,805	147,408	178,176	221,448
NY	Non-Metro	Greene, NY	120,000	147,408	178,176	221,448
OH	AKRON, OH, (PMSA)	Portage, OH	129,960	147,408	178,176	221,448
OH	AKRON, OH, (PMSA)	Summit, OH	129,960	147,408	178,176	221,448
OH	CANTON-MASSILLON, OH, (MSA)	Carroll, OH	121,700	147,408	178,176	221,448
OH	CANTON-MASSILLON, OH, (MSA)	Stark, OH	121,700	147,408	178,176	221,448
OH	CINCINNATI, OH-KY-IN, (PMSA)	Brown, OH	140,125	157,825	191,750	221,448
OH	CINCINNATI, OH-KY-IN, (PMSA)	Clermont, OH	140,125	157,825	191,750	221,448
OH	CINCINNATI, OH-KY-IN, (PMSA)	Hamilton, OH	140,125	157,825	191,750	221,448
OH	CINCINNATI, OH-KY-IN, (PMSA)	Warren, OH	140,125	157,825	191,750	221,448
OH	CLEVELAND-LORAIN-ELYRIA, OH, (PMSA)	Ashtabula, OH	136,750	154,024	187,132	221,448
OH	CLEVELAND-LORAIN-ELYRIA, OH, (PMSA)	Cuyahoga, OH	136,750	154,024	187,132	221,448
OH	CLEVELAND-LORAIN-ELYRIA, OH, (PMSA)	Geauga, OH	136,750	154,024	187,132	221,448
OH	CLEVELAND-LORAIN-ELYRIA, OH, (PMSA)	Lake, OH	136,750	154,024	187,132	221,448
OH	CLEVELAND-LORAIN-ELYRIA, OH, (PMSA)	Lorain, OH	136,750	154,024	187,132	221,448
OH	CLEVELAND-LORAIN-ELYRIA, OH, (PMSA)	Medina, OH	136,750	154,024	187,132	221,448
OH	COLUMBUS, OH, (MSA)	Delaware, OH	131,005	147,553	179,270	221,448
OH	COLUMBUS, OH, (MSA)	Fairfield, OH	131,005	147,553	179,270	221,448
OH	COLUMBUS, OH, (MSA)	Franklin, OH	131,005	147,553	179,270	221,448
OH	COLUMBUS, OH, (MSA)	Licking, OH	131,005	147,553	179,270	221,448
OH	COLUMBUS, OH, (MSA)	Madison, OH	131,005	147,553	179,270	221,448
OH	COLUMBUS, OH, (MSA)	Pickaway, OH	131,005	147,553	179,270	221,448
OH	DAYTON-SPRINGFIELD, OH, (MSA)	Clark, OH	122,000	147,408	178,176	221,448
OH	DAYTON-SPRINGFIELD, OH, (MSA)	Greene, OH	122,000	147,408	178,176	221,448
OH	DAYTON-SPRINGFIELD, OH, (MSA)	Miami, OH	122,000	147,408	178,176	221,448
OH	DAYTON-SPRINGFIELD, OH, (MSA)	Montgomery, OH	122,000	147,408	178,176	221,448
OH	HAMILTON-MIDDLETOWN, OH, (PMSA)	Butler, OH	128,250	147,408	178,176	221,448
OH	Non-Metro	Union, OH	118,000	147,408	178,176	221,448
OK	Non-Metro	Payne, OK	122,550	147,408	178,176	221,448
OR	EUGENE-SPRINGFIELD, OR, (MSA)	Lane, OR	129,010	147,408	178,176	221,448
OR	MEDFORD-ASHLAND, OR, (MSA)	Jackson, OR	134,900	151,940	184,600	221,448
OR	PORTLAND-VANCOUVER, OR-WA, (PMSA)	Clackamas, OR	170,362	191,881	233,127	268,993
OR	PORTLAND-VANCOUVER, OR-WA, (PMSA)	Columbia, OR	170,362	191,881	233,127	268,993
OR	PORTLAND-VANCOUVER, OR-WA, (PMSA)	Multnomah, OR	170,362	191,881	233,127	268,993
OR	PORTLAND-VANCOUVER, OR-WA, (PMSA)	Washington, OR	170,362	191,881	233,127	268,993
OR	PORTLAND-VANCOUVER, OR-WA, (PMSA)	Yamhill, OR	170,362	191,881	233,127	268,993
OR	Non-Metro	Benton, OR	122,500	147,408	178,176	221,448
OR	Non-Metro	Clatsop, OR	136,800	154,080	187,200	221,448
OR	Non-Metro	Curry, OR	118,750	147,408	178,176	221,448

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

				FHA Limits (January 1, 1999)			
<u>State</u>	<u>MSA or NECMA Name</u>	<u>County & State Name</u>	<u>1 Unit</u>	<u>2 unit</u>	<u>3 unit</u>	<u>4 unit</u>	
OR	Non-Metro	Hood River, OR	120,650	147,408	178,176	221,448	
OR	Non-Metro	Lincoln, OR	118,750	147,408	178,176	221,448	
OR	Non-Metro	Tillamook, OR	128,250	147,408	178,176	221,448	
PA	ALLENTOWN-BETHLEHEM-EASTON, PA, (MSA)	Carbon, PA	124,650	147,408	178,176	221,448	
PA	ALLENTOWN-BETHLEHEM-EASTON, PA, (MSA)	Lehigh, PA	124,650	147,408	178,176	221,448	
PA	ALLENTOWN-BETHLEHEM-EASTON, PA, (MSA)	Northampton, PA	124,650	147,408	178,176	221,448	
PA	HARRISBURG-LEBANON-CARLISLE, PA, (MSA)	Cumberland, PA	118,750	147,408	178,176	221,448	
PA	HARRISBURG-LEBANON-CARLISLE, PA, (MSA)	Dauphin, PA	118,750	147,408	178,176	221,448	
PA	HARRISBURG-LEBANON-CARLISLE, PA, (MSA)	Lebanon, PA	118,750	147,408	178,176	221,448	
PA	HARRISBURG-LEBANON-CARLISLE, PA, (MSA)	Perry, PA	118,750	147,408	178,176	221,448	
PA	LANCASTER, PA, (MSA)	Lancaster, PA	121,800	147,408	178,176	221,448	
PA	NEWBURGH, NY-PA, (PMSA)	Pike, PA	160,950	181,281	220,247	254,132	
PA	PHILADELPHIA, PA-NJ, (PMSA)	Bucks, PA	154,350	173,847	211,216	243,711	
PA	PHILADELPHIA, PA-NJ, (PMSA)	Chester, PA	154,350	173,847	211,216	243,711	
PA	PHILADELPHIA, PA-NJ, (PMSA)	Delaware, PA	154,350	173,847	211,216	243,711	
PA	PHILADELPHIA, PA-NJ, (PMSA)	Montgomery, PA	154,350	173,847	211,216	243,711	
PA	PHILADELPHIA, PA-NJ, (PMSA)	Philadelphia, PA	154,350	173,847	211,216	243,711	
PA	READING, PA, (MSA)	Berks, PA	121,505	147,408	178,176	221,448	
PA	STATE COLLEGE, PA, (MSA)	Centre, PA	126,150	147,408	178,176	221,448	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Agua Buenas, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Barceloneta, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Bayamon, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Canovanas, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Carolina, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Catano, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Ceiba, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Comerio, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Corozal, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Dorado, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Fajardo, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Florida, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Guynabo, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Humacao, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Juncos, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Las Piedras, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Loiza, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Luquillo, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Manati, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Morovis, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Naguabo, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Naranjito, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Rio Grande, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	San Juan, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Toa Alta, PR	152,000	171,200	208,000	240,000	
PR	SAN JUAN-BAYAMON, PR (PMSA)	Toa Baja, PR	152,000	171,200	208,000	240,000	

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

FHA Limits (January 1, 1999)						
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
PR	SAN JUAN-BAYAMON, PR (PMSA)	Trujillo Alto, PR	152,000	171,200	208,000	240,000
PR	SAN JUAN-BAYAMON, PR (PMSA)	Vega Alta, PR	152,000	171,200	208,000	240,000
PR	SAN JUAN-BAYAMON, PR (PMSA)	Vega Baja, PR	152,000	171,200	208,000	240,000
PR	SAN JUAN-BAYAMON, PR (PMSA)	Yabucoa, PR	152,000	171,200	208,000	240,000
RI	PROVIDENCE-WWARWICK-PAWTUCKET, RI, (NECMA)	Bristol, RI	170,362	191,881	233,127	268,993
RI	PROVIDENCE-WWARWICK-PAWTUCKET, RI, (NECMA)	Kent, RI	170,362	191,881	233,127	268,993
RI	PROVIDENCE-WWARWICK-PAWTUCKET, RI, (NECMA)	Providence, RI	170,362	191,881	233,127	268,993
RI	PROVIDENCE-WWARWICK-PAWTUCKET, RI, (NECMA)	Washington, RI	170,362	191,881	233,127	268,993
RI	Non-Metro	Newport, RI	152,362	171,608	208,495	240,572
SC	CHARLESTON-NORTH CHARLESTON, SC, (MSA)	Berkeley, SC	139,650	157,290	191,100	221,448
SC	CHARLESTON-NORTH CHARLESTON, SC, (MSA)	Charleston, SC	139,650	157,290	191,100	221,448
SC	CHARLESTON-NORTH CHARLESTON, SC, (MSA)	Dorchester, SC	139,650	157,290	191,100	221,448
SC	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS)	York, SC	142,500	160,500	195,000	225,000
SC	Non-Metro	Beaufort, SC	130,600	147,408	178,716	221,448
SD	RAPID CITY, SD, (MSA)	Pennington, SD	115,805	147,408	178,176	221,448
SD	SIOUX FALLS, SD, (MSA)	Lincoln, SD	122,550	147,408	178,176	221,448
SD	SIOUX FALLS, SD, (MSA)	Minnehaha, SD	122,550	147,408	178,176	221,448
TN	MEMPHIS, TN-AR-MS, (MSA)	Fayette, TN	151,905	171,093	207,870	239,850
TN	MEMPHIS, TN-AR-MS, (MSA)	Shelby, TN	151,905	171,093	207,870	239,850
TN	MEMPHIS, TN-AR-MS, (MSA)	Tipton, TN	151,905	171,093	207,870	239,850
TN	NASHVILLE, TN, (MSA)	Cheatham, TN	193,800	218,280	265,200	306,000
TN	NASHVILLE, TN, (MSA)	Davidson, TN	193,800	218,280	265,200	306,000
TN	NASHVILLE, TN, (MSA)	Dickson, TN	193,800	218,280	265,200	306,000
TN	NASHVILLE, TN, (MSA)	Robertson, TN	193,800	218,280	265,200	306,000
TN	NASHVILLE, TN, (MSA)	Rutherford, TN	193,800	218,280	265,200	306,000
TN	NASHVILLE, TN, (MSA)	Sumner, TN	193,800	218,280	265,200	306,000
TN	NASHVILLE, TN, (MSA)	Williamson, TN	193,800	218,280	265,200	306,000
TN	NASHVILLE, TN, (MSA)	Wilson, TN	193,800	218,280	265,200	306,000
TX	AUSTIN-SAN MARCOS, TX, (MSA)	Bastrop, TX	140,125	157,825	191,750	221,448
TX	AUSTIN-SAN MARCOS, TX, (MSA)	Caldwell, TX	140,125	157,825	191,750	221,448
TX	AUSTIN-SAN MARCOS, TX, (MSA)	Hays, TX	140,125	157,825	191,750	221,448
TX	AUSTIN-SAN MARCOS, TX, (MSA)	Travis, TX	140,125	157,825	191,750	221,448
TX	AUSTIN-SAN MARCOS, TX, (MSA)	Williamson, TX	140,125	157,825	191,750	221,448
TX	BRYAN-COLLEGE STATION, TX, (MSA)	Brazos, TX	119,510	147,408	178,176	221,448
TX	CORPUS CHRISTI, TX, (MSA)	Nueces, TX	131,100	147,660	179,400	221,448
TX	CORPUS CHRISTI, TX, (MSA)	San Patricio, TX	131,100	147,660	179,400	221,448
TX	DALLAS, TX, (PMSA)	Collin, TX	144,380	162,617	197,573	227,968
TX	DALLAS, TX, (PMSA)	Dallas, TX	144,380	162,617	197,573	227,968
TX	DALLAS, TX, (PMSA)	Denton, TX	144,380	162,617	197,573	227,968
TX	DALLAS, TX, (PMSA)	Ellis, TX	144,380	162,617	197,573	227,968
TX	DALLAS, TX, (PMSA)	Henderson, TX	144,380	162,617	197,573	227,968
TX	DALLAS, TX, (PMSA)	Hunt, TX	144,380	162,617	197,573	227,968

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

FHA Limits (January 1, 1999)

State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
TX	DALLAS, TX, (PMSA)	Kaufman, TX	144,380	162,617	197,573	227,968
TX	DALLAS, TX, (PMSA)	Rockwall, TX	144,380	162,617	197,573	227,968
TX	FORT WORTH-ARLINGTON, TX, (PMSA)	Hood, TX	118,750	147,408	178,176	221,448
TX	FORT WORTH-ARLINGTON, TX, (PMSA)	Johnson, TX	118,750	147,408	178,176	221,448
TX	FORT WORTH-ARLINGTON, TX, (PMSA)	Parker, TX	118,750	147,408	178,176	221,448
TX	FORT WORTH-ARLINGTON, TX, (PMSA)	Tarrant, TX	118,750	147,408	178,176	221,448
TX	GALVESTON-TEXAS CITY, TX, (PMSA)	Galveston, TX	145,300	163,654	198,832	229,421
TX	ODESSA-MIDLAND, TX, (MSA)	Ector, TX	115,900	147,408	178,176	221,448
TX	ODESSA-MIDLAND, TX, (MSA)	Midland, TX	115,900	147,408	178,176	221,448
TX	TYLER, TX, (MSA)	Smith, TX	128,250	147,408	178,176	221,448
TX	Non-Metro	Kendall, TX	127,775	147,408	178,176	221,448
UT	FLAGSTAFF, AZ-JT, (MSA)	Kane, UT	140,600	158,360	192,400	222,000
UT	PROVO-OREM, UT, (MSA)	Utah, UT	137,275	154,615	187,850	221,448
UT	SALT LAKE CITY-OGDEN, UT, (MSA)	Davis, UT	146,300	164,780	200,200	231,000
UT	SALT LAKE CITY-OGDEN, UT, (MSA)	Salt Lake, UT	146,300	164,780	200,200	231,000
UT	SALT LAKE CITY-OGDEN, UT, (MSA)	Weber, UT	146,300	164,780	200,200	231,000
UT	Non-Metro	Box Elder, UT	121,600	147,408	178,176	221,448
UT	Non-Metro	Cache, UT	117,800	147,408	178,176	221,448
UT	Non-Metro	Morgan, UT	120,150	147,408	178,176	221,448
UT	Non-Metro	Summit, UT	160,950	181,281	220,247	254,132
UT	Non-Metro	Wasatch, UT	127,300	147,408	178,176	221,448
VA	CHARLOTTESVILLE, VA, (MSA)	Albemarle, VA	142,453	160,447	194,936	224,926
VA	CHARLOTTESVILLE, VA, (MSA)	Fluvanna, VA	142,453	160,447	194,936	224,926
VA	CHARLOTTESVILLE, VA, (MSA)	Greene, VA	142,453	160,447	194,936	224,926
VA	CHARLOTTESVILLE, VA, (MSA)	Charlottesville, VA	142,453	160,447	194,936	224,926
VA	LYNCHBURG, VA, (MSA)	Amherst, VA	120,460	147,408	178,176	221,448
VA	LYNCHBURG, VA, (MSA)	Bedford, VA	120,460	147,408	178,176	221,448
VA	LYNCHBURG, VA, (MSA)	Campbell, VA	120,460	147,408	178,176	221,448
VA	LYNCHBURG, VA, (MSA)	Bedford, VA	120,460	147,408	178,176	221,448
VA	LYNCHBURG, VA, (MSA)	Lynchburg, VA	120,460	147,408	178,176	221,448
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Gloucester, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Isle of Wight, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	James City, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Mathews, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	York, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Chesapeake, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Hampton, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Newport News, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Norfolk, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Poquoson, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Portsmouth, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Suffolk, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Virginia Beach, VA	167,200	188,320	228,800	264,000
VA	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Williamsburg, VA	167,200	188,320	228,800	264,000
VA	RICHMOND-PETERSBURG, VA, (MSA)	Charles City, VA	137,703	155,097	188,436	221,448

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

FHA Limits (January 1, 1999)						
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
VA	RICHMOND-PETERSBURG, VA, (MSA)	Chesterfield, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	Dinwiddie, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	Goochland, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	Hanover, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	Henrico, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	New Kent, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	Powhatan, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	Prince George, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	Colonial Heights, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	Hopewell, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	Petersburg, VA	137,703	155,097	188,436	221,448
VA	RICHMOND-PETERSBURG, VA, (MSA)	Richmond, VA	137,703	155,097	188,436	221,448
VA	ROANCKE, VA, (MSA)	Botetourt, VA	127,750	147,408	178,176	221,448
VA	ROANCKE, VA, (MSA)	Roanoke, VA	127,750	147,408	178,176	221,448
VA	ROANCKE, VA, (MSA)	Roanoke, VA	127,750	147,408	178,176	221,448
VA	ROANCKE, VA, (MSA)	Salem, VA	127,750	147,408	178,176	221,448
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Arlington, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Clarke, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Culpeper, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Fairfax, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Fauquier, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	King George, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Loudoun, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Prince William, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Spotsylvania, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Stafford, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Warren, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Alexandria, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Fairfax, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Falls Church, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Fredericksburg, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Manassas, VA	195,819	220,554	267,963	309,188
VA	WASHINGTON, DC-MD-VA-WV, (PMSA)	Manassas Park, VA	195,819	220,554	267,963	309,188
VA	Non-Metro	Frederick, VA	115,900	147,408	178,176	221,448
VA	Non-Metro	Lancaster, VA	133,000	149,800	182,000	221,448
VA	Non-Metro	Montgomery, VA	118,750	147,408	178,176	221,448
VA	Non-Metro	Nelson, VA	134,805	151,833	184,470	221,448
VA	Non-Metro	Northumberland, V	120,200	147,408	178,176	221,448
VA	Non-Metro	Rappahannock, V	152,362	171,808	208,495	240,572
VA	Non-Metro	Franklin, VA	133,000	149,800	182,000	221,448
VA	Non-Metro	Winchester, VA	115,900	147,408	178,176	221,448
VI	Non-Metro	St. Thomas, VI	187,300	210,959	256,305	295,737
VI	Non-Metro	St. Croix, VI	187,300	210,959	256,305	295,737
VI	Non-Metro	St. John, VI	187,300	210,959	256,305	295,737
VT	BURLINGTON, VT, (NECMA)	Chittenden, VT	120,650	147,408	178,176	221,448

FHA SINGLE-FAMILY MORTGAGE LIMITS-ATTACHMENT II

FHA Limits (January 1, 1999)						
State	MSA or NECMA Name	County & State Name	1 Unit	2 unit	3 unit	4 unit
VT	BURLINGTON, VT, (NECMA)	Franklin, VT	120,650	147,408	178,176	221,448
VT	BURLINGTON, VT, (NECMA)	Grand Isle, VT	120,650	147,408	178,176	221,448
WA	BELLINGHAM, WA, (MSA)	Whatcom, WA	139,100	156,871	190,347	221,448
WA	BREMERTON, WA, (PMSA)	Kitsap, WA	153,900	173,340	210,600	243,000
WA	OLYMPIA, WA, (PMSA)	Thurston, WA	141,000	158,811	192,947	222,632
WA	PORTLAND-VANCOUVER, OR-WA, (PMSA)	Clark, WA	170,362	191,881	233,127	268,993
WA	RICHLAND-KENNEWICK-PASCO, WA, (MSA)	Benton, WA	118,650	147,408	178,176	221,448
WA	RICHLAND-KENNEWICK-PASCO, WA, (MSA)	Franklin, WA	118,650	147,408	178,176	221,448
WA	SEATTLE-BELLEVUE-EVERETT, WA, (PMSA)	Island, WA	199,453	224,647	272,936	314,926
WA	SEATTLE-BELLEVUE-EVERETT, WA, (PMSA)	King, WA	199,453	224,647	272,936	314,926
WA	SEATTLE-BELLEVUE-EVERETT, WA, (PMSA)	Snohomish, WA	199,453	224,647	272,936	314,926
WA	SPOKANE, WA, (MSA)	Spokane, WA	126,350	147,408	178,176	221,448
WA	TACOMA, WA, (PMSA)	Pierce, WA	150,400	169,398	205,811	237,474
WA	Non-Metro	Chelan, WA	133,000	149,800	182,000	221,448
WA	Non-Metro	Clallam, WA	135,375	152,475	185,250	221,448
WA	Non-Metro	Cowlitz, WA	129,424	147,408	178,176	221,448
WA	Non-Metro	Douglas, WA	133,000	149,800	182,000	221,448
WA	Non-Metro	Jefferson, WA	155,250	174,861	212,447	245,132
WA	Non-Metro	Kittitas, WA	123,500	147,408	178,176	221,448
WA	Non-Metro	Lewis, WA	119,300	147,408	178,176	221,448
WA	Non-Metro	Mason, WA	123,975	147,408	178,176	221,448
WA	Non-Metro	San Juan, WA	197,621	222,584	270,429	312,033
WA	Non-Metro	Skagit, WA	145,350	163,710	198,900	229,500
WA	Non-Metro	Skamania, WA	155,700	175,367	213,063	245,842
WA	Non-Metro	Wahkiakum, WA	118,750	147,408	178,176	221,448
WA	Non-Metro	Walla Walla, WA	115,250	147,408	178,176	221,448
WI	GREEN BAY, WI, (MSA)	Brown, WI	119,700	147,408	178,176	221,448
WI	KENOSHA, WI, (PMSA)	Kenosha, WI	118,750	147,408	178,176	221,448
WI	MADISON, WI, (MSA)	Dane, WI	140,600	158,360	192,400	222,000
WI	MILWAUKEE-WAUKESHA, WI, (PMSA)	Milwaukee, WI	151,050	170,130	206,700	238,500
WI	MILWAUKEE-WAUKESHA, WI, (PMSA)	Ozaukee, WI	151,050	170,130	206,700	238,500
WI	MILWAUKEE-WAUKESHA, WI, (PMSA)	Washington, WI	151,050	170,130	206,700	238,500
WI	MILWAUKEE-WAUKESHA, WI, (PMSA)	Waukesha, WI	151,050	170,130	206,700	238,500
WI	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Pierce, WI	155,800	175,480	213,200	246,000
WI	MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	St. Croix, WI	155,800	175,480	213,200	246,000
WI	RACINE, WI, (PMSA)	Racine, WI	120,175	147,408	178,176	221,448
WV	CHARLESTON, WV, (MSA)	Kanawha, WV	145,800	164,217	199,516	230,211
WV	CHARLESTON, WV, (MSA)	Putnam, WV	145,800	164,217	199,516	230,211
WV	WASHINGTON, DC-MD-VA-WV, (PMSA)	Berkeley, WV	195,819	220,554	267,963	309,188
WV	WASHINGTON, DC-MD-VA-WV, (PMSA)	Jefferson, WV	195,819	220,554	267,963	309,188
WY	CHEYENNE, WY, (MSA)	Laramie, WY	118,750	147,408	178,176	221,448
WY	Non-Metro	Teton, WY	152,362	171,608	208,495	240,572