

1999 FHA Home Mortgage Loan Limits - Alabama

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
MONTGOMERY, AL, (MSA)	Autauga, AL	109,032	115,325	6,293	5.8%
MOBILE, AL, (MSA)	Baldwin, AL	109,032	117,800	8,768	8.0%
Non-Metro	Barbour, AL	109,032	115,200	6,168	5.7%
Non-Metro	Bibb, AL	109,032	115,200	6,168	5.7%
BIRMINGHAM, AL, (MSA)	Blount, AL	117,463	140,600	23,137	19.7%
Non-Metro	Bullock, AL	109,032	115,200	6,168	5.7%
Non-Metro	Butler, AL	109,032	115,200	6,168	5.7%
ANNISTON, AL, (MSA)	Calhoun, AL	109,032	115,200	6,168	5.7%
Non-Metro	Chambers, AL	109,032	115,200	6,168	5.7%
Non-Metro	Cherokee, AL	109,032	115,200	6,168	5.7%
Non-Metro	Chilton, AL	109,032	115,200	6,168	5.7%
Non-Metro	Choctaw, AL	109,032	115,200	6,168	5.7%
Non-Metro	Clarke, AL	109,032	115,200	6,168	5.7%
Non-Metro	Clay, AL	109,032	115,200	6,168	5.7%
Non-Metro	Cleburne, AL	109,032	115,200	6,168	5.7%
Non-Metro	Coffee, AL	109,032	115,200	6,168	5.7%
FLORENCE, AL, (MSA)	Colbert, AL	109,032	115,200	6,168	5.7%
Non-Metro	Conecuh, AL	109,032	115,200	6,168	5.7%
Non-Metro	Coosa, AL	109,032	115,200	6,168	5.7%
Non-Metro	Covington, AL	109,032	115,200	6,168	5.7%
Non-Metro	Crenshaw, AL	109,032	115,200	6,168	5.7%
Non-Metro	Cullman, AL	109,032	115,200	6,168	5.7%
DOTHAN, AL, (MSA)	Dale, AL	109,032	115,200	6,168	5.7%
Non-Metro	Dallas, AL	109,032	115,200	6,168	5.7%

Non-Metro	De Kalb, AL	109,032	115,200	6,168	5.7%
MONTGOMERY, AL, (MSA)	Elmore, AL	109,032	115,325	6,293	5.8%
Non-Metro	Escambia, AL	109,032	115,200	6,168	5.7%
GADSDEN, AL, (MSA)	Etowah, AL	109,032	115,200	6,168	5.7%
Non-Metro	Fayette, AL	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, AL	109,032	115,200	6,168	5.7%
Non-Metro	Geneva, AL	109,032	115,200	6,168	5.7%
Non-Metro	Greene, AL	109,032	115,200	6,168	5.7%
Non-Metro	Hale, AL	109,032	115,200	6,168	5.7%
Non-Metro	Henry, AL	109,032	115,200	6,168	5.7%
DOTHAN, AL, (MSA)	Houston, AL	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, AL	109,032	115,200	6,168	5.7%
BIRMINGHAM, AL, (MSA)	Jefferson, AL	117,463	140,600	23,137	19.7%
Non-Metro	Lamar, AL	109,032	115,200	6,168	5.7%
FLORENCE, AL, (MSA)	Lauderdale, AL	109,032	115,200	6,168	5.7%
DECATUR, AL, (MSA)	Lawrence, AL	109,032	121,125	12,093	11.1%
Non-Metro	Lee, AL	109,032	115,200	6,168	5.7%
HUNTSVILLE, AL, (MSA)	Limestone, AL	109,032	121,600	12,568	11.5%
Non-Metro	Lowndes, AL	109,032	115,200	6,168	5.7%
Non-Metro	Macon, AL	109,032	115,200	6,168	5.7%
HUNTSVILLE, AL, (MSA)	Madison, AL	109,032	121,600	12,568	11.5%
Non-Metro	Marengo, AL	109,032	115,200	6,168	5.7%
Non-Metro	Marion, AL	109,032	115,200	6,168	5.7%
Non-Metro	Marshall, AL	109,032	115,200	6,168	5.7%
MOBILE, AL, (MSA)	Mobile, AL	109,032	117,800	8,768	8.0%
Non-Metro	Monroe, AL	109,032	115,200	6,168	5.7%
MONTGOMERY, AL, (MSA)	Montgomery, AL	109,032	115,325	6,293	5.8%

DECATUR, AL, (MSA)	Morgan, AL	109,032	121,125	12,093	11.1%
Non-Metro	Perry, AL	109,032	115,200	6,168	5.7%
Non-Metro	Pickens, AL	109,032	115,200	6,168	5.7%
Non-Metro	Pike, AL	109,032	115,200	6,168	5.7%
Non-Metro	Randolph, AL	109,032	115,200	6,168	5.7%
COLUMBUS, GA-AL, (MSA)	Russell, AL	114,000	128,250	14,250	12.5%
BIRMINGHAM, AL, (MSA)	Shelby, AL	117,463	140,600	23,137	19.7%
BIRMINGHAM, AL, (MSA)	St. Clair, AL	117,463	140,600	23,137	19.7%
Non-Metro	Sumter, AL	109,032	115,200	6,168	5.7%
Non-Metro	Talladega, AL	109,032	115,200	6,168	5.7%
Non-Metro	Tallapoosa, AL	109,032	115,200	6,168	5.7%
TUSCALOOSA, AL, (MSA)	Tuscaloosa, AL	109,032	115,200	6,168	5.7%
Non-Metro	Walker, AL	109,032	115,200	6,168	5.7%
Non-Metro	Washington, AL	109,032	115,200	6,168	5.7%
Non-Metro	Wilcox, AL	109,032	115,200	6,168	5.7%
Non-Metro	Winston, AL	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Arizona

		FHA 1-Unit Loan Limits Increases			
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Apache, AZ	109,032	115,200	6,168	5.7%
Non-Metro	Cochise, AZ	109,032	115,200	6,168	5.7%
Non-Metro	Gila, AZ	109,032	115,200	6,168	5.7%
Non-Metro	Graham, AZ	109,032	115,200	6,168	5.7%
Non-Metro	Greenlee, AZ	109,032	115,200	6,168	5.7%
Non-Metro	La Paz, AZ	109,032	115,200	6,168	5.7%
PHOENIX-MESA, AZ, (MSA)	Maricopa, AZ	112,750	131,281	18,531	16.4%

LAS VEGAS, NV-AZ, (MSA)	Mohave, AZ	120,650	131,100	10,450	8.7%
Non-Metro	Navajo, AZ	109,032	115,200	6,168	5.7%
TUCSON, AZ, (MSA)	Pima, AZ	112,000	124,236	12,236	10.9%
PHOENIX-MESA, AZ, (MSA)	Pinal, AZ	112,750	131,281	18,531	16.4%
Non-Metro	Santa Cruz, AZ	109,032	115,200	6,168	5.7%
Non-Metro	Yavapai, AZ	109,032	115,200	6,168	5.7%
YUMA, AZ, (MSA)	Yuma, AZ	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Arkansas

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits		Increases	
		10/98 Limit	1/99 Limit	Dollar Amount	Percent
Non-Metro	Arkansas, AR	109,032	115,200	6,168	5.7%
Non-Metro	Ashley, AR	109,032	115,200	6,168	5.7%
Non-Metro	Baxter, AR	109,032	115,200	6,168	5.7%
FAYETTEVILLE-SPRINGDALE-ROGERS, AR, (MSA)	Benton, AR	109,032	115,200	6,168	5.7%
Non-Metro	Boone, AR	109,032	115,200	6,168	5.7%
Non-Metro	Bradley, AR	109,032	115,200	6,168	5.7%
Non-Metro	Calhoun, AR	109,032	115,200	6,168	5.7%
Non-Metro	Carroll, AR	109,032	115,200	6,168	5.7%
Non-Metro	Chicot, AR	109,032	115,200	6,168	5.7%
Non-Metro	Clark, AR	109,032	115,200	6,168	5.7%
Non-Metro	Clay, AR	109,032	115,200	6,168	5.7%
Non-Metro	Cleburne, AR	109,032	115,200	6,168	5.7%
Non-Metro	Cleveland, AR	109,032	115,200	6,168	5.7%
Non-Metro	Columbia, AR	109,032	115,200	6,168	5.7%

Non-Metro	Conway, AR	109,032	115,200	6,168	5.7%
JONESBORO, AR, (MSA)	Craighead, AR	109,032	115,200	6,168	5.7%
FORT SMITH, AR-OK, (MSA)	Crawford, AR	109,032	115,200	6,168	5.7%
MEMPHIS, TN-AR-MS, (MSA)	Crittenden, AR	128,250	151,905	23,655	18.4%
Non-Metro	Cross, AR	109,032	115,200	6,168	5.7%
Non-Metro	Dallas, AR	109,032	115,200	6,168	5.7%
Non-Metro	Desha, AR	109,032	115,200	6,168	5.7%
Non-Metro	Drew, AR	109,032	115,200	6,168	5.7%
LITTLE ROCK-NORTH LITTLE ROCK, AR, (MSA)	Faulkner, AR	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, AR	109,032	115,200	6,168	5.7%
Non-Metro	Fulton, AR	109,032	115,200	6,168	5.7%
Non-Metro	Garland, AR	109,032	115,200	6,168	5.7%
Non-Metro	Grant, AR	109,032	115,200	6,168	5.7%
Non-Metro	Greene, AR	109,032	115,200	6,168	5.7%
Non-Metro	Hempstead, AR	109,032	115,200	6,168	5.7%
Non-Metro	Hot Spring, AR	109,032	115,200	6,168	5.7%
Non-Metro	Howard, AR	109,032	115,200	6,168	5.7%
Non-Metro	Independence, A	109,032	115,200	6,168	5.7%
Non-Metro	Izard, AR	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, AR	109,032	115,200	6,168	5.7%
PINE BLUFF, AR, (MSA)	Jefferson, AR	109,032	115,200	6,168	5.7%
Non-Metro	Johnson, AR	109,032	115,200	6,168	5.7%
Non-Metro	Lafayette, AR	109,032	115,200	6,168	5.7%
Non-Metro	Lawrence, AR	109,032	115,200	6,168	5.7%
Non-Metro	Lee, AR	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, AR	109,032	115,200	6,168	5.7%

Non-Metro	Little River, A	109,032	115,200	6,168	5.7%
Non-Metro	Logan, AR	109,032	115,200	6,168	5.7%
LITTLE ROCK-NORTH LITTLE ROCK, AR, (MSA)	Lonoke, AR	109,032	115,200	6,168	5.7%
Non-Metro	Madison, AR	109,032	115,200	6,168	5.7%
Non-Metro	Marion, AR	109,032	115,200	6,168	5.7%
TEXARKANA, TX-TEXARKANA, AR, (MSA)	Miller, AR	109,032	115,200	6,168	5.7%
Non-Metro	Mississippi, AR	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, AR	109,032	115,200	6,168	5.7%
Non-Metro	Montgomery, AR	109,032	115,200	6,168	5.7%
Non-Metro	Nevada, AR	109,032	115,200	6,168	5.7%
Non-Metro	Newton, AR	109,032	115,200	6,168	5.7%
Non-Metro	Ouachita, AR	109,032	115,200	6,168	5.7%
Non-Metro	Perry, AR	109,032	115,200	6,168	5.7%
Non-Metro	Phillips, AR	109,032	115,200	6,168	5.7%
Non-Metro	Pike, AR	109,032	115,200	6,168	5.7%
Non-Metro	Poinsett, AR	109,032	115,200	6,168	5.7%
Non-Metro	Polk, AR	109,032	115,200	6,168	5.7%
Non-Metro	Pope, AR	109,032	115,200	6,168	5.7%
Non-Metro	Prairie, AR	109,032	115,200	6,168	5.7%
LITTLE ROCK-NORTH LITTLE ROCK, AR, (MSA)	Pulaski, AR	109,032	115,200	6,168	5.7%
Non-Metro	Randolph, AR	109,032	115,200	6,168	5.7%
LITTLE ROCK-NORTH LITTLE ROCK, AR, (MSA)	Saline, AR	109,032	115,200	6,168	5.7%
Non-Metro	Scott, AR	109,032	115,200	6,168	5.7%
Non-Metro	Searcy, AR	109,032	115,200	6,168	5.7%
FORT SMITH, AR-OK, (MSA)	Sebastian, AR	109,032	115,200	6,168	5.7%
Non-Metro	Sevier, AR	109,032	115,200	6,168	5.7%
Non-Metro	Sharp, AR	109,032	115,200	6,168	5.7%

Non-Metro	St. Francis, AR	109,032	115,200	6,168	5.7%
Non-Metro	Stone, AR	109,032	115,200	6,168	5.7%
Non-Metro	Union, AR	109,032	115,200	6,168	5.7%
Non-Metro	Van Buren, AR	109,032	115,200	6,168	5.7%
FAYETTEVILLE-SPRINGDALE-ROGERS, AR, (MSA	Washington, AR	109,032	115,200	6,168	5.7%
Non-Metro	White, AR	109,032	115,200	6,168	5.7%
Non-Metro	Woodruff, AR	109,032	115,200	6,168	5.7%
Non-Metro	Yell, AR	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - California

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
OAKLAND, CA, (PMSA)	Alameda, CA	197,621	208,800	11,179	5.7%
Non-Metro	Alpine, CA	109,032	115,200	6,168	5.7%
Non-Metro	Colusa, CA	109,032	115,200	6,168	5.7%
OAKLAND, CA, (PMSA)	Contra Costa, CA	197,621	208,800	11,179	5.7%
Non-Metro	Del Norte, CA	109,032	115,200	6,168	5.7%
SACRAMENTO, CA, (PMSA)	El Dorado, CA	151,800	164,341	12,541	8.3%
Non-Metro	Glenn, CA	109,032	115,200	6,168	5.7%
Non-Metro	Imperial, CA	109,032	115,200	6,168	5.7%
Non-Metro	Kings, CA	109,032	115,200	6,168	5.7%
Non-Metro	Lake, CA	109,032	115,200	6,168	5.7%
Non-Metro	Lassen, CA	109,032	115,200	6,168	5.7%

LOS ANGELES-LONG BEACH, CA, (PMSA)	Los Angeles, CA	197,621	208,800	11,179	5.7%
SAN FRANCISCO, CA, (PMSA)	Marin, CA	197,621	208,800	11,179	5.7%
Non-Metro	Mariposa, CA	109,032	115,200	6,168	5.7%
Non-Metro	Modoc, CA	109,032	115,200	6,168	5.7%
SALINAS, CA, (MSA)	Monterey, CA	197,621	208,800	11,179	5.7%
VALLEJO-FAIRFIELD-NAPA, CA, (PMSA)	Napa, CA	197,621	204,250	6,629	3.4%
ORANGE COUNTY, CA, (PMSA)	Orange, CA	197,621	208,800	11,179	5.7%
SACRAMENTO, CA, (PMSA)	Placer, CA	151,800	164,341	12,541	8.3%
Non-Metro	Plumas, CA	109,032	115,200	6,168	5.7%
RIVERSIDE-SAN BERNARDINO, CA, (PMSA)	Riverside, CA	152,362	156,101	3,739	2.5%
SACRAMENTO, CA, (PMSA)	Sacramento, CA	151,800	164,341	12,541	8.3%
RIVERSIDE-SAN BERNARDINO, CA, (PMSA)	San Bernardino, CA	152,362	156,101	3,739	2.5%
SAN DIEGO, CA, (MSA)	San Diego, CA	197,621	208,800	11,179	5.7%
SAN FRANCISCO, CA, (PMSA)	San Francisco, CA	197,621	208,800	11,179	5.7%
STOCKTON-LODI, CA, (MSA)	San Joaquin, CA	170,362	208,800	38,438	22.6%
SAN FRANCISCO, CA, (PMSA)	San Mateo, CA	197,621	208,800	11,179	5.7%
SANTA BARBARA-SANTA MARIA-LOMPOC, CA, (MSA)	Santa Barbara, CA	197,621	208,800	11,179	5.7%
SAN JOSE, CA, (PMSA)	Santa Clara, CA	197,621	208,800	11,179	5.7%
SANTA CRUZ-WATSONVILLE, CA, (PMSA)	Santa Cruz, CA	197,621	208,800	11,179	5.7%
Non-Metro	Sierra, CA	109,032	115,200	6,168	5.7%
Non-Metro	Siskiyou, CA	109,032	115,200	6,168	5.7%
VALLEJO-FAIRFIELD-NAPA, CA, (PMSA)	Solano, CA	197,621	204,250	6,629	3.4%
SANTA ROSA, CA, (PMSA)	Sonoma, CA	197,621	208,800	11,179	5.7%

YUBA CITY, CA, (MSA)	Sutter, CA	109,032	115,200	6,168	5.7%
Non-Metro	Tehama, CA	109,032	115,200	6,168	5.7%
Non-Metro	Trinity, CA	109,032	115,200	6,168	5.7%
VISALIA-TULARE-PORTERVILLE, CA, (MSA)	Tulare, CA	117,300	118,750	1,450	1.2%
VENTURA, CA, (PMSA)	Ventura, CA	197,621	208,800	11,179	5.7%
YUBA CITY, CA, (MSA)	Yuba, CA	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Colorado

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits		Increases	
		10/98 Limit	1/99 Limit	Dollar Amount	Percentage
DENVER, CO, (PMSA)	Adams, CO	197,621	198,550	929	0.5%
Non-Metro	Alamosa, CO	109,032	115,200	6,168	5.7%
DENVER, CO, (PMSA)	Arapahoe, CO	197,621	198,550	929	0.5%
Non-Metro	Archuleta, CO	114,000	115,200	1,200	1.1%
Non-Metro	Baca, CO	109,032	115,200	6,168	5.7%
Non-Metro	Bent, CO	109,032	115,200	6,168	5.7%
BOULDER-LONGMONT, CO, (PMSA)	Boulder, CO	189,953	204,155	14,202	7.5%
Non-Metro	Chaffee, CO	109,032	115,200	6,168	5.7%
Non-Metro	Cheyenne, CO	109,032	115,200	6,168	5.7%
Non-Metro	Clear Creek, CO	170,362	187,150	16,788	9.9%
Non-Metro	Conejos, CO	109,032	115,200	6,168	5.7%
Non-Metro	Costilla, CO	109,032	115,200	6,168	5.7%
Non-Metro	Crowley, CO	109,032	115,200	6,168	5.7%
Non-Metro	Custer, CO	109,032	115,200	6,168	5.7%

Non-Metro	Delta, CO	109,032	115,200	6,168	5.7%
DENVER, CO, (PMSA)	Denver, CO	197,621	198,550	929	0.5%
Non-Metro	Dolores, CO	109,032	115,200	6,168	5.7%
DENVER, CO, (PMSA)	Douglas, CO	197,621	198,550	929	0.5%
COLORADO SPRINGS, CO, (MSA)	El Paso, CO	133,950	160,550	26,600	19.9%
Non-Metro	Elbert, CO	152,362	194,655	42,293	27.8%
Non-Metro	Gilpin, CO	142,000	155,563	13,563	9.6%
Non-Metro	Gunnison, CO	118,750	128,250	9,500	8.0%
Non-Metro	Hinsdale, CO	109,032	115,200	6,168	5.7%
Non-Metro	Huerfano, CO	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, CO	109,032	115,200	6,168	5.7%
DENVER, CO, (PMSA)	Jefferson, CO	197,621	198,550	929	0.5%
Non-Metro	Kiowa, CO	109,032	115,200	6,168	5.7%
Non-Metro	Kit Carson, CO	109,032	115,200	6,168	5.7%
FORT COLLINS-LOVELAND, CO, (MSA)	Larimer, CO	142,500	151,905	9,405	6.6%
Non-Metro	Las Animas, CO	112,100	115,200	3,100	2.8%
Non-Metro	Lincoln, CO	109,032	115,200	6,168	5.7%
Non-Metro	Logan, CO	109,032	115,200	6,168	5.7%
GRAND JUNCTION, CO, (MSA)	Mesa, CO	109,032	115,200	6,168	5.7%
Non-Metro	Mineral, CO	109,032	115,200	6,168	5.7%
Non-Metro	Moffat, CO	109,032	115,200	6,168	5.7%
Non-Metro	Montezuma, CO	109,032	115,200	6,168	5.7%
Non-Metro	Montrose, CO	109,032	115,200	6,168	5.7%
Non-Metro	Morgan, CO	109,032	115,200	6,168	5.7%
Non-Metro	Otero, CO	109,032	115,200	6,168	5.7%

Non-Metro	Ouray, CO	109,032	115,200	6,168	5.7%
Non-Metro	Phillips, CO	109,032	115,200	6,168	5.7%
Non-Metro	Prowers, CO	109,032	115,200	6,168	5.7%
PUEBLO, CO, (MSA)	Pueblo, CO	109,032	115,200	6,168	5.7%
Non-Metro	Rio Blanco, CO	109,032	115,200	6,168	5.7%
Non-Metro	Rio Grande, CO	109,032	115,200	6,168	5.7%
Non-Metro	Saguache, CO	109,032	115,200	6,168	5.7%
Non-Metro	San Juan, CO	109,032	115,200	6,168	5.7%
Non-Metro	Sedgwick, CO	109,032	115,200	6,168	5.7%
Non-Metro	Teller, CO	128,155	144,744	16,589	12.9%
Non-Metro	Washington, CO	109,032	115,200	6,168	5.7%
Non-Metro	Yuma, CO	114,000	115,200	1,200	1.1%

1999 FHA Home Mortgage Loan Limits - Connecticut

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits		Increases	
		10/98 Limit	1/99 Limit	Dollar Amount	Percentage
NEW HAVEN-BRIDGEPORT-STAMFORD-WATRERBURY-DANBURY, CT, (NECMA)	Fairfield, CT	189,900	208,800	18,900	10.0%
NEW HAVEN-BRIDGEPORT-STAMFORD-WATRERBURY-DANBURY, CT, (NECMA)	New Haven, CT	189,900	208,800	18,900	10.0%

1999 FHA Home Mortgage Loan Limits - Delaware

	FHA 1-Unit Loan Limits	Increases

MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
DOVER, DE, (MSA)	Kent, DE	109,250	122,427	13,177	12.1%
Non-Metro	Sussex, DE	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Florida

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits		Increases	
		10/98 Limit	1/99 Limit	Dollar Amount	Percentage
GAINESVILLE, FL, (MSA)	Alachua, FL	109,032	115,200	6,168	5.7%
Non-Metro	Baker, FL	109,032	115,200	6,168	5.7%
PANAMA CITY, FL, (MSA)	Bay, FL	109,032	115,200	6,168	5.7%
Non-Metro	Bradford, FL	109,032	115,200	6,168	5.7%
MELBOURNE-TITUSVILLE-PALM BAY, FL, (MSA)	Brevard, FL	109,032	115,900	6,868	6.3%
FORT LAUDERDALE, FL, (PMSA)	Broward, FL	113,050	115,200	2,150	1.9%
Non-Metro	Calhoun, FL	109,032	115,200	6,168	5.7%
PUNTA GORDA, FL, (MSA)	Charlotte, FL	109,032	115,200	6,168	5.7%
Non-Metro	Citrus, FL	109,032	115,200	6,168	5.7%
JACKSONVILLE, FL, (MSA)	Clay, FL	109,032	126,350	17,318	15.9%
Non-Metro	Columbia, FL	109,032	115,200	6,168	5.7%
MIAMI, FL, (PMSA)	Dade, FL	115,900	118,750	2,850	2.5%
Non-Metro	De Soto, FL	109,032	115,200	6,168	5.7%
Non-Metro	Dixie, FL	109,032	115,200	6,168	5.7%
JACKSONVILLE, FL, (MSA)	Duval, FL	109,032	126,350	17,318	15.9%
PENSACOLA, FL, (MSA)	Escambia, FL	109,032	115,200	6,168	5.7%
DAYTONA BEACH, FL, (MSA)	Flagler, FL	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, FL	109,032	115,200	6,168	5.7%

TALLAHASSEE, FL, (MSA)	Gadsden, FL	109,032	115,200	6,168	5.7%
Non-Metro	Gilchrist, FL	109,032	115,200	6,168	5.7%
Non-Metro	Glades, FL	109,032	115,200	6,168	5.7%
Non-Metro	Gulf, FL	109,032	115,200	6,168	5.7%
Non-Metro	Hamilton, FL	109,032	115,200	6,168	5.7%
Non-Metro	Hardee, FL	109,032	115,200	6,168	5.7%
Non-Metro	Hendry, FL	109,032	115,200	6,168	5.7%
TAMPA-ST. PETERSBURG-CLEARWATER, FL, (MSA)	Hernando, FL	109,032	115,200	6,168	5.7%
Non-Metro	Highlands, FL	109,032	115,200	6,168	5.7%
TAMPA-ST. PETERSBURG-CLEARWATER, FL, (MSA)	Hillsborough, FL	109,032	115,200	6,168	5.7%
Non-Metro	Holmes, FL	109,032	115,200	6,168	5.7%
Non-Metro	Indian River, FL	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, FL	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, FL	109,032	115,200	6,168	5.7%
Non-Metro	Lafayette, FL	109,032	115,200	6,168	5.7%
ORLANDO, FL, (MSA)	Lake, FL	109,032	118,722	9,690	8.9%
FORT MYERS-CAPE CORAL, FL, (MSA)	Lee, FL	112,100	115,200	3,100	2.8%
TALLAHASSEE, FL, (MSA)	Leon, FL	109,032	115,200	6,168	5.7%
Non-Metro	Levy, FL	109,032	115,200	6,168	5.7%
Non-Metro	Liberty, FL	109,032	115,200	6,168	5.7%
Non-Metro	Madison, FL	109,032	115,200	6,168	5.7%
Ocala, FL, (MSA)	Marion, FL	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, FL	140,600	158,800	18,200	12.9%
JACKSONVILLE, FL, (MSA)	Nassau, FL	109,032	126,350	17,318	15.9%
FORT WALTON BEACH, FL, (MSA)	Okaloosa, FL	109,032	115,425	6,393	5.9%

Non-Metro	Okeechobee, FL	109,032	115,200	6,168	5.7%
ORLANDO, FL, (MSA)	Orange, FL	109,032	118,722	9,690	8.9%
ORLANDO, FL, (MSA)	Osceola, FL	109,032	118,722	9,690	8.9%
TAMPA-ST. PETERSBURG-CLEARWATER, FL, (MS)	Pasco, FL	109,032	115,200	6,168	5.7%
TAMPA-ST. PETERSBURG-CLEARWATER, FL, (MS)	Pinellas, FL	109,032	115,200	6,168	5.7%
LAKELAND-WINTER HAVEN, FL, (MSA)	Polk, FL	109,032	115,200	6,168	5.7%
Non-Metro	Putnam, FL	109,032	115,200	6,168	5.7%
PENSACOLA, FL, (MSA)	Santa Rosa, FL	109,032	115,200	6,168	5.7%
ORLANDO, FL, (MSA)	Seminole, FL	109,032	118,722	9,690	8.9%
JACKSONVILLE, FL, (MSA)	St. Johns, FL	109,032	126,350	17,318	15.9%
Non-Metro	Sumter, FL	109,032	115,200	6,168	5.7%
Non-Metro	Suwannee, FL	109,032	115,200	6,168	5.7%
Non-Metro	Taylor, FL	109,032	115,200	6,168	5.7%
Non-Metro	Union, FL	109,032	115,200	6,168	5.7%
DAYTONA BEACH, FL, (MSA)	Volusia, FL	109,032	115,200	6,168	5.7%
Non-Metro	Wakulla, FL	109,032	115,200	6,168	5.7%
Non-Metro	Walton, FL	119,225	121,900	2,675	2.2%
Non-Metro	Washington, FL	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Georgia

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Appling, GA	109,032	115,200	6,168	5.7%
Non-Metro	Atkinson, GA	109,032	115,200	6,168	5.7%
Non-Metro	Bacon, GA	109,032	115,200	6,168	5.7%

Non-Metro	Baker, GA	109,032	115,200	6,168	5.7%
Non-Metro	Baldwin, GA	109,032	115,200	6,168	5.7%
Non-Metro	Banks, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Barrow, GA	145,350	166,250	20,900	14.4%
ATLANTA, GA, (MSA)	Bartow, GA	145,350	166,250	20,900	14.4%
Non-Metro	Ben Hill, GA	109,032	115,200	6,168	5.7%
Non-Metro	Berrien, GA	109,032	115,200	6,168	5.7%
MACON, GA, (MSA)	Bibb, GA	109,032	115,200	6,168	5.7%
Non-Metro	Bleckley, GA	109,032	115,200	6,168	5.7%
Non-Metro	Brantley, GA	109,032	115,200	6,168	5.7%
Non-Metro	Brooks, GA	109,032	115,200	6,168	5.7%
SAVANNAH, GA, (MSA)	Bryan, GA	109,032	118,750	9,718	8.9%
Non-Metro	Bulloch, GA	109,032	115,200	6,168	5.7%
Non-Metro	Burke, GA	109,032	115,200	6,168	5.7%
Non-Metro	Calhoun, GA	109,032	115,200	6,168	5.7%
Non-Metro	Camden, GA	109,032	115,200	6,168	5.7%
Non-Metro	Candler, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Carroll, GA	145,350	166,250	20,900	14.4%
CHATTANOOGA, TN-GA, (MSA)	Catoosa, GA	109,032	115,200	6,168	5.7%
Non-Metro	Charlton, GA	109,032	115,200	6,168	5.7%
SAVANNAH, GA, (MSA)	Chatham, GA	109,032	118,750	9,718	8.9%
COLUMBUS, GA-AL, (MSA)	Chattahoochee, GA	114,000	128,250	14,250	12.5%
Non-Metro	Chattooga, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Cherokee, GA	145,350	166,250	20,900	14.4%
ATHENS, GA, (MSA)	Clarke, GA	109,032	115,283	6,251	5.7%
Non-Metro	Clay, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Clayton, GA	145,350	166,250	20,900	14.4%

Non-Metro	Clinch, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Cobb, GA	145,350	166,250	20,900	14.4%
Non-Metro	Coffee, GA	109,032	115,200	6,168	5.7%
Non-Metro	Colquitt, GA	109,032	115,200	6,168	5.7%
AUGUSTA-AIKEN, GA-SC, (MSA)	Columbia, GA	112,100	115,200	3,100	2.8%
Non-Metro	Cook, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Coweta, GA	145,350	166,250	20,900	14.4%
Non-Metro	Crawford, GA	109,032	115,200	6,168	5.7%
Non-Metro	Crisp, GA	109,032	115,200	6,168	5.7%
CHATTANOOGA, TN-GA, (MSA)	Dade, GA	109,032	115,200	6,168	5.7%
Non-Metro	Dawson, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	De Kalb, GA	145,350	166,250	20,900	14.4%
Non-Metro	Decatur, GA	109,032	115,200	6,168	5.7%
Non-Metro	Dodge, GA	109,032	115,200	6,168	5.7%
Non-Metro	Dooly, GA	109,032	115,200	6,168	5.7%
ALBANY, GA, (MSA)	Dougherty, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Douglas, GA	145,350	166,250	20,900	14.4%
Non-Metro	Early, GA	109,032	115,200	6,168	5.7%
Non-Metro	Echols, GA	109,032	115,200	6,168	5.7%
SAVANNAH, GA, (MSA)	Effingham, GA	109,032	118,750	9,718	8.9%
Non-Metro	Elbert, GA	109,032	115,200	6,168	5.7%
Non-Metro	Emanuel, GA	109,032	115,200	6,168	5.7%
Non-Metro	Evans, GA	109,032	115,200	6,168	5.7%
Non-Metro	Fannin, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Fayette, GA	145,350	166,250	20,900	14.4%
Non-Metro	Floyd, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Forsyth, GA	145,350	166,250	20,900	14.4%

Non-Metro	Franklin, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Fulton, GA	145,350	166,250	20,900	14.4%
Non-Metro	Gilmer, GA	109,032	115,200	6,168	5.7%
Non-Metro	Glascocock, GA	109,032	115,200	6,168	5.7%
Non-Metro	Glynn, GA	109,032	115,200	6,168	5.7%
Non-Metro	Gordon, GA	109,032	115,200	6,168	5.7%
Non-Metro	Grady, GA	109,032	115,200	6,168	5.7%
Non-Metro	Greene, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Gwinnett, GA	145,350	166,250	20,900	14.4%
Non-Metro	Habersham, GA	109,032	115,200	6,168	5.7%
Non-Metro	Hall, GA	109,032	115,200	6,168	5.7%
Non-Metro	Hancock, GA	109,032	115,200	6,168	5.7%
Non-Metro	Haralson, GA	109,032	115,200	6,168	5.7%
COLUMBUS, GA-AL, (MSA)	Harris, GA	114,000	128,250	14,250	12.5%
Non-Metro	Hart, GA	109,032	115,200	6,168	5.7%
Non-Metro	Heard, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Henry, GA	145,350	166,250	20,900	14.4%
MACON, GA, (MSA)	Houston, GA	109,032	115,200	6,168	5.7%
Non-Metro	Irwin, GA	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, GA	109,032	115,200	6,168	5.7%
Non-Metro	Jasper, GA	109,032	115,200	6,168	5.7%
Non-Metro	Jeff Davis, GA	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, GA	109,032	115,200	6,168	5.7%
Non-Metro	Jenkins, GA	109,032	115,200	6,168	5.7%
Non-Metro	Johnson, GA	109,032	115,200	6,168	5.7%
MACON, GA, (MSA)	Jones, GA	109,032	115,200	6,168	5.7%
Non-Metro	Lamar, GA	109,032	115,200	6,168	5.7%

Non-Metro	Lanier, GA	109,032	115,200	6,168	5.7%
Non-Metro	Laurens, GA	109,032	115,200	6,168	5.7%
ALBANY, GA, (MSA)	Lee, GA	109,032	115,200	6,168	5.7%
Non-Metro	Liberty, GA	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, GA	109,032	115,200	6,168	5.7%
Non-Metro	Long, GA	109,032	115,200	6,168	5.7%
Non-Metro	Lowndes, GA	109,032	115,200	6,168	5.7%
Non-Metro	Lumpkin, GA	109,032	115,200	6,168	5.7%
Non-Metro	Macon, GA	109,032	115,200	6,168	5.7%
ATHENS, GA, (MSA)	Madison, GA	109,032	115,283	6,251	5.7%
Non-Metro	Marion, GA	109,032	115,200	6,168	5.7%
AUGUSTA-AIKEN, GA-SC, (MSA)	McDuffie, GA	112,100	115,200	3,100	2.8%
Non-Metro	McIntosh, GA	109,032	115,200	6,168	5.7%
Non-Metro	Meriwether, GA	109,032	115,200	6,168	5.7%
Non-Metro	Miller, GA	109,032	115,200	6,168	5.7%
Non-Metro	Mitchell, GA	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, GA	109,032	115,200	6,168	5.7%
Non-Metro	Montgomery, GA	109,032	115,200	6,168	5.7%
Non-Metro	Morgan, GA	109,032	115,200	6,168	5.7%
Non-Metro	Murray, GA	109,032	115,200	6,168	5.7%
COLUMBUS, GA-AL, (MSA)	Muscogee, GA	114,000	128,250	14,250	12.5%
ATLANTA, GA, (MSA)	Newton, GA	145,350	166,250	20,900	14.4%
ATHENS, GA, (MSA)	Oconee, GA	109,032	115,283	6,251	5.7%
Non-Metro	Oglethorpe, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Paulding, GA	145,350	166,250	20,900	14.4%
MACON, GA, (MSA)	Peach, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Pickens, GA	145,350	166,250	20,900	14.4%

Non-Metro	Pierce, GA	109,032	115,200	6,168	5.7%
Non-Metro	Pike, GA	109,032	115,200	6,168	5.7%
Non-Metro	Polk, GA	109,032	115,200	6,168	5.7%
Non-Metro	Pulaski, GA	109,032	115,200	6,168	5.7%
Non-Metro	Putnam, GA	109,032	115,200	6,168	5.7%
Non-Metro	Quitman, GA	109,032	115,200	6,168	5.7%
Non-Metro	Rabun, GA	109,032	115,200	6,168	5.7%
Non-Metro	Randolph, GA	109,032	115,200	6,168	5.7%
AUGUSTA-AIKEN, GA-SC, (MSA)	Richmond, GA	112,100	115,200	3,100	2.8%
ATLANTA, GA, (MSA)	Rockdale, GA	145,350	166,250	20,900	14.4%
Non-Metro	Schley, GA	109,032	115,200	6,168	5.7%
Non-Metro	Screven, GA	109,032	115,200	6,168	5.7%
Non-Metro	Seminole, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Spalding, GA	145,350	166,250	20,900	14.4%
Non-Metro	Stephens, GA	109,032	115,200	6,168	5.7%
Non-Metro	Stewart, GA	109,032	115,200	6,168	5.7%
Non-Metro	Sumter, GA	109,032	115,200	6,168	5.7%
Non-Metro	Talbot, GA	109,032	115,200	6,168	5.7%
Non-Metro	Taliaferro, GA	109,032	115,200	6,168	5.7%
Non-Metro	Tattnall, GA	109,032	115,200	6,168	5.7%
Non-Metro	Taylor, GA	109,032	115,200	6,168	5.7%
Non-Metro	Telfair, GA	109,032	115,200	6,168	5.7%
Non-Metro	Terrell, GA	109,032	115,200	6,168	5.7%
Non-Metro	Thomas, GA	109,032	115,200	6,168	5.7%
Non-Metro	Tift, GA	109,032	115,200	6,168	5.7%
Non-Metro	Toombs, GA	109,032	115,200	6,168	5.7%
Non-Metro	Towns, GA	109,032	115,200	6,168	5.7%

Non-Metro	Treutlen, GA	109,032	115,200	6,168	5.7%
Non-Metro	Troup, GA	109,032	115,200	6,168	5.7%
Non-Metro	Turner, GA	109,032	115,200	6,168	5.7%
MACON, GA, (MSA)	Twiggs, GA	109,032	115,200	6,168	5.7%
Non-Metro	Union, GA	109,032	115,200	6,168	5.7%
Non-Metro	Upson, GA	109,032	115,200	6,168	5.7%
CHATTANOOGA, TN-GA, (MSA)	Walker, GA	109,032	115,200	6,168	5.7%
ATLANTA, GA, (MSA)	Walton, GA	145,350	166,250	20,900	14.4%
Non-Metro	Ware, GA	109,032	115,200	6,168	5.7%
Non-Metro	Warren, GA	109,032	115,200	6,168	5.7%
Non-Metro	Washington, GA	109,032	115,200	6,168	5.7%
Non-Metro	Wayne, GA	109,032	115,200	6,168	5.7%
Non-Metro	Webster, GA	109,032	115,200	6,168	5.7%
Non-Metro	Wheeler, GA	109,032	115,200	6,168	5.7%
Non-Metro	White, GA	109,032	115,200	6,168	5.7%
Non-Metro	Whitfield, GA	109,032	115,200	6,168	5.7%
Non-Metro	Wilcox, GA	109,032	115,200	6,168	5.7%
Non-Metro	Wilkes, GA	109,032	115,200	6,168	5.7%
Non-Metro	Wilkinson, GA	109,032	115,200	6,168	5.7%
Non-Metro	Worth, GA	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Hawaii

		FHA 1-Unit Loan Limits Increases			
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
HONOLULU, HI, (MSA)	Honolulu, HI	254,600	256,500	1,900	0.7%
Non-Metro	Kalawao, HI	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Idaho

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adams, ID	109,032	115,200	6,168	5.7%
POCATELLO, ID, (MSA)	Bannock, ID	109,032	115,200	6,168	5.7%
Non-Metro	Bear Lake, ID	109,032	115,200	6,168	5.7%
Non-Metro	Benewah, ID	109,032	115,200	6,168	5.7%
Non-Metro	Bingham, ID	109,032	115,200	6,168	5.7%
Non-Metro	Boise, ID	109,032	115,200	6,168	5.7%
Non-Metro	Bonneville, ID	109,032	115,200	6,168	5.7%
Non-Metro	Boundary, ID	109,032	115,200	6,168	5.7%
Non-Metro	Butte, ID	109,032	115,200	6,168	5.7%
Non-Metro	Camas, ID	109,032	115,200	6,168	5.7%
Non-Metro	Caribou, ID	109,032	115,200	6,168	5.7%
Non-Metro	Cassia, ID	109,032	115,200	6,168	5.7%
Non-Metro	Clark, ID	109,032	115,200	6,168	5.7%
Non-Metro	Clearwater, ID	109,032	115,200	6,168	5.7%
Non-Metro	Custer, ID	109,032	115,200	6,168	5.7%
Non-Metro	Elmore, ID	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, ID	109,032	115,200	6,168	5.7%
Non-Metro	Fremont, ID	109,032	115,200	6,168	5.7%
Non-Metro	Gem, ID	109,032	115,200	6,168	5.7%
Non-Metro	Gooding, ID	109,032	115,200	6,168	5.7%
Non-Metro	Idaho, ID	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, ID	109,032	115,200	6,168	5.7%
Non-Metro	Jerome, ID	109,032	115,200	6,168	5.7%
Non-Metro	Kootenai, ID	109,032	115,200	6,168	5.7%

Non-Metro	Latah, ID	109,032	115,200	6,168	5.7%
Non-Metro	Lemhi, ID	109,032	115,200	6,168	5.7%
Non-Metro	Lewis, ID	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, ID	109,032	115,200	6,168	5.7%
Non-Metro	Madison, ID	109,032	115,200	6,168	5.7%
Non-Metro	Minidoka, ID	109,032	115,200	6,168	5.7%
Non-Metro	Nez Perce, ID	109,032	115,200	6,168	5.7%
Non-Metro	Oneida, ID	109,032	115,200	6,168	5.7%
Non-Metro	Owyhee, ID	109,032	115,200	6,168	5.7%
Non-Metro	Payette, ID	109,032	115,200	6,168	5.7%
Non-Metro	Power, ID	109,032	115,200	6,168	5.7%
Non-Metro	Shoshone, ID	109,032	115,200	6,168	5.7%
Non-Metro	Teton, ID	109,032	115,200	6,168	5.7%
Non-Metro	Twin Falls, ID	109,032	115,200	6,168	5.7%
Non-Metro	Washington, ID	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Illinois

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adams, IL	109,032	115,200	6,168	5.7%
Non-Metro	Alexander, IL	109,032	115,200	6,168	5.7%
Non-Metro	Bond, IL	109,032	115,200	6,168	5.7%
Non-Metro	Brown, IL	109,032	115,200	6,168	5.7%
Non-Metro	Bureau, IL	109,032	115,200	6,168	5.7%
Non-Metro	Calhoun, IL	109,032	115,200	6,168	5.7%

Non-Metro	Carroll, IL	109,032	115,200	6,168	5.7%
Non-Metro	Cass, IL	109,032	115,200	6,168	5.7%
CHAMPAIGN-URBANA, IL, (MSA)	Champaign, IL	109,032	115,200	6,168	5.7%
Non-Metro	Christian, IL	109,032	115,200	6,168	5.7%
Non-Metro	Clark, IL	109,032	115,200	6,168	5.7%
Non-Metro	Clay, IL	109,032	115,200	6,168	5.7%
Non-Metro	Coles, IL	109,032	115,200	6,168	5.7%
CHICAGO, IL, (PMSA)	Cook, IL	152,362	207,879	55,517	36.4%
Non-Metro	Crawford, IL	109,032	115,200	6,168	5.7%
Non-Metro	Cumberland, IL	109,032	115,200	6,168	5.7%
Non-Metro	De Witt, IL	109,032	115,200	6,168	5.7%
CHICAGO, IL, (PMSA)	DeKalb, IL	152,362	207,879	55,517	36.4%
Non-Metro	Douglas, IL	109,032	115,200	6,168	5.7%
CHICAGO, IL, (PMSA)	DuPage, IL	152,362	207,879	55,517	36.4%
Non-Metro	Edgar, IL	109,032	115,200	6,168	5.7%
Non-Metro	Edwards, IL	109,032	115,200	6,168	5.7%
Non-Metro	Effingham, IL	109,032	115,200	6,168	5.7%
Non-Metro	Fayette, IL	109,032	115,200	6,168	5.7%
Non-Metro	Ford, IL	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, IL	109,032	115,200	6,168	5.7%
Non-Metro	Fulton, IL	109,032	115,200	6,168	5.7%
Non-Metro	Gallatin, IL	109,032	115,200	6,168	5.7%
Non-Metro	Greene, IL	109,032	115,200	6,168	5.7%
CHICAGO, IL, (PMSA)	Grundy, IL	152,362	207,879	55,517	36.4%
Non-Metro	Hamilton, IL	109,032	115,200	6,168	5.7%
Non-Metro	Hancock, IL	109,032	115,200	6,168	5.7%

Non-Metro	Hardin, IL	109,032	115,200	6,168	5.7%
Non-Metro	Henderson, IL	109,032	115,200	6,168	5.7%
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL, (MS	Henry, IL	109,032	115,200	6,168	5.7%
Non-Metro	Iroquois, IL	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, IL	109,032	115,200	6,168	5.7%
Non-Metro	Jasper, IL	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, IL	109,032	115,200	6,168	5.7%
Non-Metro	Jo Daviess, IL	109,032	115,200	6,168	5.7%
Non-Metro	Johnson, IL	109,032	115,200	6,168	5.7%
CHICAGO, IL, (PMSA)	Kane, IL	152,362	207,879	55,517	36.4%
KANKAKEE, IL, (PMSA)	Kankakee, IL	109,032	115,200	6,168	5.7%
CHICAGO, IL, (PMSA)	Kendall, IL	152,362	207,879	55,517	36.4%
Non-Metro	Knox, IL	109,032	115,200	6,168	5.7%
Non-Metro	La Salle, IL	109,032	115,200	6,168	5.7%
CHICAGO, IL, (PMSA)	Lake, IL	152,362	207,879	55,517	36.4%
Non-Metro	Lawrence, IL	109,032	115,200	6,168	5.7%
Non-Metro	Lee, IL	109,032	115,200	6,168	5.7%
Non-Metro	Livingston, IL	109,032	115,200	6,168	5.7%
Non-Metro	Logan, IL	109,032	115,200	6,168	5.7%
DECATUR, IL, (MSA)	Macon, IL	109,032	115,200	6,168	5.7%
Non-Metro	Macoupin, IL	109,032	115,200	6,168	5.7%
Non-Metro	Marion, IL	109,032	115,200	6,168	5.7%
Non-Metro	Marshall, IL	109,032	115,200	6,168	5.7%
Non-Metro	Mason, IL	109,032	115,200	6,168	5.7%
Non-Metro	Massac, IL	109,032	115,200	6,168	5.7%

Non-Metro	McDonough, IL	109,032	115,200	6,168	5.7%
CHICAGO, IL, (PMSA)	McHenry, IL	152,362	207,879	55,517	36.4%
BLOOMINGTON-NORMAL, IL, (MSA)	McLean, IL	109,725	115,200	5,475	5.0%
SPRINGFIELD, IL, (MSA)	Menard, IL	109,032	115,200	6,168	5.7%
Non-Metro	Mercer, IL	109,032	115,200	6,168	5.7%
Non-Metro	Montgomery, IL	109,032	115,200	6,168	5.7%
Non-Metro	Morgan, IL	109,032	115,200	6,168	5.7%
Non-Metro	Moultrie, IL	109,032	115,200	6,168	5.7%
PEORIA-PEKIN, IL, (MSA)	Peoria, IL	109,032	115,200	6,168	5.7%
Non-Metro	Perry, IL	109,032	115,200	6,168	5.7%
Non-Metro	Piatt, IL	109,032	115,200	6,168	5.7%
Non-Metro	Pike, IL	109,032	115,200	6,168	5.7%
Non-Metro	Pope, IL	109,032	115,200	6,168	5.7%
Non-Metro	Pulaski, IL	109,032	115,200	6,168	5.7%
Non-Metro	Putnam, IL	109,032	115,200	6,168	5.7%
Non-Metro	Randolph, IL	109,032	115,200	6,168	5.7%
Non-Metro	Richland, IL	109,032	115,200	6,168	5.7%
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL, (MSA)	Rock Island, IL	109,032	115,200	6,168	5.7%
Non-Metro	Saline, IL	109,032	115,200	6,168	5.7%
SPRINGFIELD, IL, (MSA)	Sangamon, IL	109,032	115,200	6,168	5.7%
Non-Metro	Schuyler, IL	109,032	115,200	6,168	5.7%
Non-Metro	Scott, IL	109,032	115,200	6,168	5.7%
Non-Metro	Shelby, IL	109,032	115,200	6,168	5.7%
Non-Metro	Stark, IL	109,032	115,200	6,168	5.7%
Non-Metro	Stephenson, IL	109,032	115,200	6,168	5.7%

PEORIA-PEKIN, IL, (MSA)	Tazewell, IL	109,032	115,200	6,168	5.7%
Non-Metro	Union, IL	109,032	115,200	6,168	5.7%
Non-Metro	Vermilion, IL	109,032	115,200	6,168	5.7%
Non-Metro	Wabash, IL	109,032	115,200	6,168	5.7%
Non-Metro	Warren, IL	109,032	115,200	6,168	5.7%
Non-Metro	Washington, IL	109,032	115,200	6,168	5.7%
Non-Metro	Wayne, IL	109,032	115,200	6,168	5.7%
Non-Metro	White, IL	109,032	115,200	6,168	5.7%
Non-Metro	Whiteside, IL	109,032	115,200	6,168	5.7%
CHICAGO, IL, (PMSA)	Will, IL	152,362	207,879	55,517	36.4%
Non-Metro	Williamson, IL	109,032	115,200	6,168	5.7%
PEORIA-PEKIN, IL, (MSA)	Woodford, IL	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Indiana

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
FORT WAYNE, IN, (MSA)	Adams, IN	109,032	115,200	6,168	5.7%
FORT WAYNE, IN, (MSA)	Allen, IN	109,032	115,200	6,168	5.7%
Non-Metro	Benton, IN	109,032	115,200	6,168	5.7%
Non-Metro	Blackford, IN	109,032	115,200	6,168	5.7%
INDIANAPOLIS, IN, (MSA)	Boone, IN	117,800	122,104	4,304	3.7%
Non-Metro	Brown, IN	109,032	115,200	6,168	5.7%
Non-Metro	Carroll, IN	109,032	115,200	6,168	5.7%
Non-Metro	Cass, IN	109,032	115,200	6,168	5.7%
LOUISVILLE, KY-IN, (MSA)	Clark, IN	119,600	152,000	32,400	27.1%

TERRE HAUTE, IN, (MSA)	Clay, IN	109,032	115,200	6,168	5.7%
LAFAYETTE, IN, (MSA)	Clinton, IN	109,032	115,200	6,168	5.7%
Non-Metro	Crawford, IN	109,032	115,200	6,168	5.7%
Non-Metro	Daviess, IN	109,032	115,200	6,168	5.7%
FORT WAYNE, IN, (MSA)	De Kalb, IN	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Dearborn, IN	118,550	140,125	21,575	18.2%
Non-Metro	Decatur, IN	109,032	115,200	6,168	5.7%
MUNCIE, IN, (MSA)	Delaware, IN	109,032	115,200	6,168	5.7%
Non-Metro	Dubois, IN	109,032	115,200	6,168	5.7%
ELKHART-GOSHEN, IN, (MSA)	Elkhart, IN	109,032	115,200	6,168	5.7%
Non-Metro	Fayette, IN	109,032	115,200	6,168	5.7%
LOUISVILLE, KY-IN, (MSA)	Floyd, IN	119,600	152,000	32,400	27.1%
Non-Metro	Fountain, IN	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, IN	109,032	115,200	6,168	5.7%
Non-Metro	Fulton, IN	109,032	115,200	6,168	5.7%
Non-Metro	Gibson, IN	109,032	115,200	6,168	5.7%
Non-Metro	Grant, IN	109,032	115,200	6,168	5.7%
Non-Metro	Greene, IN	109,032	115,200	6,168	5.7%
INDIANAPOLIS, IN, (MSA)	Hamilton, IN	117,800	122,104	4,304	3.7%
INDIANAPOLIS, IN, (MSA)	Hancock, IN	117,800	122,104	4,304	3.7%
LOUISVILLE, KY-IN, (MSA)	Harrison, IN	119,600	152,000	32,400	27.1%
INDIANAPOLIS, IN, (MSA)	Hendricks, IN	117,800	122,104	4,304	3.7%
Non-Metro	Henry, IN	109,032	115,200	6,168	5.7%
KOKOMO, IN, (MSA)	Howard, IN	109,032	115,200	6,168	5.7%
FORT WAYNE, IN, (MSA)	Huntington, IN	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, IN	109,032	115,200	6,168	5.7%
Non-Metro	Jasper, IN	109,032	115,200	6,168	5.7%

Non-Metro	Jay, IN	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, IN	109,032	115,200	6,168	5.7%
Non-Metro	Jennings, IN	109,032	115,200	6,168	5.7%
INDIANAPOLIS, IN, (MSA)	Johnson, IN	117,800	122,104	4,304	3.7%
Non-Metro	Knox, IN	109,032	115,200	6,168	5.7%
Non-Metro	Kosciusko, IN	109,032	115,200	6,168	5.7%
Non-Metro	La Porte, IN	109,032	115,200	6,168	5.7%
Non-Metro	Lagrange, IN	109,032	115,200	6,168	5.7%
Non-Metro	Lawrence, IN	109,032	115,200	6,168	5.7%
INDIANAPOLIS, IN, (MSA)	Madison, IN	117,800	122,104	4,304	3.7%
INDIANAPOLIS, IN, (MSA)	Marion, IN	117,800	122,104	4,304	3.7%
Non-Metro	Marshall, IN	109,032	115,200	6,168	5.7%
Non-Metro	Martin, IN	109,032	115,200	6,168	5.7%
Non-Metro	Miami, IN	109,032	115,200	6,168	5.7%
BLOOMINGTON, IN, (MSA)	Monroe, IN	111,150	132,905	21,755	19.6%
Non-Metro	Montgomery, IN	109,032	115,200	6,168	5.7%
INDIANAPOLIS, IN, (MSA)	Morgan, IN	117,800	122,104	4,304	3.7%
Non-Metro	Newton, IN	109,032	115,200	6,168	5.7%
Non-Metro	Noble, IN	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Ohio, IN	118,550	140,125	21,575	18.2%
Non-Metro	Orange, IN	109,032	115,200	6,168	5.7%
Non-Metro	Owen, IN	109,032	115,200	6,168	5.7%
Non-Metro	Parke, IN	109,032	115,200	6,168	5.7%
Non-Metro	Perry, IN	109,032	115,200	6,168	5.7%
Non-Metro	Pike, IN	109,032	115,200	6,168	5.7%
EVANSVILLE-HENDERSON, IN-KY, (MSA)	Posey, IN	109,032	115,200	6,168	5.7%

Non-Metro	Pulaski, IN	109,032	115,200	6,168	5.7%
Non-Metro	Putnam, IN	109,032	115,200	6,168	5.7%
Non-Metro	Randolph, IN	109,032	115,200	6,168	5.7%
Non-Metro	Ripley, IN	109,032	115,200	6,168	5.7%
Non-Metro	Rush, IN	109,032	115,200	6,168	5.7%
LOUISVILLE, KY-IN, (MSA)	Scott, IN	119,600	152,000	32,400	27.1%
INDIANAPOLIS, IN, (MSA)	Shelby, IN	117,800	122,104	4,304	3.7%
Non-Metro	Spencer, IN	109,032	115,200	6,168	5.7%
SOUTH BEND, IN, (MSA)	St. Joseph, IN	109,032	115,200	6,168	5.7%
Non-Metro	Starke, IN	109,032	115,200	6,168	5.7%
Non-Metro	Steuben, IN	109,032	115,200	6,168	5.7%
Non-Metro	Sullivan, IN	109,032	115,200	6,168	5.7%
Non-Metro	Switzerland, IN	109,032	115,200	6,168	5.7%
LAFAYETTE, IN, (MSA)	Tippecanoe, IN	109,032	115,200	6,168	5.7%
KOKOMO, IN, (MSA)	Tipton, IN	109,032	115,200	6,168	5.7%
Non-Metro	Union, IN	109,032	115,200	6,168	5.7%
EVANSVILLE-HENDERSON, IN-KY, (MSA)	Vanderburgh, IN	109,032	115,200	6,168	5.7%
TERRE HAUTE, IN, (MSA)	Vermillion, IN	109,032	115,200	6,168	5.7%
TERRE HAUTE, IN, (MSA)	Vigo, IN	109,032	115,200	6,168	5.7%
Non-Metro	Wabash, IN	109,032	115,200	6,168	5.7%
Non-Metro	Warren, IN	109,032	115,200	6,168	5.7%
EVANSVILLE-HENDERSON, IN-KY, (MSA)	Warrick, IN	109,032	115,200	6,168	5.7%
Non-Metro	Washington, IN	109,032	115,200	6,168	5.7%
Non-Metro	Wayne, IN	109,032	115,200	6,168	5.7%
FORT WAYNE, IN, (MSA)	Wells, IN	109,032	115,200	6,168	5.7%

Non-Metro	White, IN	109,032	115,200	6,168	5.7%
FORT WAYNE, IN, (MSA)	Whitley, IN	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Iowa

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits		Increases	
		10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adair, IA	109,032	115,200	6,168	5.7%
Non-Metro	Adams, IA	109,032	115,200	6,168	5.7%
Non-Metro	Allamakee, IA	109,032	115,200	6,168	5.7%
Non-Metro	Appanoose, IA	109,032	115,200	6,168	5.7%
Non-Metro	Audubon, IA	109,032	115,200	6,168	5.7%
Non-Metro	Benton, IA	109,032	115,200	6,168	5.7%
WATERLOO-CEDAR FALLS, IA, (MSA)	Black Hawk, IA	109,032	115,200	6,168	5.7%
Non-Metro	Boone, IA	109,032	115,200	6,168	5.7%
Non-Metro	Bremer, IA	109,032	115,200	6,168	5.7%
Non-Metro	Buchanan, IA	109,032	115,200	6,168	5.7%
Non-Metro	Buena Vista, IA	109,032	115,200	6,168	5.7%
Non-Metro	Butler, IA	109,032	115,200	6,168	5.7%
Non-Metro	Calhoun, IA	109,032	115,200	6,168	5.7%
Non-Metro	Carroll, IA	109,032	115,200	6,168	5.7%
Non-Metro	Cass, IA	109,032	115,200	6,168	5.7%
Non-Metro	Cedar, IA	109,032	115,200	6,168	5.7%
Non-Metro	Cerro Gordo, IA	109,032	115,200	6,168	5.7%
Non-Metro	Cherokee, IA	109,032	115,200	6,168	5.7%
Non-Metro	Chickasaw, IA	109,032	115,200	6,168	5.7%

Non-Metro	Clarke, IA	109,032	115,200	6,168	5.7%
Non-Metro	Clay, IA	109,032	115,200	6,168	5.7%
Non-Metro	Clayton, IA	109,032	115,200	6,168	5.7%
Non-Metro	Clinton, IA	109,032	115,200	6,168	5.7%
Non-Metro	Crawford, IA	109,032	115,200	6,168	5.7%
DES MOINES, IA, (MSA)	Dallas, IA	111,600	116,375	4,775	4.3%
Non-Metro	Davis, IA	109,032	115,200	6,168	5.7%
Non-Metro	Decatur, IA	109,032	115,200	6,168	5.7%
Non-Metro	Delaware, IA	109,032	115,200	6,168	5.7%
Non-Metro	Des Moines, IA	109,032	115,200	6,168	5.7%
Non-Metro	Dickinson, IA	109,032	115,200	6,168	5.7%
DUBUQUE, IA, (MSA)	Dubuque, IA	109,032	115,200	6,168	5.7%
Non-Metro	Emmet, IA	109,032	115,200	6,168	5.7%
Non-Metro	Fayette, IA	109,032	115,200	6,168	5.7%
Non-Metro	Floyd, IA	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, IA	109,032	115,200	6,168	5.7%
Non-Metro	Fremont, IA	109,032	115,200	6,168	5.7%
Non-Metro	Greene, IA	109,032	115,200	6,168	5.7%
Non-Metro	Grundy, IA	109,032	115,200	6,168	5.7%
Non-Metro	Guthrie, IA	109,032	115,200	6,168	5.7%
Non-Metro	Hamilton, IA	109,032	115,200	6,168	5.7%
Non-Metro	Hancock, IA	109,032	115,200	6,168	5.7%
Non-Metro	Hardin, IA	109,032	115,200	6,168	5.7%
Non-Metro	Harrison, IA	109,032	115,200	6,168	5.7%
Non-Metro	Henry, IA	109,032	115,200	6,168	5.7%
Non-Metro	Howard, IA	109,032	115,200	6,168	5.7%
Non-Metro	Humboldt, IA	109,032	115,200	6,168	5.7%

Non-Metro	Ida, IA	109,032	115,200	6,168	5.7%
Non-Metro	Iowa, IA	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, IA	109,032	115,200	6,168	5.7%
Non-Metro	Jasper, IA	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, IA	109,032	115,200	6,168	5.7%
IOWA CITY, IA, (MSA)	Johnson, IA	109,032	124,711	15,679	14.4%
Non-Metro	Jones, IA	109,032	115,200	6,168	5.7%
Non-Metro	Keokuk, IA	109,032	115,200	6,168	5.7%
Non-Metro	Kossuth, IA	109,032	115,200	6,168	5.7%
Non-Metro	Lee, IA	109,032	115,200	6,168	5.7%
CEDAR RAPIDS, IA, (MSA)	Linn, IA	109,032	115,200	6,168	5.7%
Non-Metro	Louisa, IA	109,032	115,200	6,168	5.7%
Non-Metro	Lucas, IA	109,032	115,200	6,168	5.7%
Non-Metro	Lyon, IA	109,032	115,200	6,168	5.7%
Non-Metro	Madison, IA	109,032	115,200	6,168	5.7%
Non-Metro	Mahaska, IA	109,032	115,200	6,168	5.7%
Non-Metro	Marion, IA	109,032	115,200	6,168	5.7%
Non-Metro	Marshall, IA	109,032	115,200	6,168	5.7%
Non-Metro	Mills, IA	109,032	115,200	6,168	5.7%
Non-Metro	Mitchell, IA	109,032	115,200	6,168	5.7%
Non-Metro	Monona, IA	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, IA	109,032	115,200	6,168	5.7%
Non-Metro	Montgomery, IA	109,032	115,200	6,168	5.7%
Non-Metro	Muscatine, IA	109,032	115,200	6,168	5.7%
Non-Metro	O'Brien, IA	109,032	115,200	6,168	5.7%
Non-Metro	Osceola, IA	109,032	115,200	6,168	5.7%
Non-Metro	Page, IA	109,032	115,200	6,168	5.7%

Non-Metro	Palo Alto, IA	109,032	115,200	6,168	5.7%
Non-Metro	Plymouth, IA	109,032	115,200	6,168	5.7%
Non-Metro	Pocahontas, IA	109,032	115,200	6,168	5.7%
DES MOINES, IA, (MSA)	Polk, IA	111,600	116,375	4,775	4.3%
OMAHA, NE-IA, (MSA)	Pottawattamie, IA	115,000	115,200	200	0.2%
Non-Metro	Poweshiek, IA	109,032	115,200	6,168	5.7%
Non-Metro	Ringgold, IA	109,032	115,200	6,168	5.7%
Non-Metro	Sac, IA	109,032	115,200	6,168	5.7%
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL, (MS)	Scott, IA	109,032	115,200	6,168	5.7%
Non-Metro	Shelby, IA	109,032	115,200	6,168	5.7%
Non-Metro	Sioux, IA	109,032	115,200	6,168	5.7%
Non-Metro	Story, IA	109,032	115,200	6,168	5.7%
Non-Metro	Tama, IA	109,032	115,200	6,168	5.7%
Non-Metro	Taylor, IA	109,032	115,200	6,168	5.7%
Non-Metro	Union, IA	109,032	115,200	6,168	5.7%
Non-Metro	Van Buren, IA	109,032	115,200	6,168	5.7%
Non-Metro	Wapello, IA	109,032	115,200	6,168	5.7%
DES MOINES, IA, (MSA)	Warren, IA	111,600	116,375	4,775	4.3%
Non-Metro	Washington, IA	109,032	115,200	6,168	5.7%
Non-Metro	Wayne, IA	109,032	115,200	6,168	5.7%
Non-Metro	Webster, IA	109,032	115,200	6,168	5.7%
Non-Metro	Winnebago, IA	109,032	115,200	6,168	5.7%
Non-Metro	Winneshiek, IA	109,032	115,200	6,168	5.7%
SIOUX CITY, IA-NE, (MSA)	Woodbury, IA	109,032	115,200	6,168	5.7%
Non-Metro	Worth, IA	109,032	115,200	6,168	5.7%

Non-Metro	Wright, IA	109,032	115,200	6,168	5.7%
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1999 FHA Home Mortgage Loan Limits - Kansas

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits Increases			
		10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Allen, KS	109,032	115,200	6,168	5.7%
Non-Metro	Anderson, KS	109,032	115,200	6,168	5.7%
Non-Metro	Atchison, KS	109,032	115,200	6,168	5.7%
Non-Metro	Barber, KS	109,032	115,200	6,168	5.7%
Non-Metro	Barton, KS	109,032	115,200	6,168	5.7%
Non-Metro	Bourbon, KS	109,032	115,200	6,168	5.7%
Non-Metro	Brown, KS	109,032	115,200	6,168	5.7%
WICHITA, KS, (MSA)	Butler, KS	109,032	115,200	6,168	5.7%
Non-Metro	Chase, KS	109,032	115,200	6,168	5.7%
Non-Metro	Chautauqua, KS	109,032	115,200	6,168	5.7%
Non-Metro	Cherokee, KS	109,032	115,200	6,168	5.7%
Non-Metro	Cheyenne, KS	109,032	115,200	6,168	5.7%
Non-Metro	Clark, KS	109,032	115,200	6,168	5.7%
Non-Metro	Clay, KS	109,032	115,200	6,168	5.7%
Non-Metro	Cloud, KS	109,032	115,200	6,168	5.7%
Non-Metro	Coffey, KS	109,032	115,200	6,168	5.7%
Non-Metro	Comanche, KS	109,032	115,200	6,168	5.7%
Non-Metro	Cowley, KS	109,032	115,200	6,168	5.7%
Non-Metro	Crawford, KS	109,032	115,200	6,168	5.7%
Non-Metro	Decatur, KS	109,032	115,200	6,168	5.7%
Non-Metro	Dickinson, KS	109,032	115,200	6,168	5.7%
Non-Metro	Doniphan, KS	109,032	115,200	6,168	5.7%

LAWRENCE, KS, (MSA)	Douglas, KS	109,032	115,200	6,168	5.7%
Non-Metro	Edwards, KS	109,032	115,200	6,168	5.7%
Non-Metro	Elk, KS	109,032	115,200	6,168	5.7%
Non-Metro	Ellis, KS	109,032	115,200	6,168	5.7%
Non-Metro	Ellsworth, KS	109,032	115,200	6,168	5.7%
Non-Metro	Finney, KS	109,032	115,200	6,168	5.7%
Non-Metro	Ford, KS	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, KS	109,032	115,200	6,168	5.7%
Non-Metro	Geary, KS	109,032	115,200	6,168	5.7%
Non-Metro	Gove, KS	109,032	115,200	6,168	5.7%
Non-Metro	Graham, KS	109,032	115,200	6,168	5.7%
Non-Metro	Grant, KS	109,032	115,200	6,168	5.7%
Non-Metro	Gray, KS	109,032	115,200	6,168	5.7%
Non-Metro	Greeley, KS	109,032	115,200	6,168	5.7%
Non-Metro	Greenwood, KS	109,032	115,200	6,168	5.7%
Non-Metro	Hamilton, KS	109,032	115,200	6,168	5.7%
Non-Metro	Harper, KS	109,032	115,200	6,168	5.7%
WICHITA, KS, (MSA)	Harvey, KS	109,032	115,200	6,168	5.7%
Non-Metro	Haskell, KS	109,032	115,200	6,168	5.7%
Non-Metro	Hodgeman, KS	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, KS	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, KS	109,032	115,200	6,168	5.7%
Non-Metro	Jewell, KS	109,032	115,200	6,168	5.7%
Non-Metro	Kearny, KS	109,032	115,200	6,168	5.7%
Non-Metro	Kingman, KS	109,032	115,200	6,168	5.7%
Non-Metro	Kiowa, KS	109,032	115,200	6,168	5.7%
Non-Metro	Labette, KS	109,032	115,200	6,168	5.7%

Non-Metro	Lane, KS	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, KS	109,032	115,200	6,168	5.7%
Non-Metro	Linn, KS	109,032	115,200	6,168	5.7%
Non-Metro	Logan, KS	109,032	115,200	6,168	5.7%
Non-Metro	Lyon, KS	109,032	115,200	6,168	5.7%
Non-Metro	Marion, KS	109,032	115,200	6,168	5.7%
Non-Metro	Marshall, KS	109,032	115,200	6,168	5.7%
Non-Metro	McPherson, KS	109,032	115,200	6,168	5.7%
Non-Metro	Meade, KS	109,032	115,200	6,168	5.7%
Non-Metro	Mitchell, KS	109,032	115,200	6,168	5.7%
Non-Metro	Montgomery, KS	109,032	115,200	6,168	5.7%
Non-Metro	Morris, KS	109,032	115,200	6,168	5.7%
Non-Metro	Morton, KS	109,032	115,200	6,168	5.7%
Non-Metro	Nemaha, KS	109,032	115,200	6,168	5.7%
Non-Metro	Neosho, KS	109,032	115,200	6,168	5.7%
Non-Metro	Ness, KS	109,032	115,200	6,168	5.7%
Non-Metro	Norton, KS	109,032	115,200	6,168	5.7%
Non-Metro	Osage, KS	109,032	115,200	6,168	5.7%
Non-Metro	Osborne, KS	109,032	115,200	6,168	5.7%
Non-Metro	Ottawa, KS	109,032	115,200	6,168	5.7%
Non-Metro	Pawnee, KS	109,032	115,200	6,168	5.7%
Non-Metro	Phillips, KS	109,032	115,200	6,168	5.7%
Non-Metro	Pottawatomie, K	109,032	115,200	6,168	5.7%
Non-Metro	Pratt, KS	109,032	115,200	6,168	5.7%
Non-Metro	Rawlins, KS	109,032	115,200	6,168	5.7%
Non-Metro	Reno, KS	109,032	115,200	6,168	5.7%
Non-Metro	Republic, KS	109,032	115,200	6,168	5.7%

Non-Metro	Rice, KS	109,032	115,200	6,168	5.7%
Non-Metro	Riley, KS	109,032	115,200	6,168	5.7%
Non-Metro	Rooks, KS	109,032	115,200	6,168	5.7%
Non-Metro	Rush, KS	109,032	115,200	6,168	5.7%
Non-Metro	Russell, KS	109,032	115,200	6,168	5.7%
Non-Metro	Saline, KS	109,032	115,200	6,168	5.7%
Non-Metro	Scott, KS	109,032	115,200	6,168	5.7%
WICHITA, KS, (MSA)	Sedgwick, KS	109,032	115,200	6,168	5.7%
Non-Metro	Seward, KS	109,032	115,200	6,168	5.7%
TOPEKA, KS, (MSA)	Shawnee, KS	109,032	115,200	6,168	5.7%
Non-Metro	Sheridan, KS	109,032	115,200	6,168	5.7%
Non-Metro	Sherman, KS	109,032	115,200	6,168	5.7%
Non-Metro	Smith, KS	109,032	115,200	6,168	5.7%
Non-Metro	Stafford, KS	109,032	115,200	6,168	5.7%
Non-Metro	Stanton, KS	109,032	115,200	6,168	5.7%
Non-Metro	Stevens, KS	109,032	115,200	6,168	5.7%
Non-Metro	Sumner, KS	109,032	115,200	6,168	5.7%
Non-Metro	Thomas, KS	109,032	115,200	6,168	5.7%
Non-Metro	Trego, KS	109,032	115,200	6,168	5.7%
Non-Metro	Wabaunsee, KS	109,032	115,200	6,168	5.7%
Non-Metro	Wallace, KS	109,032	115,200	6,168	5.7%
Non-Metro	Washington, KS	109,032	115,200	6,168	5.7%
Non-Metro	Wichita, KS	109,032	115,200	6,168	5.7%
Non-Metro	Wilson, KS	109,032	115,200	6,168	5.7%
Non-Metro	Woodson, KS	109,032	115,200	6,168	5.7%

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adair, KY	109,032	115,200	6,168	5.7%
Non-Metro	Allen, KY	109,032	115,200	6,168	5.7%
Non-Metro	Anderson, KY	109,032	115,200	6,168	5.7%
Non-Metro	Ballard, KY	109,032	115,200	6,168	5.7%
Non-Metro	Barren, KY	109,032	115,200	6,168	5.7%
Non-Metro	Bath, KY	109,032	115,200	6,168	5.7%
Non-Metro	Bell, KY	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Boone, KY	118,550	140,125	21,575	18.2%
LEXINGTON, KY, (MSA)	Bourbon, KY	109,032	118,750	9,718	8.9%
HUNTINGTON-ASHLAND, WV-KY-OH, (MSA)	Boyd, KY	109,032	115,200	6,168	5.7%
Non-Metro	Boyle, KY	109,032	115,200	6,168	5.7%
Non-Metro	Bracken, KY	109,032	115,200	6,168	5.7%
Non-Metro	Breathitt, KY	109,032	115,200	6,168	5.7%
Non-Metro	Breckinridge, K	109,032	115,200	6,168	5.7%
LOUISVILLE, KY-IN, (MSA)	Bullitt, KY	119,600	152,000	32,400	27.1%
Non-Metro	Butler, KY	109,032	115,200	6,168	5.7%
Non-Metro	Caldwell, KY	109,032	115,200	6,168	5.7%
Non-Metro	Calloway, KY	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Campbell, KY	118,550	140,125	21,575	18.2%
Non-Metro	Carlisle, KY	109,032	115,200	6,168	5.7%
Non-Metro	Carroll, KY	109,032	115,200	6,168	5.7%
HUNTINGTON-ASHLAND, WV-KY-OH, (MSA)	Carter, KY	109,032	115,200	6,168	5.7%

Non-Metro	Casey, KY	109,032	115,200	6,168	5.7%
CLARKSVILLE-HOPKINSVILLE, TN-KY, (MSA)	Christian, KY	109,032	115,200	6,168	5.7%
LEXINGTON, KY, (MSA)	Clark, KY	109,032	118,750	9,718	8.9%
Non-Metro	Clay, KY	109,032	115,200	6,168	5.7%
Non-Metro	Clinton, KY	109,032	115,200	6,168	5.7%
Non-Metro	Crittenden, KY	109,032	115,200	6,168	5.7%
Non-Metro	Cumberland, KY	109,032	115,200	6,168	5.7%
OWENSBORO, KY, (MSA)	Daviess, KY	109,032	115,200	6,168	5.7%
Non-Metro	Edmonson, KY	109,032	115,200	6,168	5.7%
Non-Metro	Elliott, KY	109,032	115,200	6,168	5.7%
Non-Metro	Estill, KY	109,032	115,200	6,168	5.7%
LEXINGTON, KY, (MSA)	Fayette, KY	109,032	118,750	9,718	8.9%
Non-Metro	Fleming, KY	109,032	115,200	6,168	5.7%
Non-Metro	Floyd, KY	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, KY	109,032	115,200	6,168	5.7%
Non-Metro	Fulton, KY	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Gallatin, KY	118,550	140,125	21,575	18.2%
Non-Metro	Garrard, KY	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Grant, KY	118,550	140,125	21,575	18.2%
Non-Metro	Graves, KY	109,032	115,200	6,168	5.7%
Non-Metro	Grayson, KY	109,032	115,200	6,168	5.7%
Non-Metro	Green, KY	109,032	115,200	6,168	5.7%
HUNTINGTON-ASHLAND, WV-KY-OH, (MSA)	Greenup, KY	109,032	115,200	6,168	5.7%
Non-Metro	Hancock, KY	109,032	115,200	6,168	5.7%
Non-Metro	Hardin, KY	109,032	115,200	6,168	5.7%

Non-Metro	Harlan, KY	109,032	115,200	6,168	5.7%
Non-Metro	Harrison, KY	109,032	115,200	6,168	5.7%
Non-Metro	Hart, KY	109,032	115,200	6,168	5.7%
EVANSVILLE-HENDERSON, IN-KY, (MSA)	Henderson, KY	109,032	115,200	6,168	5.7%
Non-Metro	Henry, KY	109,032	115,200	6,168	5.7%
Non-Metro	Hickman, KY	109,032	115,200	6,168	5.7%
Non-Metro	Hopkins, KY	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, KY	109,032	115,200	6,168	5.7%
LOUISVILLE, KY-IN, (MSA)	Jefferson, KY	119,600	152,000	32,400	27.1%
LEXINGTON, KY, (MSA)	Jessamine, KY	109,032	118,750	9,718	8.9%
Non-Metro	Johnson, KY	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Kenton, KY	118,550	140,125	21,575	18.2%
Non-Metro	Knott, KY	109,032	115,200	6,168	5.7%
Non-Metro	Knox, KY	109,032	115,200	6,168	5.7%
Non-Metro	Larue, KY	109,032	115,200	6,168	5.7%
Non-Metro	Laurel, KY	109,032	115,200	6,168	5.7%
Non-Metro	Lawrence, KY	109,032	115,200	6,168	5.7%
Non-Metro	Lee, KY	109,032	115,200	6,168	5.7%
Non-Metro	Leslie, KY	109,032	115,200	6,168	5.7%
Non-Metro	Letcher, KY	109,032	115,200	6,168	5.7%
Non-Metro	Lewis, KY	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, KY	109,032	115,200	6,168	5.7%
Non-Metro	Livingston, KY	109,032	115,200	6,168	5.7%
Non-Metro	Logan, KY	109,032	115,200	6,168	5.7%
Non-Metro	Lyon, KY	109,032	115,200	6,168	5.7%
LEXINGTON, KY, (MSA)	Madison, KY	109,032	118,750	9,718	8.9%

Non-Metro	Magoffin, KY	109,032	115,200	6,168	5.7%
Non-Metro	Marion, KY	109,032	115,200	6,168	5.7%
Non-Metro	Marshall, KY	109,032	115,200	6,168	5.7%
Non-Metro	Martin, KY	109,032	115,200	6,168	5.7%
Non-Metro	Mason, KY	109,032	115,200	6,168	5.7%
Non-Metro	McCracken, KY	109,032	115,200	6,168	5.7%
Non-Metro	McCreary, KY	109,032	115,200	6,168	5.7%
Non-Metro	McLean, KY	109,032	115,200	6,168	5.7%
Non-Metro	Meade, KY	109,032	115,200	6,168	5.7%
Non-Metro	Menifee, KY	109,032	115,200	6,168	5.7%
Non-Metro	Mercer, KY	109,032	115,200	6,168	5.7%
Non-Metro	Metcalf, KY	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, KY	109,032	115,200	6,168	5.7%
Non-Metro	Montgomery, KY	109,032	115,200	6,168	5.7%
Non-Metro	Morgan, KY	109,032	115,200	6,168	5.7%
Non-Metro	Muhlenberg, KY	109,032	115,200	6,168	5.7%
Non-Metro	Nelson, KY	109,032	115,200	6,168	5.7%
Non-Metro	Nicholas, KY	109,032	115,200	6,168	5.7%
Non-Metro	Ohio, KY	109,032	115,200	6,168	5.7%
LOUISVILLE, KY-IN, (MSA)	Oldham, KY	119,600	152,000	32,400	27.1%
Non-Metro	Owen, KY	109,032	115,200	6,168	5.7%
Non-Metro	Owsley, KY	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Pendleton, KY	118,550	140,125	21,575	18.2%
Non-Metro	Perry, KY	109,032	115,200	6,168	5.7%
Non-Metro	Pike, KY	109,032	115,200	6,168	5.7%
Non-Metro	Powell, KY	109,032	115,200	6,168	5.7%

Non-Metro	Pulaski, KY	109,032	115,200	6,168	5.7%
Non-Metro	Robertson, KY	109,032	115,200	6,168	5.7%
Non-Metro	Rockcastle, KY	109,032	115,200	6,168	5.7%
Non-Metro	Rowan, KY	109,032	115,200	6,168	5.7%
Non-Metro	Russell, KY	109,032	115,200	6,168	5.7%
LEXINGTON, KY, (MSA)	Scott, KY	109,032	118,750	9,718	8.9%
Non-Metro	Shelby, KY	109,032	115,200	6,168	5.7%
Non-Metro	Simpson, KY	109,032	115,200	6,168	5.7%
Non-Metro	Spencer, KY	109,032	115,200	6,168	5.7%
Non-Metro	Taylor, KY	109,032	115,200	6,168	5.7%
Non-Metro	Todd, KY	109,032	115,200	6,168	5.7%
Non-Metro	Trigg, KY	109,032	115,200	6,168	5.7%
Non-Metro	Trimble, KY	109,032	115,200	6,168	5.7%
Non-Metro	Union, KY	109,032	115,200	6,168	5.7%
Non-Metro	Warren, KY	109,032	115,200	6,168	5.7%
Non-Metro	Washington, KY	109,032	115,200	6,168	5.7%
Non-Metro	Wayne, KY	109,032	115,200	6,168	5.7%
Non-Metro	Webster, KY	109,032	115,200	6,168	5.7%
Non-Metro	Whitley, KY	109,032	115,200	6,168	5.7%
Non-Metro	Wolfe, KY	109,032	115,200	6,168	5.7%
LEXINGTON, KY, (MSA)	Woodford, KY	109,032	118,750	9,718	8.9%

1999 FHA Home Mortgage Loan Limits - Louisiana

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage

LAFAYETTE, LA, (MSA)	Acadia, LA	109,032	115,200	6,168	5.7%
Non-Metro	Allen, LA	109,032	115,200	6,168	5.7%
BATON ROUGE, LA, (MSA)	Ascension, LA	109,032	118,750	9,718	8.9%
Non-Metro	Assumption, LA	109,032	115,200	6,168	5.7%
Non-Metro	Avoyelles, LA	109,032	115,200	6,168	5.7%
Non-Metro	Beauregard, LA	109,032	115,200	6,168	5.7%
Non-Metro	Bienville, LA	109,032	115,200	6,168	5.7%
SHREVEPORT-BOSSIER CITY, LA, (MSA)	Bossier, LA	109,032	115,200	6,168	5.7%
SHREVEPORT-BOSSIER CITY, LA, (MSA)	Caddo, LA	109,032	115,200	6,168	5.7%
LAKE CHARLES, LA, (MSA)	Calcasieu, LA	109,032	115,425	6,393	5.9%
Non-Metro	Caldwell, LA	109,032	115,200	6,168	5.7%
Non-Metro	Cameron, LA	109,032	115,200	6,168	5.7%
Non-Metro	Catahoula, LA	109,032	115,200	6,168	5.7%
Non-Metro	Claiborne, LA	109,032	115,200	6,168	5.7%
Non-Metro	Concordia, LA	109,032	115,200	6,168	5.7%
Non-Metro	De Soto, LA	109,032	115,200	6,168	5.7%
BATON ROUGE, LA, (MSA)	East Baton Rouge, LA	109,032	118,750	9,718	8.9%
Non-Metro	East Carroll, L	109,032	115,200	6,168	5.7%
Non-Metro	East Feliciana,	109,032	115,200	6,168	5.7%
Non-Metro	Evangeline, LA	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, LA	109,032	115,200	6,168	5.7%
Non-Metro	Grant, LA	109,032	115,200	6,168	5.7%
Non-Metro	Iberia, LA	109,032	115,200	6,168	5.7%
Non-Metro	Iberville, LA	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, LA	109,032	115,200	6,168	5.7%

Non-Metro	Jefferson Davis	109,032	115,200	6,168	5.7%
NEW ORLEANS, LA, (MSA)	Jefferson, LA	117,000	128,250	11,250	9.6%
Non-Metro	La Salle, LA	109,032	115,200	6,168	5.7%
LAFAYETTE, LA, (MSA)	Lafayette, LA	109,032	115,200	6,168	5.7%
HOUMA, LA, (MSA)	Lafourche, LA	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, LA	109,032	115,200	6,168	5.7%
BATON ROUGE, LA, (MSA)	Livingston, LA	109,032	118,750	9,718	8.9%
Non-Metro	Madison, LA	109,032	115,200	6,168	5.7%
Non-Metro	Morehouse, LA	109,032	115,200	6,168	5.7%
Non-Metro	Natchitoches, L	109,032	115,200	6,168	5.7%
NEW ORLEANS, LA, (MSA)	Orleans, LA	117,000	128,250	11,250	9.6%
MONROE, LA, (MSA)	Ouachita, LA	109,032	115,200	6,168	5.7%
NEW ORLEANS, LA, (MSA)	Plaquemines, LA	117,000	128,250	11,250	9.6%
Non-Metro	Pointe Coupee,	109,032	115,200	6,168	5.7%
ALEXANDRIA, LA, (MSA)	Rapides, LA	109,032	115,200	6,168	5.7%
Non-Metro	Red River, LA	109,032	115,200	6,168	5.7%
Non-Metro	Richland, LA	109,032	115,200	6,168	5.7%
Non-Metro	Sabine, LA	109,032	115,200	6,168	5.7%
NEW ORLEANS, LA, (MSA)	St. Bernard, LA	117,000	128,250	11,250	9.6%
NEW ORLEANS, LA, (MSA)	St. Charles, LA	117,000	128,250	11,250	9.6%
Non-Metro	St. Helena, LA	109,032	115,200	6,168	5.7%
NEW ORLEANS, LA, (MSA)	St. James, LA	117,000	128,250	11,250	9.6%
NEW ORLEANS, LA, (MSA)	St. John the Baptist, LA	117,000	128,250	11,250	9.6%
LAFAYETTE, LA, (MSA)	St. Landry, LA	109,032	115,200	6,168	5.7%
LAFAYETTE, LA, (MSA)	St. Martin, LA	109,032	115,200	6,168	5.7%
Non-Metro	St. Mary, LA	109,032	115,200	6,168	5.7%

NEW ORLEANS, LA, (MSA)	St. Tammany, LA	117,000	128,250	11,250	9.6%
Non-Metro	Tangipahoa, LA	109,032	115,200	6,168	5.7%
Non-Metro	Tensas, LA	109,032	115,200	6,168	5.7%
HOUMA, LA, (MSA)	Terrebonne, LA	109,032	115,200	6,168	5.7%
Non-Metro	Union, LA	109,032	115,200	6,168	5.7%
Non-Metro	Vermilion, LA	109,032	115,200	6,168	5.7%
Non-Metro	Vernon, LA	109,032	115,200	6,168	5.7%
Non-Metro	Washington, LA	109,032	115,200	6,168	5.7%
SHREVEPORT-BOSSIER CITY, LA, (MSA)	Webster, LA	109,032	115,200	6,168	5.7%
BATON ROUGE, LA, (MSA)	West Baton Rouge, LA	109,032	118,750	9,718	8.9%
Non-Metro	West Carroll, L	109,032	115,200	6,168	5.7%
Non-Metro	West Feliciana,	109,032	115,200	6,168	5.7%
Non-Metro	Winn, LA	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Maine

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Aroostook, ME	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, ME	109,032	115,200	6,168	5.7%
Non-Metro	Hancock, ME	109,032	115,200	6,168	5.7%
Non-Metro	Kennebec, ME	109,032	115,200	6,168	5.7%
Non-Metro	Knox, ME	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, ME	109,032	115,200	6,168	5.7%
Non-Metro	Oxford, ME	109,032	115,200	6,168	5.7%
BANGOR, ME, (NECMA)	Penobscot, ME	109,032	115,200	6,168	5.7%

Non-Metro	Piscataquis, ME	109,032	115,200	6,168	5.7%
Non-Metro	Sagadahoc, ME	109,032	115,200	6,168	5.7%
Non-Metro	Somerset, ME	109,032	115,200	6,168	5.7%
Non-Metro	Waldo, ME	109,032	115,200	6,168	5.7%
Non-Metro	Washington, ME	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Maryland

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
CUMBERLAND, MD-WV, (MSA)	Allegany, MD	109,032	115,200	6,168	5.7%
BALTIMORE, MD, (PMSA)	Anne Arundel, MD	171,000	171,475	475	0.3%
BALTIMORE, MD, (PMSA)	Baltimore city, MD	171,000	171,475	475	0.3%
BALTIMORE, MD, (PMSA)	Baltimore, MD	171,000	171,475	475	0.3%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Calvert, MD	194,750	195,819	1,069	0.5%
Non-Metro	Caroline, MD	109,032	115,200	6,168	5.7%
BALTIMORE, MD, (PMSA)	Carroll, MD	171,000	171,475	475	0.3%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Charles, MD	194,750	195,819	1,069	0.5%
Non-Metro	Dorchester, MD	109,032	115,200	6,168	5.7%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Frederick, MD	194,750	195,819	1,069	0.5%
Non-Metro	Garrett, MD	109,032	115,200	6,168	5.7%
BALTIMORE, MD, (PMSA)	Harford, MD	171,000	171,475	475	0.3%
BALTIMORE, MD, (PMSA)	Howard, MD	171,000	171,475	475	0.3%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Montgomery, MD	194,750	195,819	1,069	0.5%

WASHINGTON, DC-MD-VA-WV, (PMSA)	Prince George's, MD	194,750	195,819	1,069	0.5%
BALTIMORE, MD, (PMSA)	Queen Anne's, MD	171,000	171,475	475	0.3%
Non-Metro	Somerset, MD	109,032	115,200	6,168	5.7%
Non-Metro	Wicomico, MD	109,245	115,200	5,955	5.5%
Non-Metro	Worcester, MD	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Massachusetts

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits		Increases	
		10/98 Limit	1/99 Limit	Dollar Amount	Percentage
BARNSTABLE-YARMOUTH, MA, (NECMA)	Barnstable, MA	124,875	133,000	8,125	6.5%
PITTSFIELD, MA, (NECMA)	Berkshire, MA	124,875	142,500	17,625	14.1%
BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON, MA-NH, (NECMA)	Bristol, MA	173,423	196,080	22,657	13.1%
BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON, MA-NH, (NECMA)	Essex, MA	173,423	196,080	22,657	13.1%
BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON, MA-NH, (NECMA)	Middlesex, MA	173,423	196,080	22,657	13.1%
BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON, MA-NH, (NECMA)	Norfolk, MA	173,423	196,080	22,657	13.1%
BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON, MA-NH, (NECMA)	Plymouth, MA	173,423	196,080	22,657	13.1%
BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON, MA-NH, (NECMA)	Suffolk, MA	173,423	196,080	22,657	13.1%
BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON, MA-NH, (NECMA)	Worcester, MA	173,423	196,080	22,657	13.1%

1999 FHA Home Mortgage Loan Limits - Michigan

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Alcona, MI	109,032	115,200	6,168	5.7%
Non-Metro	Alger, MI	109,032	115,200	6,168	5.7%
GRAND RAPIDS-MUSKEGON-HOLLAND, MI, (MSA)	Allegan, MI	109,032	118,655	9,623	8.8%
Non-Metro	Alpena, MI	109,032	115,200	6,168	5.7%
Non-Metro	Antrim, MI	109,032	115,200	6,168	5.7%
Non-Metro	Arenac, MI	109,032	115,200	6,168	5.7%
Non-Metro	Baraga, MI	109,032	115,200	6,168	5.7%
Non-Metro	Barry, MI	109,032	115,200	6,168	5.7%
SAGINAW-BAY CITY-MIDLAND, MI, (MSA)	Bay, MI	114,000	115,200	1,200	1.1%
Non-Metro	Benzie, MI	109,032	115,200	6,168	5.7%
BENTON HARBOR, MI, (MSA)	Berrien, MI	109,032	125,400	16,368	15.0%
Non-Metro	Branch, MI	109,032	115,200	6,168	5.7%
KALAMAZOO-BATTLE CREEK, MI, (MSA)	Calhoun, MI	109,032	115,200	6,168	5.7%
Non-Metro	Cass, MI	109,032	115,200	6,168	5.7%
Non-Metro	Charlevoix, MI	109,032	115,200	6,168	5.7%
Non-Metro	Cheboygan, MI	109,032	115,200	6,168	5.7%
Non-Metro	Chippewa, MI	109,032	115,200	6,168	5.7%
Non-Metro	Clare, MI	109,032	115,200	6,168	5.7%
LANSING-EAST LANSING, MI, (MSA)	Clinton, MI	109,032	115,200	6,168	5.7%
Non-Metro	Crawford, MI	109,032	115,200	6,168	5.7%
Non-Metro	Delta, MI	109,032	115,200	6,168	5.7%

Non-Metro	Dickinson, MI	109,032	115,200	6,168	5.7%
LANSING-EAST LANSING, MI, (MSA)	Eaton, MI	109,032	115,200	6,168	5.7%
Non-Metro	Emmet, MI	109,250	115,200	5,950	5.4%
FLINT, MI, (PMSA)	Genesee, MI	109,032	128,250	19,218	17.6%
Non-Metro	Gladwin, MI	109,032	115,200	6,168	5.7%
Non-Metro	Gogebic, MI	109,032	115,200	6,168	5.7%
Non-Metro	Gratiot, MI	109,032	115,200	6,168	5.7%
Non-Metro	Hillsdale, MI	109,032	115,200	6,168	5.7%
Non-Metro	Houghton, MI	109,032	115,200	6,168	5.7%
Non-Metro	Huron, MI	109,032	115,200	6,168	5.7%
LANSING-EAST LANSING, MI, (MSA)	Ingham, MI	109,032	115,200	6,168	5.7%
Non-Metro	Ionia, MI	109,032	115,200	6,168	5.7%
Non-Metro	Iosco, MI	109,032	115,200	6,168	5.7%
Non-Metro	Iron, MI	109,032	115,200	6,168	5.7%
Non-Metro	Isabella, MI	109,032	115,200	6,168	5.7%
JACKSON, MI, (MSA)	Jackson, MI	109,032	115,200	6,168	5.7%
KALAMAZOO-BATTLE CREEK, MI, (MSA)	Kalamazoo, MI	109,032	115,200	6,168	5.7%
Non-Metro	Kalkaska, MI	109,032	115,200	6,168	5.7%
GRAND RAPIDS-MUSKEGON-HOLLAND, MI, (MSA)	Kent, MI	109,032	118,655	9,623	8.8%
Non-Metro	Keweenaw, MI	109,032	115,200	6,168	5.7%
Non-Metro	Lake, MI	109,032	115,200	6,168	5.7%
DETROIT, MI, (PMSA)	Lapeer, MI	134,900	156,258	21,358	15.8%
Non-Metro	Leelanau, MI	170,352	170,362	10	0.0%
ANN ARBOR, MI, (PMSA)	Lenawee, MI	140,600	162,902	22,302	15.9%
ANN ARBOR, MI, (PMSA)	Livingston, MI	140,600	162,902	22,302	15.9%
Non-Metro	Luce, MI	109,032	115,200	6,168	5.7%

Non-Metro	Mackinac, MI	109,032	115,200	6,168	5.7%
DETROIT, MI, (PMSA)	Macomb, MI	134,900	156,258	21,358	15.8%
Non-Metro	Manistee, MI	109,032	115,200	6,168	5.7%
Non-Metro	Marquette, MI	109,032	115,200	6,168	5.7%
Non-Metro	Mason, MI	109,032	115,200	6,168	5.7%
Non-Metro	Mecosta, MI	109,032	115,200	6,168	5.7%
Non-Metro	Menominee, MI	109,032	115,200	6,168	5.7%
SAGINAW-BAY CITY-MIDLAND, MI, (MSA)	Midland, MI	114,000	115,200	1,200	1.1%
Non-Metro	Missaukee, MI	109,032	115,200	6,168	5.7%
DETROIT, MI, (PMSA)	Monroe, MI	134,900	156,258	21,358	15.8%
Non-Metro	Montcalm, MI	109,032	115,200	6,168	5.7%
Non-Metro	Montmorency, MI	109,032	115,200	6,168	5.7%
GRAND RAPIDS-MUSKEGON- HOLLAND, MI, (MSA)	Muskegon, MI	109,032	118,655	9,623	8.8%
Non-Metro	Newaygo, MI	109,032	115,200	6,168	5.7%
DETROIT, MI, (PMSA)	Oakland, MI	134,900	156,258	21,358	15.8%
Non-Metro	Oceana, MI	109,032	115,200	6,168	5.7%
Non-Metro	Ogemaw, MI	109,032	115,200	6,168	5.7%
Non-Metro	Ontonagon, MI	109,032	115,200	6,168	5.7%
Non-Metro	Osceola, MI	109,032	115,200	6,168	5.7%
Non-Metro	Oscoda, MI	109,032	115,200	6,168	5.7%
Non-Metro	Otsego, MI	109,032	115,200	6,168	5.7%
GRAND RAPIDS-MUSKEGON- HOLLAND, MI, (MSA)	Ottawa, MI	109,032	118,655	9,623	8.8%
Non-Metro	Presque Isle, M	109,032	115,200	6,168	5.7%
Non-Metro	Roscommon, MI	109,032	115,200	6,168	5.7%

SAGINAW-BAY CITY-MIDLAND, MI, (MSA)	Saginaw, MI	114,000	115,200	1,200	1.1%
Non-Metro	Sanilac, MI	109,032	115,200	6,168	5.7%
Non-Metro	Schoolcraft, MI	109,032	115,200	6,168	5.7%
Non-Metro	Shiawassee, MI	109,032	115,200	6,168	5.7%
DETROIT, MI, (PMSA)	St. Clair, MI	134,900	156,258	21,358	15.8%
Non-Metro	St. Joseph, MI	109,032	115,200	6,168	5.7%
Non-Metro	Tuscola, MI	109,032	115,200	6,168	5.7%
KALAMAZOO-BATTLE CREEK, MI, (MSA)	Van Buren, MI	109,032	115,200	6,168	5.7%
ANN ARBOR, MI, (PMSA)	Washtenaw, MI	140,600	162,902	22,302	15.9%
DETROIT, MI, (PMSA)	Wayne, MI	134,900	156,258	21,358	15.8%
Non-Metro	Wexford, MI	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Minnesota

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Aitkin, MN	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Anoka, MN	116,850	155,800	38,950	33.3%
Non-Metro	Becker, MN	109,032	115,200	6,168	5.7%
Non-Metro	Beltrami, MN	109,032	115,200	6,168	5.7%
ST. CLOUD, MN, (MSA)	Benton, MN	109,032	115,200	6,168	5.7%
Non-Metro	Big Stone, MN	109,032	115,200	6,168	5.7%
Non-Metro	Blue Earth, MN	109,032	115,200	6,168	5.7%
Non-Metro	Brown, MN	109,032	115,200	6,168	5.7%
Non-Metro	Carlton, MN	109,032	115,200	6,168	5.7%

MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Carver, MN	116,850	155,800	38,950	33.3%
Non-Metro	Cass, MN	109,032	115,200	6,168	5.7%
Non-Metro	Chippewa, MN	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Chisago, MN	116,850	155,800	38,950	33.3%
FARGO-MOORHEAD, ND-MN, (MSA)	Clay, MN	109,032	118,750	9,718	8.9%
Non-Metro	Clearwater, MN	109,032	115,200	6,168	5.7%
Non-Metro	Cook, MN	109,032	115,200	6,168	5.7%
Non-Metro	Cottonwood, MN	109,032	115,200	6,168	5.7%
Non-Metro	Crow Wing, MN	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Dakota, MN	116,850	155,800	38,950	33.3%
Non-Metro	Dodge, MN	109,032	115,200	6,168	5.7%
Non-Metro	Douglas, MN	109,032	115,200	6,168	5.7%
Non-Metro	Faribault, MN	109,032	115,200	6,168	5.7%
Non-Metro	Fillmore, MN	109,032	115,200	6,168	5.7%
Non-Metro	Freeborn, MN	109,032	115,200	6,168	5.7%
Non-Metro	Goodhue, MN	109,032	115,200	6,168	5.7%
Non-Metro	Grant, MN	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Hennepin, MN	116,850	155,800	38,950	33.3%
LA CROSSE, WI-MN, (MSA)	Houston, MN	109,032	115,200	6,168	5.7%
Non-Metro	Hubbard, MN	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Isanti, MN	116,850	155,800	38,950	33.3%
Non-Metro	Itasca, MN	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, MN	109,032	115,200	6,168	5.7%

Non-Metro	Kanabec, MN	109,032	115,200	6,168	5.7%
Non-Metro	Kandiyohi, MN	109,032	115,200	6,168	5.7%
Non-Metro	Kittson, MN	109,032	115,200	6,168	5.7%
Non-Metro	Koochiching, MN	109,032	115,200	6,168	5.7%
Non-Metro	Lac qui Parle,	109,032	115,200	6,168	5.7%
Non-Metro	Lake of the Woo	109,032	115,200	6,168	5.7%
Non-Metro	Lake, MN	109,032	115,200	6,168	5.7%
Non-Metro	Le Sueur, MN	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, MN	109,032	115,200	6,168	5.7%
Non-Metro	Lyon, MN	109,032	115,200	6,168	5.7%
Non-Metro	Mahnomen, MN	109,032	115,200	6,168	5.7%
Non-Metro	Marshall, MN	109,032	115,200	6,168	5.7%
Non-Metro	Martin, MN	109,032	115,200	6,168	5.7%
Non-Metro	McLeod, MN	109,032	115,200	6,168	5.7%
Non-Metro	Meeker, MN	109,032	115,200	6,168	5.7%
Non-Metro	Mille Lacs, MN	109,032	115,200	6,168	5.7%
Non-Metro	Morrison, MN	109,032	115,200	6,168	5.7%
Non-Metro	Mower, MN	109,032	115,200	6,168	5.7%
Non-Metro	Murray, MN	109,032	115,200	6,168	5.7%
Non-Metro	Nicollet, MN	109,032	115,200	6,168	5.7%
Non-Metro	Nobles, MN	109,032	115,200	6,168	5.7%
Non-Metro	Norman, MN	109,032	115,200	6,168	5.7%
ROCHESTER, MN, (MSA)	Olmsted, MN	109,032	115,200	6,168	5.7%
Non-Metro	Otter Tail, MN	109,032	115,200	6,168	5.7%
Non-Metro	Pennington, MN	109,032	115,200	6,168	5.7%
Non-Metro	Pine, MN	109,032	115,200	6,168	5.7%

Non-Metro	Pipestone, MN	109,032	115,200	6,168	5.7%
GRAND FORKS, ND-MN, (MSA)	Polk, MN	109,032	116,375	7,343	6.7%
Non-Metro	Pope, MN	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Ramsey, MN	116,850	155,800	38,950	33.3%
Non-Metro	Red Lake, MN	109,032	115,200	6,168	5.7%
Non-Metro	Redwood, MN	109,032	115,200	6,168	5.7%
Non-Metro	Renville, MN	109,032	115,200	6,168	5.7%
Non-Metro	Rice, MN	109,032	115,200	6,168	5.7%
Non-Metro	Rock, MN	109,032	115,200	6,168	5.7%
Non-Metro	Roseau, MN	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Scott, MN	116,850	155,800	38,950	33.3%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Sherburne, MN	116,850	155,800	38,950	33.3%
Non-Metro	Sibley, MN	109,032	115,200	6,168	5.7%
DULUTH-SUPERIOR, MN-WI, (MSA)	St. Louis, MN	109,032	115,200	6,168	5.7%
ST. CLOUD, MN, (MSA)	Stearns, MN	109,032	115,200	6,168	5.7%
Non-Metro	Steele, MN	109,032	115,200	6,168	5.7%
Non-Metro	Stevens, MN	109,032	115,200	6,168	5.7%
Non-Metro	Swift, MN	109,032	115,200	6,168	5.7%
Non-Metro	Todd, MN	109,032	115,200	6,168	5.7%
Non-Metro	Traverse, MN	109,032	115,200	6,168	5.7%
Non-Metro	Wabasha, MN	109,032	115,200	6,168	5.7%
Non-Metro	Wadena, MN	109,032	115,200	6,168	5.7%
Non-Metro	Waseca, MN	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Washington, MN	116,850	155,800	38,950	33.3%

Non-Metro	Watonwan, MN	109,032	115,200	6,168	5.7%
Non-Metro	Wilkin, MN	109,032	115,200	6,168	5.7%
Non-Metro	Winona, MN	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Wright, MN	116,850	155,800	38,950	33.3%
Non-Metro	Yellow Medicine	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Mississippi

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adams, MS	109,032	115,200	6,168	5.7%
Non-Metro	Alcorn, MS	109,032	115,200	6,168	5.7%
Non-Metro	Amite, MS	109,032	115,200	6,168	5.7%
Non-Metro	Attala, MS	109,032	115,200	6,168	5.7%
Non-Metro	Benton, MS	109,032	115,200	6,168	5.7%
Non-Metro	Bolivar, MS	109,032	115,200	6,168	5.7%
Non-Metro	Calhoun, MS	109,032	115,200	6,168	5.7%
Non-Metro	Carroll, MS	109,032	115,200	6,168	5.7%
Non-Metro	Chickasaw, MS	109,032	115,200	6,168	5.7%
Non-Metro	Choctaw, MS	109,032	115,200	6,168	5.7%
Non-Metro	Claiborne, MS	109,032	115,200	6,168	5.7%
Non-Metro	Clarke, MS	109,032	115,200	6,168	5.7%
Non-Metro	Clay, MS	109,032	115,200	6,168	5.7%
Non-Metro	Coahoma, MS	109,032	115,200	6,168	5.7%
Non-Metro	Copiah, MS	109,032	115,200	6,168	5.7%
Non-Metro	Covington, MS	109,032	115,200	6,168	5.7%

MEMPHIS, TN-AR-MS, (MSA)	DeSoto, MS	128,250	151,905	23,655	18.4%
HATTIESBURG, MS, (MSA)	Forrest, MS	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, MS	109,032	115,200	6,168	5.7%
Non-Metro	George, MS	109,032	115,200	6,168	5.7%
Non-Metro	Greene, MS	109,032	115,200	6,168	5.7%
Non-Metro	Grenada, MS	109,032	115,200	6,168	5.7%
BILOXI-GULFPORT-PASCAGOULA, MS, (MSA)	Hancock, MS	109,032	115,200	6,168	5.7%
BILOXI-GULFPORT-PASCAGOULA, MS, (MSA)	Harrison, MS	109,032	115,200	6,168	5.7%
JACKSON, MS, (MSA)	Hinds, MS	109,032	115,200	6,168	5.7%
Non-Metro	Holmes, MS	109,032	115,200	6,168	5.7%
Non-Metro	Humphreys, MS	109,032	115,200	6,168	5.7%
Non-Metro	Issaquena, MS	109,032	115,200	6,168	5.7%
Non-Metro	Itawamba, MS	109,032	115,200	6,168	5.7%
BILOXI-GULFPORT-PASCAGOULA, MS, (MSA)	Jackson, MS	109,032	115,200	6,168	5.7%
Non-Metro	Jasper, MS	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson Davis	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, MS	109,032	115,200	6,168	5.7%
Non-Metro	Jones, MS	109,032	115,200	6,168	5.7%
Non-Metro	Kemper, MS	109,032	115,200	6,168	5.7%
Non-Metro	Lafayette, MS	109,032	115,200	6,168	5.7%
HATTIESBURG, MS, (MSA)	Lamar, MS	109,032	115,200	6,168	5.7%
Non-Metro	Lauderdale, MS	109,032	115,200	6,168	5.7%
Non-Metro	Lawrence, MS	109,032	115,200	6,168	5.7%
Non-Metro	Leake, MS	109,032	115,200	6,168	5.7%
Non-Metro	Lee, MS	109,032	115,200	6,168	5.7%

Non-Metro	Leflore, MS	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, MS	109,032	115,200	6,168	5.7%
Non-Metro	Lowndes, MS	109,032	115,200	6,168	5.7%
JACKSON, MS, (MSA)	Madison, MS	109,032	115,200	6,168	5.7%
Non-Metro	Marion, MS	109,032	115,200	6,168	5.7%
Non-Metro	Marshall, MS	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, MS	109,032	115,200	6,168	5.7%
Non-Metro	Montgomery, MS	109,032	115,200	6,168	5.7%
Non-Metro	Neshoba, MS	109,032	115,200	6,168	5.7%
Non-Metro	Newton, MS	109,032	115,200	6,168	5.7%
Non-Metro	Noxubee, MS	109,032	115,200	6,168	5.7%
Non-Metro	Oktibbeha, MS	109,032	115,200	6,168	5.7%
Non-Metro	Panola, MS	109,032	115,200	6,168	5.7%
Non-Metro	Pearl River, MS	109,032	115,200	6,168	5.7%
Non-Metro	Perry, MS	109,032	115,200	6,168	5.7%
Non-Metro	Pike, MS	109,032	115,200	6,168	5.7%
Non-Metro	Pontotoc, MS	109,032	115,200	6,168	5.7%
Non-Metro	Prentiss, MS	109,032	115,200	6,168	5.7%
Non-Metro	Quitman, MS	109,032	115,200	6,168	5.7%
JACKSON, MS, (MSA)	Rankin, MS	109,032	115,200	6,168	5.7%
Non-Metro	Scott, MS	109,032	115,200	6,168	5.7%
Non-Metro	Sharkey, MS	109,032	115,200	6,168	5.7%
Non-Metro	Simpson, MS	109,032	115,200	6,168	5.7%
Non-Metro	Smith, MS	109,032	115,200	6,168	5.7%
Non-Metro	Stone, MS	109,032	115,200	6,168	5.7%
Non-Metro	Sunflower, MS	109,032	115,200	6,168	5.7%

Non-Metro	Tallahatchie, M	109,032	115,200	6,168	5.7%
Non-Metro	Tate, MS	109,032	115,200	6,168	5.7%
Non-Metro	Tippah, MS	109,032	115,200	6,168	5.7%
Non-Metro	Tishomingo, MS	109,032	115,200	6,168	5.7%
Non-Metro	Tunica, MS	109,032	115,200	6,168	5.7%
Non-Metro	Union, MS	109,032	115,200	6,168	5.7%
Non-Metro	Walshall, MS	109,032	115,200	6,168	5.7%
Non-Metro	Warren, MS	109,032	115,200	6,168	5.7%
Non-Metro	Washington, MS	109,032	115,200	6,168	5.7%
Non-Metro	Wayne, MS	109,032	115,200	6,168	5.7%
Non-Metro	Webster, MS	109,032	115,200	6,168	5.7%
Non-Metro	Wilkinson, MS	109,032	115,200	6,168	5.7%
Non-Metro	Winston, MS	109,032	115,200	6,168	5.7%
Non-Metro	Yalobusha, MS	109,032	115,200	6,168	5.7%
Non-Metro	Yazoo, MS	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Missouri

		FHA 1-Unit Loan Limits Increases			
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adair, MO	109,032	115,200	6,168	5.7%
ST. JOSEPH, MO, (MSA)	Andrew, MO	109,032	115,200	6,168	5.7%
Non-Metro	Atchison, MO	109,032	115,200	6,168	5.7%
Non-Metro	Audrain, MO	109,032	115,200	6,168	5.7%
Non-Metro	Barry, MO	109,032	115,200	6,168	5.7%
Non-Metro	Barton, MO	109,032	115,200	6,168	5.7%
Non-Metro	Bates, MO	109,032	115,200	6,168	5.7%

Non-Metro	Benton, MO	109,032	115,200	6,168	5.7%
Non-Metro	Bollinger, MO	109,032	115,200	6,168	5.7%
COLUMBIA, MO, (MSA)	Boone, MO	109,032	121,647	12,615	11.6%
ST. JOSEPH, MO, (MSA)	Buchanan, MO	109,032	115,200	6,168	5.7%
Non-Metro	Butler, MO	109,032	115,200	6,168	5.7%
Non-Metro	Caldwell, MO	109,032	115,200	6,168	5.7%
Non-Metro	Callaway, MO	109,032	115,200	6,168	5.7%
Non-Metro	Camden, MO	109,032	115,200	6,168	5.7%
Non-Metro	Cape Girardeau,	109,032	115,200	6,168	5.7%
Non-Metro	Carroll, MO	109,032	115,200	6,168	5.7%
Non-Metro	Carter, MO	109,032	115,200	6,168	5.7%
Non-Metro	Cedar, MO	109,032	115,200	6,168	5.7%
Non-Metro	Chariton, MO	109,032	115,200	6,168	5.7%
SPRINGFIELD, MO, (MSA)	Christian, MO	109,032	115,200	6,168	5.7%
Non-Metro	Clark, MO	109,032	115,200	6,168	5.7%
Non-Metro	Cole, MO	109,032	115,200	6,168	5.7%
Non-Metro	Cooper, MO	109,032	115,200	6,168	5.7%
Non-Metro	Crawford, MO	109,032	115,200	6,168	5.7%
Non-Metro	Dade, MO	109,032	115,200	6,168	5.7%
Non-Metro	Dallas, MO	109,032	115,200	6,168	5.7%
Non-Metro	Daviess, MO	109,032	115,200	6,168	5.7%
Non-Metro	De Kalb, MO	109,032	115,200	6,168	5.7%
Non-Metro	Dent, MO	109,032	115,200	6,168	5.7%
Non-Metro	Douglas, MO	109,032	115,200	6,168	5.7%
Non-Metro	Dunklin, MO	109,032	115,200	6,168	5.7%
Non-Metro	Gasconade, MO	109,032	115,200	6,168	5.7%
Non-Metro	Gentry, MO	109,032	115,200	6,168	5.7%

SPRINGFIELD, MO, (MSA)	Greene, MO	109,032	115,200	6,168	5.7%
Non-Metro	Grundy, MO	109,032	115,200	6,168	5.7%
Non-Metro	Harrison, MO	109,032	115,200	6,168	5.7%
Non-Metro	Henry, MO	109,032	115,200	6,168	5.7%
Non-Metro	Hickory, MO	109,032	115,200	6,168	5.7%
Non-Metro	Holt, MO	109,032	115,200	6,168	5.7%
Non-Metro	Howard, MO	109,032	115,200	6,168	5.7%
Non-Metro	Howell, MO	109,032	115,200	6,168	5.7%
Non-Metro	Iron, MO	109,032	115,200	6,168	5.7%
JOPLIN, MO, (MSA)	Jasper, MO	109,032	115,200	6,168	5.7%
Non-Metro	Johnson, MO	109,032	115,200	6,168	5.7%
Non-Metro	Knox, MO	109,032	115,200	6,168	5.7%
Non-Metro	Laclede, MO	109,032	115,200	6,168	5.7%
Non-Metro	Lawrence, MO	109,032	115,200	6,168	5.7%
Non-Metro	Lewis, MO	109,032	115,200	6,168	5.7%
Non-Metro	Linn, MO	109,032	115,200	6,168	5.7%
Non-Metro	Livingston, MO	109,032	115,200	6,168	5.7%
Non-Metro	Macon, MO	109,032	115,200	6,168	5.7%
Non-Metro	Madison, MO	109,032	115,200	6,168	5.7%
Non-Metro	Maries, MO	109,032	115,200	6,168	5.7%
Non-Metro	Marion, MO	109,032	115,200	6,168	5.7%
Non-Metro	McDonald, MO	109,032	115,200	6,168	5.7%
Non-Metro	Mercer, MO	109,032	115,200	6,168	5.7%
Non-Metro	Miller, MO	109,032	115,200	6,168	5.7%
Non-Metro	Mississippi, MO	109,032	115,200	6,168	5.7%
Non-Metro	Moniteau, MO	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, MO	109,032	115,200	6,168	5.7%

Non-Metro	Montgomery, MO	109,032	115,200	6,168	5.7%
Non-Metro	Morgan, MO	109,032	115,200	6,168	5.7%
Non-Metro	New Madrid, MO	109,032	115,200	6,168	5.7%
JOPLIN, MO, (MSA)	Newton, MO	109,032	115,200	6,168	5.7%
Non-Metro	Nodaway, MO	109,032	115,200	6,168	5.7%
Non-Metro	Oregon, MO	109,032	115,200	6,168	5.7%
Non-Metro	Osage, MO	109,032	115,200	6,168	5.7%
Non-Metro	Ozark, MO	109,032	115,200	6,168	5.7%
Non-Metro	Pemiscot, MO	109,032	115,200	6,168	5.7%
Non-Metro	Perry, MO	109,032	115,200	6,168	5.7%
Non-Metro	Pettis, MO	109,032	115,200	6,168	5.7%
Non-Metro	Phelps, MO	109,032	115,200	6,168	5.7%
Non-Metro	Pike, MO	109,032	115,200	6,168	5.7%
Non-Metro	Polk, MO	109,032	115,200	6,168	5.7%
Non-Metro	Pulaski, MO	109,032	115,200	6,168	5.7%
Non-Metro	Putnam, MO	109,032	115,200	6,168	5.7%
Non-Metro	Ralls, MO	109,032	115,200	6,168	5.7%
Non-Metro	Randolph, MO	109,032	115,200	6,168	5.7%
Non-Metro	Reynolds, MO	109,032	115,200	6,168	5.7%
Non-Metro	Ripley, MO	109,032	115,200	6,168	5.7%
Non-Metro	Saline, MO	109,032	115,200	6,168	5.7%
Non-Metro	Schuyler, MO	109,032	115,200	6,168	5.7%
Non-Metro	Scotland, MO	109,032	115,200	6,168	5.7%
Non-Metro	Scott, MO	109,032	115,200	6,168	5.7%
Non-Metro	Shannon, MO	109,032	115,200	6,168	5.7%
Non-Metro	Shelby, MO	109,032	115,200	6,168	5.7%
Non-Metro	St. Clair, MO	109,032	115,200	6,168	5.7%

Non-Metro	St. Francois, M	109,032	115,200	6,168	5.7%
Non-Metro	Ste. Genevieve,	109,032	115,200	6,168	5.7%
Non-Metro	Stoddard, MO	109,032	115,200	6,168	5.7%
Non-Metro	Stone, MO	109,032	115,200	6,168	5.7%
Non-Metro	Sullivan, MO	109,032	115,200	6,168	5.7%
Non-Metro	Taney, MO	109,032	115,200	6,168	5.7%
Non-Metro	Texas, MO	109,032	115,200	6,168	5.7%
Non-Metro	Vernon, MO	109,032	115,200	6,168	5.7%
Non-Metro	Washington, MO	109,032	115,200	6,168	5.7%
Non-Metro	Wayne, MO	109,032	115,200	6,168	5.7%
SPRINGFIELD, MO, (MSA)	Webster, MO	109,032	115,200	6,168	5.7%
Non-Metro	Worth, MO	109,032	115,200	6,168	5.7%
Non-Metro	Wright, MO	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Montana

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Beaverhead, MT	109,032	115,200	6,168	5.7%
Non-Metro	Big Horn, MT	109,032	115,200	6,168	5.7%
Non-Metro	Blaine, MT	109,032	115,200	6,168	5.7%
Non-Metro	Broadwater, MT	109,032	115,200	6,168	5.7%
Non-Metro	Carter, MT	109,032	115,200	6,168	5.7%
GREAT FALLS, MT, (MSA)	Cascade, MT	109,032	115,200	6,168	5.7%
Non-Metro	Chouteau, MT	109,032	115,200	6,168	5.7%
Non-Metro	Custer, MT	109,032	115,200	6,168	5.7%
Non-Metro	Daniels, MT	109,032	115,200	6,168	5.7%
Non-Metro	Dawson, MT	109,032	115,200	6,168	5.7%

Non-Metro	Deer Lodge, MT	109,032	115,200	6,168	5.7%
Non-Metro	Fallon, MT	109,032	115,200	6,168	5.7%
Non-Metro	Fergus, MT	109,032	115,200	6,168	5.7%
Non-Metro	Flathead, MT	109,032	115,200	6,168	5.7%
Non-Metro	Garfield, MT	109,032	115,200	6,168	5.7%
Non-Metro	Glacier, MT	109,032	115,200	6,168	5.7%
Non-Metro	Golden Valley,	109,032	115,200	6,168	5.7%
Non-Metro	Granite, MT	109,032	115,200	6,168	5.7%
Non-Metro	Hill, MT	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, MT	109,032	115,200	6,168	5.7%
Non-Metro	Judith Basin, M	109,032	115,200	6,168	5.7%
Non-Metro	Lake, MT	109,032	115,200	6,168	5.7%
Non-Metro	Lewis and Clark	109,250	115,200	5,950	5.4%
Non-Metro	Liberty, MT	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, MT	109,032	115,200	6,168	5.7%
Non-Metro	Madison, MT	109,032	115,200	6,168	5.7%
Non-Metro	McCone, MT	109,032	115,200	6,168	5.7%
Non-Metro	Meagher, MT	109,032	115,200	6,168	5.7%
Non-Metro	Mineral, MT	109,032	115,200	6,168	5.7%
Non-Metro	Musselshell, MT	109,032	115,200	6,168	5.7%
Non-Metro	Park, MT	109,032	115,200	6,168	5.7%
Non-Metro	Petroleum, MT	109,032	115,200	6,168	5.7%
Non-Metro	Phillips, MT	109,032	115,200	6,168	5.7%
Non-Metro	Pondera, MT	109,032	115,200	6,168	5.7%
Non-Metro	Powder River, M	109,032	115,200	6,168	5.7%
Non-Metro	Powell, MT	109,032	115,200	6,168	5.7%
Non-Metro	Prairie, MT	109,032	115,200	6,168	5.7%

Non-Metro	Richland, MT	109,032	115,200	6,168	5.7%
Non-Metro	Roosevelt, MT	109,032	115,200	6,168	5.7%
Non-Metro	Rosebud, MT	109,032	115,200	6,168	5.7%
Non-Metro	Sanders, MT	109,032	115,200	6,168	5.7%
Non-Metro	Sheridan, MT	109,032	115,200	6,168	5.7%
Non-Metro	Silver Bow, MT	109,032	115,200	6,168	5.7%
Non-Metro	Stillwater, MT	109,032	115,200	6,168	5.7%
Non-Metro	Teton, MT	109,032	115,200	6,168	5.7%
Non-Metro	Toole, MT	109,032	115,200	6,168	5.7%
Non-Metro	Treasure, MT	109,032	115,200	6,168	5.7%
Non-Metro	Valley, MT	109,032	115,200	6,168	5.7%
Non-Metro	Wheatland, MT	109,032	115,200	6,168	5.7%
Non-Metro	Wibaux, MT	109,032	115,200	6,168	5.7%
Non-Metro	Yellowstone Nat	109,032	115,200	6,168	5.7%
BILLINGS, MT, (MSA)	Yellowstone, MT	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Nebraska

		FHA 1-Unit Loan Limits Increases			
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adams, NE	109,032	115,200	6,168	5.7%
Non-Metro	Antelope, NE	109,032	115,200	6,168	5.7%
Non-Metro	Arthur, NE	109,032	115,200	6,168	5.7%
Non-Metro	Banner, NE	109,032	115,200	6,168	5.7%
Non-Metro	Blaine, NE	109,032	115,200	6,168	5.7%
Non-Metro	Boone, NE	109,032	115,200	6,168	5.7%
Non-Metro	Box Butte, NE	109,032	115,200	6,168	5.7%
Non-Metro	Boyd, NE	109,032	115,200	6,168	5.7%

Non-Metro	Brown, NE	109,032	115,200	6,168	5.7%
Non-Metro	Buffalo, NE	109,032	115,200	6,168	5.7%
Non-Metro	Burt, NE	109,032	115,200	6,168	5.7%
Non-Metro	Butler, NE	109,032	115,200	6,168	5.7%
OMAHA, NE-IA, (MSA)	Cass, NE	115,000	115,200	200	0.2%
Non-Metro	Cedar, NE	109,032	115,200	6,168	5.7%
Non-Metro	Chase, NE	109,032	115,200	6,168	5.7%
Non-Metro	Cherry, NE	109,032	115,200	6,168	5.7%
Non-Metro	Cheyenne, NE	109,032	115,200	6,168	5.7%
Non-Metro	Clay, NE	109,032	115,200	6,168	5.7%
Non-Metro	Colfax, NE	109,032	115,200	6,168	5.7%
Non-Metro	Cuming, NE	109,032	115,200	6,168	5.7%
Non-Metro	Custer, NE	109,032	115,200	6,168	5.7%
SIOUX CITY, IA-NE, (MSA)	Dakota, NE	109,032	115,200	6,168	5.7%
Non-Metro	Dawes, NE	109,032	115,200	6,168	5.7%
Non-Metro	Dawson, NE	109,032	115,200	6,168	5.7%
Non-Metro	Deuel, NE	109,032	115,200	6,168	5.7%
Non-Metro	Dixon, NE	109,032	115,200	6,168	5.7%
Non-Metro	Dodge, NE	109,032	115,200	6,168	5.7%
OMAHA, NE-IA, (MSA)	Douglas, NE	115,000	115,200	200	0.2%
Non-Metro	Dundy, NE	109,032	115,200	6,168	5.7%
Non-Metro	Fillmore, NE	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, NE	109,032	115,200	6,168	5.7%
Non-Metro	Frontier, NE	109,032	115,200	6,168	5.7%
Non-Metro	Furnas, NE	109,032	115,200	6,168	5.7%
Non-Metro	Gage, NE	109,032	115,200	6,168	5.7%
Non-Metro	Garden, NE	109,032	115,200	6,168	5.7%

Non-Metro	Garfield, NE	109,032	115,200	6,168	5.7%
Non-Metro	Gosper, NE	109,032	115,200	6,168	5.7%
Non-Metro	Grant, NE	109,032	115,200	6,168	5.7%
Non-Metro	Greeley, NE	109,032	115,200	6,168	5.7%
Non-Metro	Hall, NE	109,032	115,200	6,168	5.7%
Non-Metro	Hamilton, NE	109,032	115,200	6,168	5.7%
Non-Metro	Harlan, NE	109,032	115,200	6,168	5.7%
Non-Metro	Hayes, NE	109,032	115,200	6,168	5.7%
Non-Metro	Hitchcock, NE	109,032	115,200	6,168	5.7%
Non-Metro	Holt, NE	109,032	115,200	6,168	5.7%
Non-Metro	Hooker, NE	109,032	115,200	6,168	5.7%
Non-Metro	Howard, NE	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, NE	109,032	115,200	6,168	5.7%
Non-Metro	Johnson, NE	109,032	115,200	6,168	5.7%
Non-Metro	Kearney, NE	109,032	115,200	6,168	5.7%
Non-Metro	Keith, NE	109,032	115,200	6,168	5.7%
Non-Metro	Keya Paha, NE	109,032	115,200	6,168	5.7%
Non-Metro	Kimball, NE	109,032	115,200	6,168	5.7%
Non-Metro	Knox, NE	109,032	115,200	6,168	5.7%
LINCOLN, NE, (MSA)	Lancaster, NE	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, NE	109,032	115,200	6,168	5.7%
Non-Metro	Logan, NE	109,032	115,200	6,168	5.7%
Non-Metro	Loup, NE	109,032	115,200	6,168	5.7%
Non-Metro	Madison, NE	109,032	115,200	6,168	5.7%
Non-Metro	McPherson, NE	109,032	115,200	6,168	5.7%
Non-Metro	Merrick, NE	109,032	115,200	6,168	5.7%
Non-Metro	Morrill, NE	109,032	115,200	6,168	5.7%

Non-Metro	Nance, NE	109,032	115,200	6,168	5.7%
Non-Metro	Nemaha, NE	109,032	115,200	6,168	5.7%
Non-Metro	Nuckolls, NE	109,032	115,200	6,168	5.7%
Non-Metro	Otoe, NE	109,032	115,200	6,168	5.7%
Non-Metro	Pawnee, NE	109,032	115,200	6,168	5.7%
Non-Metro	Perkins, NE	109,032	115,200	6,168	5.7%
Non-Metro	Phelps, NE	109,032	115,200	6,168	5.7%
Non-Metro	Pierce, NE	109,032	115,200	6,168	5.7%
Non-Metro	Platte, NE	109,032	115,200	6,168	5.7%
Non-Metro	Polk, NE	109,032	115,200	6,168	5.7%
Non-Metro	Red Willow, NE	109,032	115,200	6,168	5.7%
Non-Metro	Richardson, NE	109,032	115,200	6,168	5.7%
Non-Metro	Rock, NE	109,032	115,200	6,168	5.7%
Non-Metro	Saline, NE	109,032	115,200	6,168	5.7%
OMAHA, NE-IA, (MSA)	Sarpy, NE	115,000	115,200	200	0.2%
Non-Metro	Saunders, NE	109,032	115,200	6,168	5.7%
Non-Metro	Scotts Bluff, N	109,032	115,200	6,168	5.7%
Non-Metro	Seward, NE	109,032	115,200	6,168	5.7%
Non-Metro	Sheridan, NE	109,032	115,200	6,168	5.7%
Non-Metro	Sherman, NE	109,032	115,200	6,168	5.7%
Non-Metro	Sioux, NE	109,032	115,200	6,168	5.7%
Non-Metro	Stanton, NE	109,032	115,200	6,168	5.7%
Non-Metro	Thayer, NE	109,032	115,200	6,168	5.7%
Non-Metro	Thomas, NE	109,032	115,200	6,168	5.7%
Non-Metro	Thurston, NE	109,032	115,200	6,168	5.7%
Non-Metro	Valley, NE	109,032	115,200	6,168	5.7%
OMAHA, NE-IA, (MSA)	Washington, NE	115,000	115,200	200	0.2%

Non-Metro	Wayne, NE	109,032	115,200	6,168	5.7%
Non-Metro	Webster, NE	109,032	115,200	6,168	5.7%
Non-Metro	Wheeler, NE	109,032	115,200	6,168	5.7%
Non-Metro	York, NE	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Nevada

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
LAS VEGAS, NV-AZ, (MSA)	Clark, NV	120,650	131,100	10,450	8.7%
Non-Metro	Esmeralda, NV	109,032	115,200	6,168	5.7%
Non-Metro	Eureka, NV	109,032	115,200	6,168	5.7%
Non-Metro	Lander, NV	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, NV	109,032	115,200	6,168	5.7%
Non-Metro	Lyon, NV	109,032	115,200	6,168	5.7%
Non-Metro	Mineral, NV	109,032	115,200	6,168	5.7%
LAS VEGAS, NV-AZ, (MSA)	Nye, NV	120,650	131,100	10,450	8.7%
Non-Metro	Pershing, NV	109,032	115,200	6,168	5.7%
Non-Metro	Storey, NV	109,032	115,200	6,168	5.7%
Non-Metro	White Pine, NV	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - New Hampshire

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Belknap, NH	109,032	115,200	6,168	5.7%
Non-Metro	Cheshire, NH	109,032	115,200	6,168	5.7%

Non-Metro	Coos, NH	109,032	115,200	6,168	5.7%
Non-Metro	Grafton, NH	114,000	115,200	1,200	1.1%
BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Hillsborough, NH	173,423	196,080	22,657	13.1%
BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Rockingham, NH	173,423	196,080	22,657	13.1%
BOSTON-WORCESTER-LAWRENCE-LOWELL-BROCKTON,MA-NH, (NECMA)	Strafford, NH	170,362	196,080	25,718	15.1%
Non-Metro	Sullivan, NH	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - New Jersey

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits		Increases	
		10/98 Limit	1/99 Limit	Dollar Amount	Percentage
ATLANTIC-CAPE MAY, NJ, (PMSA)	Atlantic, NJ	136,800	153,900	17,100	12.5%
BERGEN-PASSAIC, NJ, (PMSA)	Bergen, NJ	197,621	208,800	11,179	5.7%
ATLANTIC-CAPE MAY, NJ, (PMSA)	Cape May, NJ	136,800	153,900	17,100	12.5%
VINELAND-MILLVILLE-BRIDGETON, NJ, (PMSA)	Cumberland, NJ	109,032	115,200	6,168	5.7%
NEWARK, NJ, (PMSA)	Essex, NJ	194,750	199,500	4,750	2.4%
MIDDLESEX-SOMERSET-HUNTERDON, NJ, (PMSA)	Hunterdon, NJ	183,825	187,055	3,230	1.8%
TRENTON, NJ, (PMSA)	Mercer, NJ	185,535	187,150	1,615	0.9%
MIDDLESEX-SOMERSET-HUNTERDON, NJ, (PMSA)	Middlesex, NJ	183,825	187,055	3,230	1.8%
NEWARK, NJ, (PMSA)	Morris, NJ	194,750	199,500	4,750	2.4%
BERGEN-PASSAIC, NJ, (PMSA)	Passaic, NJ	197,621	208,800	11,179	5.7%
MIDDLESEX-SOMERSET-HUNTERDON, NJ, (PMSA)	Somerset, NJ	183,825	187,055	3,230	1.8%

NEWARK, NJ, (PMSA)	Sussex, NJ	194,750	199,500	4,750	2.4%
NEWARK, NJ, (PMSA)	Union, NJ	194,750	199,500	4,750	2.4%
NEWARK, NJ, (PMSA)	Warren, NJ	194,750	199,500	4,750	2.4%

1999 FHA Home Mortgage Loan Limits - New Mexico

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
ALBUQUERQUE, NM, (MSA)	Bernalillo, NM	130,150	140,600	10,450	8.0%
Non-Metro	Catron, NM	109,032	115,200	6,168	5.7%
Non-Metro	Chaves, NM	109,032	115,200	6,168	5.7%
Non-Metro	Cibola, NM	109,032	115,200	6,168	5.7%
Non-Metro	Curry, NM	109,032	115,200	6,168	5.7%
Non-Metro	De Baca, NM	109,032	115,200	6,168	5.7%
LAS CRUCES, NM, (MSA)	Dona Ana, NM	109,032	115,200	6,168	5.7%
Non-Metro	Eddy, NM	109,032	115,200	6,168	5.7%
Non-Metro	Grant, NM	109,032	115,200	6,168	5.7%
Non-Metro	Guadalupe, NM	109,032	115,200	6,168	5.7%
Non-Metro	Harding, NM	109,032	115,200	6,168	5.7%
Non-Metro	Hidalgo, NM	109,032	115,200	6,168	5.7%
Non-Metro	Lea, NM	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, NM	109,032	115,200	6,168	5.7%
SANTA FE, NM, (MSA)	Los Alamos, NM	160,950	185,250	24,300	15.1%
Non-Metro	Luna, NM	109,032	115,200	6,168	5.7%
Non-Metro	McKinley, NM	109,032	115,200	6,168	5.7%
Non-Metro	Mora, NM	109,032	115,200	6,168	5.7%
Non-Metro	Otero, NM	109,032	115,200	6,168	5.7%
Non-Metro	Quay, NM	109,032	115,200	6,168	5.7%

Non-Metro	Rio Arriba, NM	114,800	115,200	400	0.3%
Non-Metro	Roosevelt, NM	109,032	115,200	6,168	5.7%
Non-Metro	San Juan, NM	109,032	115,200	6,168	5.7%
Non-Metro	San Miguel, NM	109,032	115,200	6,168	5.7%
ALBUQUERQUE, NM, (MSA)	Sandoval, NM	130,150	140,600	10,450	8.0%
SANTA FE, NM, (MSA)	Santa Fe, NM	160,950	185,250	24,300	15.1%
Non-Metro	Sierra, NM	109,032	115,200	6,168	5.7%
Non-Metro	Socorro, NM	109,032	115,200	6,168	5.7%
Non-Metro	Torrance, NM	109,032	115,200	6,168	5.7%
Non-Metro	Union, NM	109,032	115,200	6,168	5.7%
ALBUQUERQUE, NM, (MSA)	Valencia, NM	130,150	140,600	10,450	8.0%

1999 FHA Home Mortgage Loan Limits - New York

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Allegany, NY	109,032	115,200	6,168	5.7%
NEW YORK, NY, (PMSA)	Bronx, NY	182,020	208,800	26,780	14.7%
Non-Metro	Cattaraugus, NY	109,032	115,200	6,168	5.7%
SYRACUSE, NY, (MSA)	Cayuga, NY	109,032	115,200	6,168	5.7%
JAMESTOWN, NY, (MSA)	Chautauqua, NY	109,032	115,200	6,168	5.7%
ELMIRA, NY, (MSA)	Chemung, NY	109,032	115,200	6,168	5.7%
Non-Metro	Chenango, NY	109,032	115,200	6,168	5.7%
Non-Metro	Clinton, NY	109,032	115,200	6,168	5.7%
Non-Metro	Columbia, NY	109,032	115,200	6,168	5.7%
Non-Metro	Cortland, NY	109,032	115,200	6,168	5.7%

Non-Metro	Delaware, NY	109,032	115,200	6,168	5.7%
BUFFALO-NIAGARA FALLS, NY, (MSA)	Erie, NY	109,032	127,300	18,268	16.8%
Non-Metro	Essex, NY	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, NY	109,032	115,200	6,168	5.7%
Non-Metro	Fulton, NY	109,032	115,200	6,168	5.7%
ROCHESTER, NY, (MSA)	Genesee, NY	110,200	115,805	5,605	5.1%
Non-Metro	Hamilton, NY	109,032	115,200	6,168	5.7%
UTICA-ROME, NY, (MSA)	Herkimer, NY	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, NY	109,032	115,200	6,168	5.7%
NEW YORK, NY, (PMSA)	Kings, NY	182,020	208,800	26,780	14.7%
Non-Metro	Lewis, NY	109,032	115,200	6,168	5.7%
ROCHESTER, NY, (MSA)	Livingston, NY	110,200	115,805	5,605	5.1%
SYRACUSE, NY, (MSA)	Madison, NY	109,032	115,200	6,168	5.7%
ROCHESTER, NY, (MSA)	Monroe, NY	110,200	115,805	5,605	5.1%
NASSAU-SUFFOLK, NY, (PMSA)	Nassau, NY	197,621	200,450	2,829	1.4%
NEW YORK, NY, (PMSA)	New York, NY	182,020	208,800	26,780	14.7%
BUFFALO-NIAGARA FALLS, NY, (MSA)	Niagara, NY	109,032	127,300	18,268	16.8%
UTICA-ROME, NY, (MSA)	Oneida, NY	109,032	115,200	6,168	5.7%
SYRACUSE, NY, (MSA)	Onondaga, NY	109,032	115,200	6,168	5.7%
ROCHESTER, NY, (MSA)	Ontario, NY	110,200	115,805	5,605	5.1%
ROCHESTER, NY, (MSA)	Orleans, NY	110,200	115,805	5,605	5.1%
SYRACUSE, NY, (MSA)	Oswego, NY	109,032	115,200	6,168	5.7%
Non-Metro	Otsego, NY	109,032	115,200	6,168	5.7%
NEW YORK, NY, (PMSA)	Putnam, NY	182,020	208,800	26,780	14.7%
NEW YORK, NY, (PMSA)	Queens, NY	182,020	208,800	26,780	14.7%

NEW YORK, NY, (PMSA)	Richmond, NY	182,020	208,800	26,780	14.7%
NEW YORK, NY, (PMSA)	Rockland, NY	182,020	208,800	26,780	14.7%
Non-Metro	Schuyler, NY	109,032	115,200	6,168	5.7%
Non-Metro	Seneca, NY	109,032	115,200	6,168	5.7%
Non-Metro	St. Lawrence, N	109,032	115,200	6,168	5.7%
Non-Metro	Steuben, NY	109,032	115,200	6,168	5.7%
NASSAU-SUFFOLK, NY, (PMSA)	Suffolk, NY	197,621	200,450	2,829	1.4%
Non-Metro	Sullivan, NY	109,032	115,200	6,168	5.7%
Non-Metro	Tompkins, NY	109,032	115,200	6,168	5.7%
Non-Metro	Ulster, NY	112,550	115,200	2,650	2.4%
GLENS FALLS, NY, (MSA)	Warren, NY	109,032	115,200	6,168	5.7%
GLENS FALLS, NY, (MSA)	Washington, NY	109,032	115,200	6,168	5.7%
ROCHESTER, NY, (MSA)	Wayne, NY	110,200	115,805	5,605	5.1%
NEW YORK, NY, (PMSA)	Westchester, NY	182,020	208,800	26,780	14.7%
Non-Metro	Wyoming, NY	109,032	115,200	6,168	5.7%
Non-Metro	Yates, NY	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - North Carolina

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Alamance, NC	125,750	128,155	2,405	1.9%
HICKORY-MORGANTON-LENOIR, NC, (MSA)	Alexander, NC	109,250	115,200	5,950	5.4%
Non-Metro	Alleghany, NC	109,032	115,200	6,168	5.7%

Non-Metro	Anson, NC	109,032	115,200	6,168	5.7%
Non-Metro	Ashe, NC	109,032	115,200	6,168	5.7%
Non-Metro	Avery, NC	109,032	115,200	6,168	5.7%
Non-Metro	Beaufort, NC	109,032	115,200	6,168	5.7%
Non-Metro	Bertie, NC	109,032	115,200	6,168	5.7%
Non-Metro	Bladen, NC	109,032	115,200	6,168	5.7%
ASHEVILLE, NC, (MSA)	Buncombe, NC	116,350	118,750	2,400	2.1%
HICKORY-MORGANTON-LENOIR, NC, (MSA)	Burke, NC	109,250	115,200	5,950	5.4%
CHARLOTTE-GASTONIA-ROCK HILL, NC- SC, (MS)	Cabarrus, NC	134,400	142,500	8,100	6.0%
HICKORY-MORGANTON-LENOIR, NC, (MSA)	Caldwell, NC	109,250	115,200	5,950	5.4%
Non-Metro	Camden, NC	109,032	115,200	6,168	5.7%
Non-Metro	Caswell, NC	109,032	115,200	6,168	5.7%
HICKORY-MORGANTON-LENOIR, NC, (MSA)	Catawba, NC	109,250	115,200	5,950	5.4%
RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Chatham, NC	151,050	154,755	3,705	2.5%
Non-Metro	Cherokee, NC	109,032	115,200	6,168	5.7%
Non-Metro	Chowan, NC	109,032	115,200	6,168	5.7%
Non-Metro	Clay, NC	109,032	115,200	6,168	5.7%
Non-Metro	Cleveland, NC	109,032	115,200	6,168	5.7%
Non-Metro	Columbus, NC	109,032	115,200	6,168	5.7%
Non-Metro	Craven, NC	109,032	115,200	6,168	5.7%
FAYETTEVILLE, NC, (MSA)	Cumberland, NC	109,032	122,075	13,043	12.0%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Currituck, NC	133,000	167,200	34,200	25.7%

GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Davidson, NC	125,750	128,155	2,405	1.9%
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Davie, NC	125,750	128,155	2,405	1.9%
Non-Metro	Duplin, NC	109,032	115,200	6,168	5.7%
RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Durham, NC	151,050	154,755	3,705	2.5%
ROCKY MOUNT, NC, (MSA)	Edgecombe, NC	109,032	115,200	6,168	5.7%
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Forsyth, NC	125,750	128,155	2,405	1.9%
RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Franklin, NC	151,050	154,755	3,705	2.5%
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS)	Gaston, NC	134,400	142,500	8,100	6.0%
Non-Metro	Gates, NC	109,032	115,200	6,168	5.7%
Non-Metro	Graham, NC	109,032	115,200	6,168	5.7%
Non-Metro	Granville, NC	109,032	115,200	6,168	5.7%
Non-Metro	Greene, NC	109,032	115,200	6,168	5.7%
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Guilford, NC	125,750	128,155	2,405	1.9%
Non-Metro	Halifax, NC	109,032	115,200	6,168	5.7%
Non-Metro	Harnett, NC	109,032	115,200	6,168	5.7%
Non-Metro	Haywood, NC	109,032	115,200	6,168	5.7%
Non-Metro	Hertford, NC	109,032	115,200	6,168	5.7%
Non-Metro	Hoke, NC	109,032	115,200	6,168	5.7%
Non-Metro	Hyde, NC	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, NC	109,032	115,200	6,168	5.7%
RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Johnston, NC	151,050	154,755	3,705	2.5%
Non-Metro	Jones, NC	109,032	115,200	6,168	5.7%

Non-Metro	Lee, NC	109,032	115,200	6,168	5.7%
Non-Metro	Lenoir, NC	109,032	115,200	6,168	5.7%
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS	Lincoln, NC	134,400	142,500	8,100	6.0%
Non-Metro	Macon, NC	109,032	115,200	6,168	5.7%
ASHEVILLE, NC, (MSA)	Madison, NC	116,350	118,750	2,400	2.1%
Non-Metro	Martin, NC	109,032	115,200	6,168	5.7%
Non-Metro	McDowell, NC	109,032	115,200	6,168	5.7%
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS	Mecklenburg, NC	134,400	142,500	8,100	6.0%
Non-Metro	Mitchell, NC	109,032	115,200	6,168	5.7%
Non-Metro	Montgomery, NC	109,032	115,200	6,168	5.7%
Non-Metro	Moore, NC	113,050	115,200	2,150	1.9%
ROCKY MOUNT, NC, (MSA)	Nash, NC	109,032	115,200	6,168	5.7%
Non-Metro	Northampton, NC	109,032	115,200	6,168	5.7%
JACKSONVILLE, NC, (MSA)	Onslow, NC	109,032	137,750	28,718	26.3%
RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Orange, NC	151,050	154,755	3,705	2.5%
Non-Metro	Pamlico, NC	109,032	115,200	6,168	5.7%
Non-Metro	Pasquotank, NC	109,032	115,200	6,168	5.7%
Non-Metro	Perquimans, NC	109,032	115,200	6,168	5.7%
Non-Metro	Person, NC	109,032	115,200	6,168	5.7%
GREENVILLE, NC, (MSA)	Pitt, NC	109,032	144,970	35,938	33.0%
Non-Metro	Polk, NC	109,032	115,200	6,168	5.7%
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Randolph, NC	125,750	128,155	2,405	1.9%
Non-Metro	Richmond, NC	109,032	115,200	6,168	5.7%

Non-Metro	Robeson, NC	109,032	115,200	6,168	5.7%
Non-Metro	Rockingham, NC	109,032	115,200	6,168	5.7%
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS	Rowan, NC	134,400	142,500	8,100	6.0%
Non-Metro	Rutherford, NC	109,032	115,200	6,168	5.7%
Non-Metro	Sampson, NC	109,032	115,200	6,168	5.7%
Non-Metro	Scotland, NC	109,032	115,200	6,168	5.7%
Non-Metro	Stanly, NC	109,032	115,200	6,168	5.7%
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Stokes, NC	125,750	128,155	2,405	1.9%
Non-Metro	Surry, NC	109,032	115,200	6,168	5.7%
Non-Metro	Swain, NC	109,032	115,200	6,168	5.7%
Non-Metro	Transylvania, N	111,850	115,200	3,350	3.0%
Non-Metro	Tyrrell, NC	109,032	115,200	6,168	5.7%
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS	Union, NC	134,400	142,500	8,100	6.0%
Non-Metro	Vance, NC	109,032	115,200	6,168	5.7%
RALEIGH-DURHAM-CHAPEL HILL, NC, (MSA)	Wake, NC	151,050	154,755	3,705	2.5%
Non-Metro	Warren, NC	109,032	115,200	6,168	5.7%
Non-Metro	Washington, NC	109,032	115,200	6,168	5.7%
Non-Metro	Watauga, NC	109,032	115,200	6,168	5.7%
GOLDSBORO, NC, (MSA)	Wayne, NC	109,032	129,200	20,168	18.5%
Non-Metro	Wilkes, NC	109,032	115,200	6,168	5.7%
Non-Metro	Wilson, NC	109,032	115,200	6,168	5.7%
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC (MSA)	Yadkin, NC	125,750	128,155	2,405	1.9%
Non-Metro	Yancey, NC	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - North Dakota

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adams, ND	109,032	115,200	6,168	5.7%
Non-Metro	Barnes, ND	109,032	115,200	6,168	5.7%
Non-Metro	Benson, ND	109,032	115,200	6,168	5.7%
Non-Metro	Billings, ND	109,032	115,200	6,168	5.7%
Non-Metro	Bottineau, ND	109,032	115,200	6,168	5.7%
Non-Metro	Bowman, ND	109,032	115,200	6,168	5.7%
Non-Metro	Burke, ND	109,032	115,200	6,168	5.7%
BISMARCK, ND, (MSA)	Burleigh, ND	109,032	115,200	6,168	5.7%
FARGO-MOORHEAD, ND-MN, (MSA)	Cass, ND	109,032	118,750	9,718	8.9%
Non-Metro	Cavalier, ND	109,032	115,200	6,168	5.7%
Non-Metro	Dickey, ND	109,032	115,200	6,168	5.7%
Non-Metro	Divide, ND	109,032	115,200	6,168	5.7%
Non-Metro	Dunn, ND	109,032	115,200	6,168	5.7%
Non-Metro	Eddy, ND	109,032	115,200	6,168	5.7%
Non-Metro	Emmons, ND	109,032	115,200	6,168	5.7%
Non-Metro	Foster, ND	109,032	115,200	6,168	5.7%
Non-Metro	Golden Valley,	109,032	115,200	6,168	5.7%
GRAND FORKS, ND-MN, (MSA)	Grand Forks, ND	109,032	116,375	7,343	6.7%
Non-Metro	Grant, ND	109,032	115,200	6,168	5.7%
Non-Metro	Griggs, ND	109,032	115,200	6,168	5.7%

Non-Metro	Hettinger, ND	109,032	115,200	6,168	5.7%
Non-Metro	Kidder, ND	109,032	115,200	6,168	5.7%
Non-Metro	La Moure, ND	109,032	115,200	6,168	5.7%
Non-Metro	Logan, ND	109,032	115,200	6,168	5.7%
Non-Metro	McHenry, ND	109,032	115,200	6,168	5.7%
Non-Metro	McIntosh, ND	109,032	115,200	6,168	5.7%
Non-Metro	McKenzie, ND	109,032	115,200	6,168	5.7%
Non-Metro	McLean, ND	109,032	115,200	6,168	5.7%
Non-Metro	Mercer, ND	109,032	115,200	6,168	5.7%
BISMARCK, ND, (MSA)	Morton, ND	109,032	115,200	6,168	5.7%
Non-Metro	Mountrail, ND	109,032	115,200	6,168	5.7%
Non-Metro	Nelson, ND	109,032	115,200	6,168	5.7%
Non-Metro	Oliver, ND	109,032	115,200	6,168	5.7%
Non-Metro	Pembina, ND	109,032	115,200	6,168	5.7%
Non-Metro	Pierce, ND	109,032	115,200	6,168	5.7%
Non-Metro	Ramsey, ND	109,032	115,200	6,168	5.7%
Non-Metro	Ransom, ND	109,032	115,200	6,168	5.7%
Non-Metro	Renville, ND	109,032	115,200	6,168	5.7%
Non-Metro	Richland, ND	109,032	115,200	6,168	5.7%
Non-Metro	Rolette, ND	109,032	115,200	6,168	5.7%
Non-Metro	Sargent, ND	109,032	115,200	6,168	5.7%
Non-Metro	Sheridan, ND	109,032	115,200	6,168	5.7%
Non-Metro	Sioux, ND	109,032	115,200	6,168	5.7%
Non-Metro	Slope, ND	109,032	115,200	6,168	5.7%
Non-Metro	Stark, ND	109,032	115,200	6,168	5.7%
Non-Metro	Steele, ND	109,032	115,200	6,168	5.7%
Non-Metro	Stutsman, ND	109,032	115,200	6,168	5.7%

Non-Metro	Towner, ND	109,032	115,200	6,168	5.7%
Non-Metro	Traill, ND	109,032	115,200	6,168	5.7%
Non-Metro	Walsh, ND	109,032	115,200	6,168	5.7%
Non-Metro	Ward, ND	109,032	115,200	6,168	5.7%
Non-Metro	Wells, ND	109,032	115,200	6,168	5.7%
Non-Metro	Williams, ND	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Ohio

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits		Increases	
		10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adams, OH	109,032	115,200	6,168	5.7%
LIMA, OH, (MSA)	Allen, OH	109,032	115,200	6,168	5.7%
Non-Metro	Ashland, OH	109,032	115,200	6,168	5.7%
Non-Metro	Athens, OH	109,032	115,200	6,168	5.7%
LIMA, OH, (MSA)	Auglaize, OH	109,032	115,200	6,168	5.7%
WHEELING, WV-OH, (MSA)	Belmont, OH	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Brown, OH	118,550	140,125	21,575	18.2%
HAMILTON-MIDDLETOWN, OH, (PMSA)	Butler, OH	120,650	128,250	7,600	6.3%
Non-Metro	Champaign, OH	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Clermont, OH	118,550	140,125	21,575	18.2%
Non-Metro	Clinton, OH	109,032	115,200	6,168	5.7%
YOUNGSTOWN-WARREN, OH, (MSA)	Columbiana, OH	109,032	115,200	6,168	5.7%
Non-Metro	Coshocton, OH	109,032	115,200	6,168	5.7%
MANSFIELD, OH, (MSA)	Crawford, OH	109,032	115,200	6,168	5.7%

Non-Metro	Darke, OH	109,032	115,200	6,168	5.7%
Non-Metro	Defiance, OH	109,032	115,200	6,168	5.7%
COLUMBUS, OH, (MSA)	Delaware, OH	128,700	131,005	2,305	1.8%
Non-Metro	Erie, OH	109,032	115,200	6,168	5.7%
COLUMBUS, OH, (MSA)	Fairfield, OH	128,700	131,005	2,305	1.8%
Non-Metro	Fayette, OH	109,032	115,200	6,168	5.7%
COLUMBUS, OH, (MSA)	Franklin, OH	128,700	131,005	2,305	1.8%
TOLEDO, OH, (MSA)	Fulton, OH	112,800	115,200	2,400	2.1%
Non-Metro	Gallia, OH	109,032	115,200	6,168	5.7%
Non-Metro	Guernsey, OH	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Hamilton, OH	118,550	140,125	21,575	18.2%
Non-Metro	Hancock, OH	109,032	115,200	6,168	5.7%
Non-Metro	Hardin, OH	109,032	115,200	6,168	5.7%
Non-Metro	Harrison, OH	109,032	115,200	6,168	5.7%
Non-Metro	Henry, OH	109,032	115,200	6,168	5.7%
Non-Metro	Highland, OH	109,032	115,200	6,168	5.7%
Non-Metro	Hocking, OH	109,032	115,200	6,168	5.7%
Non-Metro	Holmes, OH	109,032	115,200	6,168	5.7%
Non-Metro	Huron, OH	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, OH	109,032	115,200	6,168	5.7%
STEUBENVILLE-WEIRTON, OH-WV, (MSA)	Jefferson, OH	109,032	115,200	6,168	5.7%
Non-Metro	Knox, OH	109,032	115,200	6,168	5.7%
HUNTINGTON-ASHLAND, WV-KY-OH, (MSA)	Lawrence, OH	109,032	115,200	6,168	5.7%
COLUMBUS, OH, (MSA)	Licking, OH	128,700	131,005	2,305	1.8%
Non-Metro	Logan, OH	109,032	115,200	6,168	5.7%

TOLEDO, OH, (MSA)	Lucas, OH	112,800	115,200	2,400	2.1%
COLUMBUS, OH, (MSA)	Madison, OH	128,700	131,005	2,305	1.8%
YOUNGSTOWN-WARREN, OH, (MSA)	Mahoning, OH	109,032	115,200	6,168	5.7%
Non-Metro	Marion, OH	109,032	115,200	6,168	5.7%
Non-Metro	Meigs, OH	109,032	115,200	6,168	5.7%
Non-Metro	Mercer, OH	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, OH	109,032	115,200	6,168	5.7%
Non-Metro	Morgan, OH	109,032	115,200	6,168	5.7%
Non-Metro	Morrow, OH	109,032	115,200	6,168	5.7%
Non-Metro	Muskingum, OH	109,032	115,200	6,168	5.7%
Non-Metro	Noble, OH	109,032	115,200	6,168	5.7%
Non-Metro	Ottawa, OH	109,032	115,200	6,168	5.7%
Non-Metro	Paulding, OH	109,032	115,200	6,168	5.7%
Non-Metro	Perry, OH	109,700	115,200	5,500	5.0%
COLUMBUS, OH, (MSA)	Pickaway, OH	128,700	131,005	2,305	1.8%
Non-Metro	Pike, OH	109,032	115,200	6,168	5.7%
AKRON, OH, (PMSA)	Portage, OH	121,700	129,960	8,260	6.8%
Non-Metro	Preble, OH	109,032	115,200	6,168	5.7%
Non-Metro	Putnam, OH	109,032	115,200	6,168	5.7%
MANSFIELD, OH, (MSA)	Richland, OH	109,032	115,200	6,168	5.7%
Non-Metro	Ross, OH	109,032	115,200	6,168	5.7%
Non-Metro	Sandusky, OH	109,032	115,200	6,168	5.7%
Non-Metro	Scioto, OH	109,032	115,200	6,168	5.7%
Non-Metro	Seneca, OH	109,032	115,200	6,168	5.7%
Non-Metro	Shelby, OH	109,032	115,200	6,168	5.7%
AKRON, OH, (PMSA)	Summit, OH	121,700	129,960	8,260	6.8%

YOUNGSTOWN-WARREN, OH, (MSA)	Trumbull, OH	109,032	115,200	6,168	5.7%
Non-Metro	Tuscarawas, OH	109,032	115,200	6,168	5.7%
Non-Metro	Van Wert, OH	109,032	115,200	6,168	5.7%
Non-Metro	Vinton, OH	109,032	115,200	6,168	5.7%
CINCINNATI, OH-KY-IN, (PMSA)	Warren, OH	118,550	140,125	21,575	18.2%
PARKERSBURG-MARIETTA, WV-OH, (MSA)	Washington, OH	109,032	115,200	6,168	5.7%
Non-Metro	Wayne, OH	109,032	115,200	6,168	5.7%
Non-Metro	Williams, OH	109,032	115,200	6,168	5.7%
TOLEDO, OH, (MSA)	Wood, OH	112,800	115,200	2,400	2.1%
Non-Metro	Wyandot, OH	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Oklahoma

		FHA 1-Unit Loan Limits Increases			
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adair, OK	109,032	115,200	6,168	5.7%
Non-Metro	Alfalfa, OK	109,032	115,200	6,168	5.7%
Non-Metro	Atoka, OK	109,032	115,200	6,168	5.7%
Non-Metro	Beaver, OK	109,032	115,200	6,168	5.7%
Non-Metro	Beckham, OK	109,032	115,200	6,168	5.7%
Non-Metro	Blaine, OK	109,032	115,200	6,168	5.7%
Non-Metro	Bryan, OK	109,032	115,200	6,168	5.7%
Non-Metro	Caddo, OK	109,032	115,200	6,168	5.7%
OKLAHOMA CITY, OK, (MSA)	Canadian, OK	109,450	115,200	5,750	5.3%
Non-Metro	Carter, OK	109,032	115,200	6,168	5.7%
Non-Metro	Cherokee, OK	109,032	115,200	6,168	5.7%

Non-Metro	Choctaw, OK	109,032	115,200	6,168	5.7%
Non-Metro	Cimarron, OK	109,032	115,200	6,168	5.7%
OKLAHOMA CITY, OK, (MSA)	Cleveland, OK	109,450	115,200	5,750	5.3%
Non-Metro	Coal, OK	109,032	115,200	6,168	5.7%
LAWTON, OK, (MSA)	Comanche, OK	109,032	115,200	6,168	5.7%
Non-Metro	Cotton, OK	109,032	115,200	6,168	5.7%
Non-Metro	Craig, OK	109,032	115,200	6,168	5.7%
TULSA, OK, (MSA)	Creek, OK	109,032	115,200	6,168	5.7%
Non-Metro	Custer, OK	109,032	115,200	6,168	5.7%
Non-Metro	Delaware, OK	109,032	115,200	6,168	5.7%
Non-Metro	Dewey, OK	109,032	115,200	6,168	5.7%
Non-Metro	Ellis, OK	109,032	115,200	6,168	5.7%
ENID, OK, (MSA)	Garfield, OK	109,032	115,200	6,168	5.7%
Non-Metro	Garvin, OK	109,032	115,200	6,168	5.7%
Non-Metro	Grady, OK	109,032	115,200	6,168	5.7%
Non-Metro	Grant, OK	109,032	115,200	6,168	5.7%
Non-Metro	Greer, OK	109,032	115,200	6,168	5.7%
Non-Metro	Harmon, OK	109,032	115,200	6,168	5.7%
Non-Metro	Harper, OK	109,032	115,200	6,168	5.7%
Non-Metro	Haskell, OK	109,032	115,200	6,168	5.7%
Non-Metro	Hughes, OK	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, OK	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, OK	109,032	115,200	6,168	5.7%
Non-Metro	Johnston, OK	109,032	115,200	6,168	5.7%
Non-Metro	Kay, OK	109,032	115,200	6,168	5.7%
Non-Metro	Kingfisher, OK	109,032	115,200	6,168	5.7%
Non-Metro	Kiowa, OK	109,032	115,200	6,168	5.7%

Non-Metro	Latimer, OK	109,032	115,200	6,168	5.7%
Non-Metro	Le Flore, OK	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, OK	109,032	115,200	6,168	5.7%
OKLAHOMA CITY, OK, (MSA)	Logan, OK	109,450	115,200	5,750	5.3%
Non-Metro	Love, OK	109,032	115,200	6,168	5.7%
Non-Metro	Major, OK	109,032	115,200	6,168	5.7%
Non-Metro	Marshall, OK	109,032	115,200	6,168	5.7%
Non-Metro	Mayes, OK	109,032	115,200	6,168	5.7%
OKLAHOMA CITY, OK, (MSA)	McClain, OK	109,450	115,200	5,750	5.3%
Non-Metro	McCurtain, OK	109,032	115,200	6,168	5.7%
Non-Metro	McIntosh, OK	109,032	115,200	6,168	5.7%
Non-Metro	Murray, OK	109,032	115,200	6,168	5.7%
Non-Metro	Muskogee, OK	109,032	115,200	6,168	5.7%
Non-Metro	Noble, OK	109,032	115,200	6,168	5.7%
Non-Metro	Nowata, OK	109,032	115,200	6,168	5.7%
Non-Metro	Okfuskee, OK	109,032	115,200	6,168	5.7%
OKLAHOMA CITY, OK, (MSA)	Oklahoma, OK	109,450	115,200	5,750	5.3%
Non-Metro	Okmulgee, OK	109,032	115,200	6,168	5.7%
TULSA, OK, (MSA)	Osage, OK	109,032	115,200	6,168	5.7%
Non-Metro	Ottawa, OK	109,032	115,200	6,168	5.7%
Non-Metro	Pawnee, OK	109,032	115,200	6,168	5.7%
Non-Metro	Pittsburg, OK	109,032	115,200	6,168	5.7%
Non-Metro	Pontotoc, OK	109,032	115,200	6,168	5.7%
OKLAHOMA CITY, OK, (MSA)	Pottawatomie, OK	109,450	115,200	5,750	5.3%
Non-Metro	Pushmataha, OK	109,032	115,200	6,168	5.7%
Non-Metro	Roger Mills, OK	109,032	115,200	6,168	5.7%
TULSA, OK, (MSA)	Rogers, OK	109,032	115,200	6,168	5.7%

Non-Metro	Seminole, OK	109,032	115,200	6,168	5.7%
FORT SMITH, AR-OK, (MSA)	Sequoyah, OK	109,032	115,200	6,168	5.7%
Non-Metro	Stephens, OK	109,032	115,200	6,168	5.7%
Non-Metro	Texas, OK	109,032	115,200	6,168	5.7%
Non-Metro	Tillman, OK	109,032	115,200	6,168	5.7%
TULSA, OK, (MSA)	Tulsa, OK	109,032	115,200	6,168	5.7%
TULSA, OK, (MSA)	Wagoner, OK	109,032	115,200	6,168	5.7%
Non-Metro	Washington, OK	109,032	115,200	6,168	5.7%
Non-Metro	Washita, OK	109,032	115,200	6,168	5.7%
Non-Metro	Woods, OK	109,032	115,200	6,168	5.7%
Non-Metro	Woodward, OK	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Oregon

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits		Increases	
		10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Baker, OR	109,032	115,200	6,168	5.7%
Non-Metro	Coos, OR	109,032	115,200	6,168	5.7%
Non-Metro	Crook, OR	109,032	115,200	6,168	5.7%
Non-Metro	Deschutes, OR	111,600	115,200	3,600	3.2%
Non-Metro	Douglas, OR	109,032	115,200	6,168	5.7%
Non-Metro	Gilliam, OR	109,032	115,200	6,168	5.7%
Non-Metro	Grant, OR	109,032	115,200	6,168	5.7%
Non-Metro	Harney, OR	109,032	115,200	6,168	5.7%
MEDFORD-ASHLAND, OR, (MSA)	Jackson, OR	111,600	134,900	23,300	20.9%
Non-Metro	Jefferson, OR	109,032	115,200	6,168	5.7%
Non-Metro	Josephine, OR	109,032	115,200	6,168	5.7%
Non-Metro	Klamath, OR	109,032	115,200	6,168	5.7%

Non-Metro	Lake, OR	109,032	115,200	6,168	5.7%
EUGENE-SPRINGFIELD, OR, (MSA)	Lane, OR	123,500	129,010	5,510	4.5%
Non-Metro	Linn, OR	109,032	115,200	6,168	5.7%
Non-Metro	Malheur, OR	109,032	115,200	6,168	5.7%
SALEM, OR, (PMSA)	Marion, OR	109,250	115,200	5,950	5.4%
Non-Metro	Morrow, OR	109,032	115,200	6,168	5.7%
SALEM, OR, (PMSA)	Polk, OR	109,250	115,200	5,950	5.4%
Non-Metro	Sherman, OR	109,032	115,200	6,168	5.7%
Non-Metro	Umatilla, OR	109,032	115,200	6,168	5.7%
Non-Metro	Union, OR	109,032	115,200	6,168	5.7%
Non-Metro	Wallowa, OR	109,032	115,200	6,168	5.7%
Non-Metro	Wasco, OR	109,032	115,200	6,168	5.7%
Non-Metro	Wheeler, OR	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Pennsylvania

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adams, PA	112,100	115,200	3,100	2.8%
PITTSBURGH, PA, (MSA)	Allegheny, PA	110,600	115,200	4,600	4.2%
Non-Metro	Armstrong, PA	109,032	115,200	6,168	5.7%
PITTSBURGH, PA, (MSA)	Beaver, PA	110,600	115,200	4,600	4.2%
Non-Metro	Bedford, PA	109,032	115,200	6,168	5.7%
READING, PA, (MSA)	Berks, PA	109,032	121,505	12,473	11.4%
ALTOONA, PA, (MSA)	Blair, PA	109,032	115,200	6,168	5.7%
Non-Metro	Bradford, PA	109,032	115,200	6,168	5.7%

PITTSBURGH, PA, (MSA)	Butler, PA	110,600	115,200	4,600	4.2%
JOHNSTOWN, PA, (MSA)	Cambria, PA	109,032	115,200	6,168	5.7%
Non-Metro	Cameron, PA	109,032	115,200	6,168	5.7%
Non-Metro	Clarion, PA	109,032	115,200	6,168	5.7%
Non-Metro	Clearfield, PA	109,032	115,200	6,168	5.7%
Non-Metro	Clinton, PA	109,032	115,200	6,168	5.7%
SCRANTON--WILKES-BARRE-- HAZLETON, PA, (M	Columbia, PA	109,032	115,200	6,168	5.7%
Non-Metro	Crawford, PA	109,032	115,200	6,168	5.7%
HARRISBURG-LEBANON-CARLISLE, PA, (MSA)	Cumberland, PA	112,100	118,750	6,650	5.9%
HARRISBURG-LEBANON-CARLISLE, PA, (MSA)	Dauphin, PA	112,100	118,750	6,650	5.9%
Non-Metro	Elk, PA	109,032	115,200	6,168	5.7%
ERIE, PA, (MSA)	Erie, PA	109,032	115,200	6,168	5.7%
PITTSBURGH, PA, (MSA)	Fayette, PA	110,600	115,200	4,600	4.2%
Non-Metro	Forest, PA	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, PA	109,032	115,200	6,168	5.7%
Non-Metro	Fulton, PA	109,032	115,200	6,168	5.7%
Non-Metro	Greene, PA	109,032	115,200	6,168	5.7%
Non-Metro	Huntingdon, PA	109,032	115,200	6,168	5.7%
Non-Metro	Indiana, PA	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, PA	109,032	115,200	6,168	5.7%
Non-Metro	Juniata, PA	109,032	115,200	6,168	5.7%
SCRANTON--WILKES-BARRE-- HAZLETON, PA, (M	Lackawanna, PA	109,032	115,200	6,168	5.7%
Non-Metro	Lawrence, PA	109,032	115,200	6,168	5.7%

HARRISBURG-LEBANON-CARLISLE, PA, (MSA)	Lebanon, PA	112,100	118,750	6,650	5.9%
SCRANTON--WILKES-BARRE--HAZLETON, PA, (M	Luzerne, PA	109,032	115,200	6,168	5.7%
WILLIAMSPORT, PA, (MSA)	Lycoming, PA	109,032	115,200	6,168	5.7%
Non-Metro	McKean, PA	109,032	115,200	6,168	5.7%
SHARON, PA, (MSA)	Mercer, PA	109,032	115,200	6,168	5.7%
Non-Metro	Mifflin, PA	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, PA	109,032	115,200	6,168	5.7%
Non-Metro	Montour, PA	109,032	115,200	6,168	5.7%
Non-Metro	Northumberland,	109,032	115,200	6,168	5.7%
HARRISBURG-LEBANON-CARLISLE, PA, (MSA)	Perry, PA	112,100	118,750	6,650	5.9%
Non-Metro	Potter, PA	109,032	115,200	6,168	5.7%
Non-Metro	Schuylkill, PA	109,032	115,200	6,168	5.7%
Non-Metro	Snyder, PA	109,032	115,200	6,168	5.7%
JOHNSTOWN, PA, (MSA)	Somerset, PA	109,032	115,200	6,168	5.7%
Non-Metro	Sullivan, PA	109,032	115,200	6,168	5.7%
Non-Metro	Susquehanna, PA	109,032	115,200	6,168	5.7%
Non-Metro	Tioga, PA	109,032	115,200	6,168	5.7%
Non-Metro	Union, PA	109,032	115,200	6,168	5.7%
Non-Metro	Venango, PA	109,032	115,200	6,168	5.7%
Non-Metro	Warren, PA	109,032	115,200	6,168	5.7%
PITTSBURGH, PA, (MSA)	Washington, PA	110,600	115,200	4,600	4.2%
Non-Metro	Wayne, PA	109,032	115,200	6,168	5.7%
PITTSBURGH, PA, (MSA)	Westmoreland, PA	110,600	115,200	4,600	4.2%

SCRANTON--WILKES-BARRE-- HAZLETON, PA, (M	Wyoming, PA	109,032	115,200	6,168	5.7%
YORK, PA, (MSA)	York, PA	112,100	115,200	3,100	2.8%

1999 FHA Home Mortgage Loan Limits - Puerto Rico

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adjuntas, PR	109,032	115,200	6,168	5.7%
AGUADILLA, PR (MSA)	Aguada, PR	109,032	115,200	6,168	5.7%
AGUADILLA, PR (MSA)	Aguadilla, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Aguas Buenas, PR	147,408	152,000	4,592	3.1%
Non-Metro	Aibonito, PR	109,032	115,200	6,168	5.7%
MAYAQUEZ, PR (MSA)	Anasco, PR	109,032	115,200	6,168	5.7%
Non-Metro	Anasco, PR	109,032	115,200	6,168	5.7%
ARECIBO, PR (PMSA)	Arecibo, PR	109,032	115,200	6,168	5.7%
Non-Metro	Arroyo, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Barceloneta, PR	147,408	152,000	4,592	3.1%
Non-Metro	Barranquitas, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Bayamon, PR	147,408	152,000	4,592	3.1%
MAYAQUEZ, PR (MSA)	Cabo Rojo, PR	109,032	115,200	6,168	5.7%
Non-Metro	Cabo Rojo, PR	109,032	115,200	6,168	5.7%
CAGUAS, PR (PMSA)	Caguas, PR	109,032	115,200	6,168	5.7%
ARECIBO, PR (PMSA)	Camuy, PR	109,032	115,200	6,168	5.7%

SAN JUAN-BAYAMON, PR (PMSA)	Canovanas, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Carolina, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Catano, PR	147,408	152,000	4,592	3.1%
CAGUAS, PR (PMSA)	Cayey, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Ceiba, PR	147,408	152,000	4,592	3.1%
Non-Metro	Ciales, PR	109,032	115,200	6,168	5.7%
CAGUAS, PR (PMSA)	Cidra, PR	109,032	115,200	6,168	5.7%
Non-Metro	Coamo, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Comerio, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Corozal, PR	147,408	152,000	4,592	3.1%
Non-Metro	Culebra, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Dorado, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Fajardo, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Florida, PR	147,408	152,000	4,592	3.1%
Non-Metro	Guanica, PR	109,032	115,200	6,168	5.7%
PONCE, PR (MSA)	Guayanilla, PR	109,032	115,200	6,168	5.7%
CAGUAS, PR (PMSA)	Gurabo, PR	109,032	115,200	6,168	5.7%
Non-Metro	Guyama, PR	109,032	115,200	6,168	5.7%
ARECIBO, PR (PMSA)	Hatillo, PR	109,032	115,200	6,168	5.7%
MAYAQUEZ, PR (MSA)	Hormigueros, PR	109,032	115,200	6,168	5.7%
Non-Metro	Hormigueros, PR	109,032	115,200	6,168	5.7%

SAN JUAN-BAYAMON, PR (PMSA)	Humacao, PR	147,408	152,000	4,592	3.1%
Non-Metro	Isabela, PR	109,032	115,200	6,168	5.7%
Non-Metro	Jayuya, PR	109,032	115,200	6,168	5.7%
PONCE, PR (MSA)	Juana Diaz, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Juncos, PR	147,408	152,000	4,592	3.1%
Non-Metro	Lajas, PR	109,032	115,200	6,168	5.7%
Non-Metro	Lares, PR	109,032	115,200	6,168	5.7%
Non-Metro	Las Mariis, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Las Piedras, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Loiza, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Luquillo, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Manati, PR	147,408	152,000	4,592	3.1%
Non-Metro	Maricao, PR	109,032	115,200	6,168	5.7%
Non-Metro	Maunabo, PR	109,032	115,200	6,168	5.7%
MAYAQUEZ, PR (MSA)	Mayaguez, PR	113,600	115,200	1,600	1.4%
Non-Metro	Mayaguez, PR	113,600	115,200	1,600	1.4%
AGUADILLA, PR (MSA)	Moca, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Morovis, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Naguabo, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Naranjito, PR	147,408	152,000	4,592	3.1%
Non-Metro	Orocovis, PR	109,032	115,200	6,168	5.7%

Non-Metro	Patillas, PR	109,032	115,200	6,168	5.7%
PONCE, PR (MSA)	Penuelas, PR	109,032	115,200	6,168	5.7%
PONCE, PR (MSA)	Ponce, PR	109,032	115,200	6,168	5.7%
Non-Metro	Quebradillas, PR	109,032	115,200	6,168	5.7%
Non-Metro	Rincon, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Rio Grande, PR	147,408	152,000	4,592	3.1%
MAYAQUEZ, PR (MSA)	Sabana Grande, PR	109,032	115,200	6,168	5.7%
Non-Metro	Sabana Grande, PR	109,032	115,200	6,168	5.7%
MAYAQUEZ, PR (MSA)	San German, PR	109,032	115,200	6,168	5.7%
Non-Metro	San German, PR	109,032	115,200	6,168	5.7%
CAGUAS, PR (PMSA)	San Lorenzo, PR	109,032	115,200	6,168	5.7%
Non-Metro	San Sebastian, PR	109,032	115,200	6,168	5.7%
Non-Metro	Santa Isabel, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Toa Alta, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Toa Baja, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Trujillo Alto, PR	147,408	152,000	4,592	3.1%
Non-Metro	Utua, PR	109,032	115,200	6,168	5.7%
SAN JUAN-BAYAMON, PR (PMSA)	Vega Alta, PR	147,408	152,000	4,592	3.1%
SAN JUAN-BAYAMON, PR (PMSA)	Vega Baja, PR	147,408	152,000	4,592	3.1%
Non-Metro	Vieques, PR	109,032	115,200	6,168	5.7%
PONCE, PR (MSA)	Villalba, PR	109,032	115,200	6,168	5.7%

SAN JUAN-BAYAMON, PR (PMSA)	Yabucoa, PR	147,408	152,000	4,592	3.1%
PONCE, PR (MSA)	Yauco, PR	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - South Carolina

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Abbeville, SC	109,032	115,200	6,168	5.7%
AUGUSTA-AIKEN, GA-SC, (MSA)	Aiken, SC	112,100	115,200	3,100	2.8%
Non-Metro	Allendale, SC	109,032	115,200	6,168	5.7%
GREENVILLE-SPARTANBURG-ANDERSON, SC, (MS)	Anderson, SC	114,450	115,200	750	0.7%
Non-Metro	Bamberg, SC	109,032	115,200	6,168	5.7%
Non-Metro	Barnwell, SC	109,032	115,200	6,168	5.7%
CHARLESTON-NORTH CHARLESTON, SC, (MSA)	Berkeley, SC	114,950	139,650	24,700	21.5%
Non-Metro	Calhoun, SC	109,032	115,200	6,168	5.7%
CHARLESTON-NORTH CHARLESTON, SC, (MSA)	Charleston, SC	114,950	139,650	24,700	21.5%
GREENVILLE-SPARTANBURG-ANDERSON, SC, (MS)	Cherokee, SC	114,450	115,200	750	0.7%
Non-Metro	Chester, SC	109,032	115,200	6,168	5.7%
Non-Metro	Chesterfield, S	109,032	115,200	6,168	5.7%
Non-Metro	Clarendon, SC	109,032	115,200	6,168	5.7%
Non-Metro	Colleton, SC	109,032	115,200	6,168	5.7%
Non-Metro	Darlington, SC	109,032	115,200	6,168	5.7%
Non-Metro	Dillon, SC	109,032	115,200	6,168	5.7%

CHARLESTON-NORTH CHARLESTON, SC, (MSA)	Dorchester, SC	114,950	139,650	24,700	21.5%
AUGUSTA-AIKEN, GA-SC, (MSA)	Edgefield, SC	112,100	115,200	3,100	2.8%
Non-Metro	Fairfield, SC	109,032	115,200	6,168	5.7%
FLORENCE, SC, (MSA)	Florence, SC	109,032	115,200	6,168	5.7%
Non-Metro	Georgetown, SC	109,032	115,200	6,168	5.7%
GREENVILLE-SPARTANBURG-ANDERSON, SC, (MSA)	Greenville, SC	114,450	115,200	750	0.7%
Non-Metro	Greenwood, SC	109,032	115,200	6,168	5.7%
Non-Metro	Hampton, SC	109,032	115,200	6,168	5.7%
MYRTLE BEACH, SC, (MSA)	Horry, SC	109,250	115,200	5,950	5.4%
Non-Metro	Jasper, SC	109,032	115,200	6,168	5.7%
Non-Metro	Kershaw, SC	109,032	115,200	6,168	5.7%
Non-Metro	Lancaster, SC	109,032	115,200	6,168	5.7%
Non-Metro	Laurens, SC	109,032	115,200	6,168	5.7%
Non-Metro	Lee, SC	109,032	115,200	6,168	5.7%
COLUMBIA, SC, (MSA)	Lexington, SC	109,032	115,200	6,168	5.7%
Non-Metro	Marion, SC	109,032	115,200	6,168	5.7%
Non-Metro	Marlboro, SC	109,032	115,200	6,168	5.7%
Non-Metro	McCormick, SC	109,032	115,200	6,168	5.7%
Non-Metro	Newberry, SC	109,032	115,200	6,168	5.7%
Non-Metro	Oconee, SC	109,032	115,200	6,168	5.7%
Non-Metro	Orangeburg, SC	109,032	115,200	6,168	5.7%
GREENVILLE-SPARTANBURG-ANDERSON, SC, (MSA)	Pickens, SC	114,450	115,200	750	0.7%

COLUMBIA, SC, (MSA)	Richland, SC	109,032	115,200	6,168	5.7%
Non-Metro	Saluda, SC	109,032	115,200	6,168	5.7%
GREENVILLE-SPARTANBURG-ANDERSON, SC, (MS)	Spartanburg, SC	114,450	115,200	750	0.7%
SUMTER, SC, (MSA)	Sumter, SC	109,032	115,200	6,168	5.7%
Non-Metro	Union, SC	109,032	115,200	6,168	5.7%
Non-Metro	Williamsburg, S	109,032	115,200	6,168	5.7%
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC, (MS)	York, SC	134,400	142,500	8,100	6.0%

1999 FHA Home Mortgage Loan Limits - South Dakota

		FHA 1-Unit Loan Limits Increases			
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Aurora, SD	109,032	115,200	6,168	5.7%
Non-Metro	Beadle, SD	109,032	115,200	6,168	5.7%
Non-Metro	Bennett, SD	109,032	115,200	6,168	5.7%
Non-Metro	Bon Homme, SD	109,032	115,200	6,168	5.7%
Non-Metro	Brookings, SD	109,032	115,200	6,168	5.7%
Non-Metro	Brown, SD	109,032	115,200	6,168	5.7%
Non-Metro	Brule, SD	109,032	115,200	6,168	5.7%
Non-Metro	Buffalo, SD	109,032	115,200	6,168	5.7%
Non-Metro	Butte, SD	109,032	115,200	6,168	5.7%
Non-Metro	Campbell, SD	109,032	115,200	6,168	5.7%
Non-Metro	Charles Mix, SD	109,032	115,200	6,168	5.7%
Non-Metro	Clark, SD	109,032	115,200	6,168	5.7%
Non-Metro	Clay, SD	109,032	115,200	6,168	5.7%
Non-Metro	Codington, SD	109,032	115,200	6,168	5.7%

Non-Metro	Corson, SD	109,032	115,200	6,168	5.7%
Non-Metro	Custer, SD	109,032	115,200	6,168	5.7%
Non-Metro	Davison, SD	109,032	115,200	6,168	5.7%
Non-Metro	Day, SD	109,032	115,200	6,168	5.7%
Non-Metro	Deuel, SD	109,032	115,200	6,168	5.7%
Non-Metro	Dewey, SD	109,032	115,200	6,168	5.7%
Non-Metro	Douglas, SD	109,032	115,200	6,168	5.7%
Non-Metro	Edmunds, SD	109,032	115,200	6,168	5.7%
Non-Metro	Fall River, SD	109,032	115,200	6,168	5.7%
Non-Metro	Faulk, SD	109,032	115,200	6,168	5.7%
Non-Metro	Grant, SD	109,032	115,200	6,168	5.7%
Non-Metro	Gregory, SD	109,032	115,200	6,168	5.7%
Non-Metro	Haakon, SD	109,032	115,200	6,168	5.7%
Non-Metro	Hamlin, SD	109,032	115,200	6,168	5.7%
Non-Metro	Hand, SD	109,032	115,200	6,168	5.7%
Non-Metro	Hanson, SD	109,032	115,200	6,168	5.7%
Non-Metro	Harding, SD	109,032	115,200	6,168	5.7%
Non-Metro	Hughes, SD	109,032	115,200	6,168	5.7%
Non-Metro	Hutchinson, SD	109,032	115,200	6,168	5.7%
Non-Metro	Hyde, SD	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, SD	109,032	115,200	6,168	5.7%
Non-Metro	Jerauld, SD	109,032	115,200	6,168	5.7%
Non-Metro	Jones, SD	109,032	115,200	6,168	5.7%
Non-Metro	Kingsbury, SD	109,032	115,200	6,168	5.7%
Non-Metro	Lake, SD	109,032	115,200	6,168	5.7%
Non-Metro	Lawrence, SD	109,032	115,200	6,168	5.7%
SIOUX FALLS, SD, (MSA)	Lincoln, SD	109,250	122,550	13,300	12.2%

Non-Metro	Lyman, SD	109,032	115,200	6,168	5.7%
Non-Metro	Marshall, SD	109,032	115,200	6,168	5.7%
Non-Metro	McCook, SD	109,032	115,200	6,168	5.7%
Non-Metro	McPherson, SD	109,032	115,200	6,168	5.7%
Non-Metro	Meade, SD	109,032	115,200	6,168	5.7%
Non-Metro	Mellette, SD	109,032	115,200	6,168	5.7%
Non-Metro	Miner, SD	109,032	115,200	6,168	5.7%
SIOUX FALLS, SD, (MSA)	Minnehaha, SD	109,250	122,550	13,300	12.2%
Non-Metro	Moody, SD	109,032	115,200	6,168	5.7%
RAPID CITY, SD, (MSA)	Pennington, SD	109,032	115,805	6,773	6.2%
Non-Metro	Perkins, SD	109,032	115,200	6,168	5.7%
Non-Metro	Potter, SD	109,032	115,200	6,168	5.7%
Non-Metro	Roberts, SD	109,032	115,200	6,168	5.7%
Non-Metro	Sanborn, SD	109,032	115,200	6,168	5.7%
Non-Metro	Shannon, SD	109,032	115,200	6,168	5.7%
Non-Metro	Spink, SD	109,032	115,200	6,168	5.7%
Non-Metro	Stanley, SD	109,032	115,200	6,168	5.7%
Non-Metro	Sully, SD	109,032	115,200	6,168	5.7%
Non-Metro	Todd, SD	109,032	115,200	6,168	5.7%
Non-Metro	Tripp, SD	109,032	115,200	6,168	5.7%
Non-Metro	Turner, SD	109,032	115,200	6,168	5.7%
Non-Metro	Union, SD	109,032	115,200	6,168	5.7%
Non-Metro	Walworth, SD	109,032	115,200	6,168	5.7%
Non-Metro	Yankton, SD	109,032	115,200	6,168	5.7%
Non-Metro	Ziebach, SD	109,032	115,200	6,168	5.7%

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
KNOXVILLE, TN, (MSA)	Anderson, TN	109,032	115,200	6,168	5.7%
Non-Metro	Bedford, TN	109,032	115,200	6,168	5.7%
Non-Metro	Benton, TN	109,032	115,200	6,168	5.7%
Non-Metro	Bledsoe, TN	109,032	115,200	6,168	5.7%
KNOXVILLE, TN, (MSA)	Blount, TN	109,032	115,200	6,168	5.7%
Non-Metro	Bradley, TN	109,032	115,200	6,168	5.7%
Non-Metro	Campbell, TN	109,032	115,200	6,168	5.7%
Non-Metro	Cannon, TN	109,032	115,200	6,168	5.7%
Non-Metro	Carroll, TN	109,032	115,200	6,168	5.7%
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA, (	Carter, TN	109,032	115,200	6,168	5.7%
NASHVILLE, TN, (MSA)	Cheatham, TN	170,362	193,800	23,438	13.8%
JACKSON, TN, (MSA)	Chester, TN	109,032	115,200	6,168	5.7%
Non-Metro	Claiborne, TN	109,032	115,200	6,168	5.7%
Non-Metro	Clay, TN	109,032	115,200	6,168	5.7%
Non-Metro	Cocke, TN	109,032	115,200	6,168	5.7%
Non-Metro	Coffee, TN	109,032	115,200	6,168	5.7%
Non-Metro	Crockett, TN	109,032	115,200	6,168	5.7%
Non-Metro	Cumberland, TN	109,032	115,200	6,168	5.7%
NASHVILLE, TN, (MSA)	Davidson, TN	170,362	193,800	23,438	13.8%
Non-Metro	Decatur, TN	109,032	115,200	6,168	5.7%
Non-Metro	DeKalb, TN	109,032	115,200	6,168	5.7%
NASHVILLE, TN, (MSA)	Dickson, TN	170,362	193,800	23,438	13.8%

Non-Metro	Dyer, TN	109,032	115,200	6,168	5.7%
MEMPHIS, TN-AR-MS, (MSA)	Fayette, TN	128,250	151,905	23,655	18.4%
Non-Metro	Fentress, TN	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, TN	109,032	115,200	6,168	5.7%
Non-Metro	Gibson, TN	109,032	115,200	6,168	5.7%
Non-Metro	Giles, TN	109,032	115,200	6,168	5.7%
Non-Metro	Grainger, TN	109,032	115,200	6,168	5.7%
Non-Metro	Greene, TN	109,032	115,200	6,168	5.7%
Non-Metro	Grundy, TN	109,032	115,200	6,168	5.7%
Non-Metro	Hamblen, TN	109,032	115,200	6,168	5.7%
CHATTANOOGA, TN-GA, (MSA)	Hamilton, TN	109,032	115,200	6,168	5.7%
Non-Metro	Hancock, TN	109,032	115,200	6,168	5.7%
Non-Metro	Hardeman, TN	109,032	115,200	6,168	5.7%
Non-Metro	Hardin, TN	109,032	115,200	6,168	5.7%
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA, (	Hawkins, TN	109,032	115,200	6,168	5.7%
Non-Metro	Haywood, TN	109,032	115,200	6,168	5.7%
Non-Metro	Henderson, TN	109,032	115,200	6,168	5.7%
Non-Metro	Henry, TN	109,032	115,200	6,168	5.7%
Non-Metro	Hickman, TN	109,032	115,200	6,168	5.7%
Non-Metro	Houston, TN	109,032	115,200	6,168	5.7%
Non-Metro	Humphreys, TN	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, TN	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, TN	109,032	115,200	6,168	5.7%
Non-Metro	Johnson, TN	109,032	115,200	6,168	5.7%
KNOXVILLE, TN, (MSA)	Knox, TN	109,032	115,200	6,168	5.7%
Non-Metro	Lake, TN	109,032	115,200	6,168	5.7%

Non-Metro	Lauderdale, TN	109,032	115,200	6,168	5.7%
Non-Metro	Lawrence, TN	109,032	115,200	6,168	5.7%
Non-Metro	Lewis, TN	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, TN	109,032	115,200	6,168	5.7%
KNOXVILLE, TN, (MSA)	Loudon, TN	109,032	115,200	6,168	5.7%
Non-Metro	Macon, TN	109,032	115,200	6,168	5.7%
JACKSON, TN, (MSA)	Madison, TN	109,032	115,200	6,168	5.7%
CHATTANOOGA, TN-GA, (MSA)	Marion, TN	109,032	115,200	6,168	5.7%
Non-Metro	Marshall, TN	109,032	115,200	6,168	5.7%
Non-Metro	Maury, TN	109,032	115,200	6,168	5.7%
Non-Metro	McMinn, TN	109,032	115,200	6,168	5.7%
Non-Metro	McNairy, TN	109,032	115,200	6,168	5.7%
Non-Metro	Meigs, TN	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, TN	109,032	115,200	6,168	5.7%
CLARKSVILLE-HOPKINSVILLE, TN-KY, (MSA)	Montgomery, TN	109,032	115,200	6,168	5.7%
Non-Metro	Moore, TN	109,032	115,200	6,168	5.7%
Non-Metro	Morgan, TN	109,032	115,200	6,168	5.7%
Non-Metro	Obion, TN	109,032	115,200	6,168	5.7%
Non-Metro	Overton, TN	109,032	115,200	6,168	5.7%
Non-Metro	Perry, TN	109,032	115,200	6,168	5.7%
Non-Metro	Pickett, TN	109,032	115,200	6,168	5.7%
Non-Metro	Polk, TN	109,032	115,200	6,168	5.7%
Non-Metro	Putnam, TN	109,032	115,200	6,168	5.7%
Non-Metro	Rhea, TN	109,032	115,200	6,168	5.7%
Non-Metro	Roane, TN	109,032	115,200	6,168	5.7%
NASHVILLE, TN, (MSA)	Robertson, TN	170,362	193,800	23,438	13.8%

NASHVILLE, TN, (MSA)	Rutherford, TN	170,362	193,800	23,438	13.8%
Non-Metro	Scott, TN	109,032	115,200	6,168	5.7%
Non-Metro	Sequatchie, TN	109,032	115,200	6,168	5.7%
KNOXVILLE, TN, (MSA)	Sevier, TN	109,032	115,200	6,168	5.7%
MEMPHIS, TN-AR-MS, (MSA)	Shelby, TN	128,250	151,905	23,655	18.4%
Non-Metro	Smith, TN	109,032	115,200	6,168	5.7%
Non-Metro	Stewart, TN	109,032	115,200	6,168	5.7%
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA, (	Sullivan, TN	109,032	115,200	6,168	5.7%
NASHVILLE, TN, (MSA)	Sumner, TN	170,362	193,800	23,438	13.8%
MEMPHIS, TN-AR-MS, (MSA)	Tipton, TN	128,250	151,905	23,655	18.4%
Non-Metro	Trousdale, TN	109,032	115,200	6,168	5.7%
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA, (	Unicoi, TN	109,032	115,200	6,168	5.7%
KNOXVILLE, TN, (MSA)	Union, TN	109,032	115,200	6,168	5.7%
Non-Metro	Van Buren, TN	109,032	115,200	6,168	5.7%
Non-Metro	Warren, TN	109,032	115,200	6,168	5.7%
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA, (	Washington, TN	109,032	115,200	6,168	5.7%
Non-Metro	Wayne, TN	109,032	115,200	6,168	5.7%
Non-Metro	Weakley, TN	109,032	115,200	6,168	5.7%
Non-Metro	White, TN	109,032	115,200	6,168	5.7%
NASHVILLE, TN, (MSA)	Williamson, TN	170,362	193,800	23,438	13.8%
NASHVILLE, TN, (MSA)	Wilson, TN	170,362	193,800	23,438	13.8%

1999 FHA Home Mortgage Loan Limits - Texas

	FHA 1-Unit Loan Limits	Increases
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MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Anderson, TX	109,032	115,200	6,168	5.7%
Non-Metro	Andrews, TX	109,032	115,200	6,168	5.7%
Non-Metro	Angelina, TX	109,032	115,200	6,168	5.7%
Non-Metro	Aransas, TX	109,032	115,200	6,168	5.7%
WICHITA FALLS, TX, (MSA)	Archer, TX	109,032	115,200	6,168	5.7%
Non-Metro	Armstrong, TX	109,032	115,200	6,168	5.7%
Non-Metro	Atascosa, TX	109,032	115,200	6,168	5.7%
Non-Metro	Austin, TX	109,032	115,200	6,168	5.7%
Non-Metro	Bailey, TX	109,032	115,200	6,168	5.7%
Non-Metro	Bandera, TX	109,032	115,200	6,168	5.7%
AUSTIN-SAN MARCOS, TX, (MSA)	Bastrop, TX	116,800	140,125	23,325	20.0%
Non-Metro	Baylor, TX	109,032	115,200	6,168	5.7%
Non-Metro	Bee, TX	109,032	115,200	6,168	5.7%
KILLEEN-TEMPLE, TX, (MSA)	Bell, TX	109,032	115,200	6,168	5.7%
SAN ANTONIO, TX, (MSA)	Bexar, TX	112,812	115,200	2,388	2.1%
Non-Metro	Blanco, TX	109,032	115,200	6,168	5.7%
Non-Metro	Borden, TX	109,032	115,200	6,168	5.7%
Non-Metro	Bosque, TX	109,032	115,200	6,168	5.7%
TEXARKANA, TX-TEXARKANA, AR, (MSA)	Bowie, TX	109,032	115,200	6,168	5.7%
BRAZORIA, TX, (PMSA)	Brazoria, TX	109,032	115,200	6,168	5.7%
BRYAN-COLLEGE STATION, TX, (MSA)	Brazos, TX	109,032	119,510	10,478	9.6%
Non-Metro	Brewster, TX	109,032	115,200	6,168	5.7%
Non-Metro	Briscoe, TX	109,032	115,200	6,168	5.7%
Non-Metro	Brooks, TX	109,032	115,200	6,168	5.7%

Non-Metro	Brown, TX	109,032	115,200	6,168	5.7%
Non-Metro	Burleson, TX	109,032	115,200	6,168	5.7%
Non-Metro	Burnet, TX	109,032	115,200	6,168	5.7%
AUSTIN-SAN MARCOS, TX, (MSA)	Caldwell, TX	116,800	140,125	23,325	20.0%
Non-Metro	Calhoun, TX	109,032	115,200	6,168	5.7%
Non-Metro	Callahan, TX	109,032	115,200	6,168	5.7%
BROWNSVILLE-HARLINGEN-SAN BENITO, TX, (M	Cameron, TX	109,032	115,200	6,168	5.7%
Non-Metro	Camp, TX	109,032	115,200	6,168	5.7%
Non-Metro	Carson, TX	109,032	115,200	6,168	5.7%
Non-Metro	Cass, TX	109,032	115,200	6,168	5.7%
Non-Metro	Castro, TX	109,032	115,200	6,168	5.7%
HOUSTON, TX, (PMSA)	Chambers, TX	109,032	115,200	6,168	5.7%
Non-Metro	Cherokee, TX	109,032	115,200	6,168	5.7%
Non-Metro	Childress, TX	109,032	115,200	6,168	5.7%
Non-Metro	Clay, TX	109,032	115,200	6,168	5.7%
Non-Metro	Cochran, TX	109,032	115,200	6,168	5.7%
Non-Metro	Coke, TX	109,032	115,200	6,168	5.7%
Non-Metro	Coleman, TX	109,032	115,200	6,168	5.7%
DALLAS, TX, (PMSA)	Collin, TX	135,503	144,380	8,877	6.6%
Non-Metro	Collingsworth,	109,032	115,200	6,168	5.7%
Non-Metro	Colorado, TX	109,032	115,200	6,168	5.7%
SAN ANTONIO, TX, (MSA)	Comal, TX	112,812	115,200	2,388	2.1%
Non-Metro	Comanche, TX	109,032	115,200	6,168	5.7%
Non-Metro	Concho, TX	109,032	115,200	6,168	5.7%
Non-Metro	Cooke, TX	109,032	115,200	6,168	5.7%
KILLEEN-TEMPLE, TX, (MSA)	Coryell, TX	109,032	115,200	6,168	5.7%

Non-Metro	Cottle, TX	109,032	115,200	6,168	5.7%
Non-Metro	Crane, TX	109,032	115,200	6,168	5.7%
Non-Metro	Crockett, TX	109,032	115,200	6,168	5.7%
Non-Metro	Crosby, TX	109,032	115,200	6,168	5.7%
Non-Metro	Culberson, TX	109,032	115,200	6,168	5.7%
Non-Metro	Dallam, TX	109,032	115,200	6,168	5.7%
DALLAS, TX, (PMSA)	Dallas, TX	135,503	144,380	8,877	6.6%
Non-Metro	Dawson, TX	109,032	115,200	6,168	5.7%
Non-Metro	De Witt, TX	109,032	115,200	6,168	5.7%
Non-Metro	Deaf Smith, TX	109,032	115,200	6,168	5.7%
Non-Metro	Delta, TX	109,032	115,200	6,168	5.7%
DALLAS, TX, (PMSA)	Denton, TX	135,503	144,380	8,877	6.6%
Non-Metro	Dickens, TX	109,032	115,200	6,168	5.7%
Non-Metro	Dimmit, TX	109,032	115,200	6,168	5.7%
Non-Metro	Donley, TX	109,032	115,200	6,168	5.7%
Non-Metro	Duval, TX	109,032	115,200	6,168	5.7%
Non-Metro	Eastland, TX	109,032	115,200	6,168	5.7%
Non-Metro	Edwards, TX	109,032	115,200	6,168	5.7%
EL PASO, TX, (MSA)	El Paso, TX	109,032	115,200	6,168	5.7%
DALLAS, TX, (PMSA)	Ellis, TX	135,503	144,380	8,877	6.6%
Non-Metro	Erath, TX	109,032	115,200	6,168	5.7%
Non-Metro	Falls, TX	109,032	115,200	6,168	5.7%
Non-Metro	Fannin, TX	109,032	115,200	6,168	5.7%
Non-Metro	Fayette, TX	109,032	115,200	6,168	5.7%
Non-Metro	Fisher, TX	109,032	115,200	6,168	5.7%
Non-Metro	Floyd, TX	109,032	115,200	6,168	5.7%
Non-Metro	Foard, TX	109,032	115,200	6,168	5.7%

HOUSTON, TX, (PMSA)	Fort Bend, TX	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, TX	109,032	115,200	6,168	5.7%
Non-Metro	Freestone, TX	109,032	115,200	6,168	5.7%
Non-Metro	Frio, TX	109,032	115,200	6,168	5.7%
Non-Metro	Gaines, TX	109,032	115,200	6,168	5.7%
Non-Metro	Garza, TX	109,032	115,200	6,168	5.7%
Non-Metro	Gillespie, TX	109,032	115,200	6,168	5.7%
Non-Metro	Glasscock, TX	109,032	115,200	6,168	5.7%
Non-Metro	Goliad, TX	109,032	115,200	6,168	5.7%
Non-Metro	Gonzales, TX	109,032	115,200	6,168	5.7%
Non-Metro	Gray, TX	109,032	115,200	6,168	5.7%
SHERMAN-DENISON, TX, (MSA)	Grayson, TX	109,032	115,200	6,168	5.7%
LONGVIEW-MARSHALL, TX, (MSA)	Gregg, TX	109,032	115,200	6,168	5.7%
Non-Metro	Grimes, TX	109,032	115,200	6,168	5.7%
SAN ANTONIO, TX, (MSA)	Guadalupe, TX	112,812	115,200	2,388	2.1%
Non-Metro	Hale, TX	109,032	115,200	6,168	5.7%
Non-Metro	Hall, TX	109,032	115,200	6,168	5.7%
Non-Metro	Hamilton, TX	109,032	115,200	6,168	5.7%
Non-Metro	Hansford, TX	109,032	115,200	6,168	5.7%
Non-Metro	Hardeman, TX	109,032	115,200	6,168	5.7%
BEAUMONT-PORT ARTHUR, TX, (MSA)	Hardin, TX	109,032	115,200	6,168	5.7%
HOUSTON, TX, (PMSA)	Harris, TX	109,032	115,200	6,168	5.7%
LONGVIEW-MARSHALL, TX, (MSA)	Harrison, TX	109,032	115,200	6,168	5.7%
Non-Metro	Hartley, TX	109,032	115,200	6,168	5.7%
Non-Metro	Haskell, TX	109,032	115,200	6,168	5.7%
AUSTIN-SAN MARCOS, TX, (MSA)	Hays, TX	116,800	140,125	23,325	20.0%
Non-Metro	Hemphill, TX	109,032	115,200	6,168	5.7%

DALLAS, TX, (PMSA)	Henderson, TX	135,503	144,380	8,877	6.6%
MCALLEN-EDINBURG-MISSION, TX, (MSA)	Hidalgo, TX	109,032	115,200	6,168	5.7%
Non-Metro	Hill, TX	109,032	115,200	6,168	5.7%
Non-Metro	Hockley, TX	109,032	115,200	6,168	5.7%
FORT WORTH-ARLINGTON, TX, (PMSA)	Hood, TX	111,350	118,750	7,400	6.6%
Non-Metro	Hopkins, TX	109,032	115,200	6,168	5.7%
Non-Metro	Houston, TX	109,032	115,200	6,168	5.7%
Non-Metro	Howard, TX	109,032	115,200	6,168	5.7%
Non-Metro	Hudspeth, TX	109,032	115,200	6,168	5.7%
DALLAS, TX, (PMSA)	Hunt, TX	135,503	144,380	8,877	6.6%
Non-Metro	Hutchinson, TX	109,032	115,200	6,168	5.7%
Non-Metro	Irion, TX	109,032	115,200	6,168	5.7%
Non-Metro	Jack, TX	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, TX	109,032	115,200	6,168	5.7%
Non-Metro	Jasper, TX	109,032	115,200	6,168	5.7%
Non-Metro	Jeff Davis, TX	109,032	115,200	6,168	5.7%
BEAUMONT-PORT ARTHUR, TX, (MSA)	Jefferson, TX	109,032	115,200	6,168	5.7%
Non-Metro	Jim Hogg, TX	109,032	115,200	6,168	5.7%
Non-Metro	Jim Wells, TX	109,032	115,200	6,168	5.7%
FORT WORTH-ARLINGTON, TX, (PMSA)	Johnson, TX	111,350	118,750	7,400	6.6%
Non-Metro	Jones, TX	109,032	115,200	6,168	5.7%
Non-Metro	Karnes, TX	109,032	115,200	6,168	5.7%
DALLAS, TX, (PMSA)	Kaufman, TX	135,503	144,380	8,877	6.6%
Non-Metro	Kenedy, TX	109,032	115,200	6,168	5.7%
Non-Metro	Kent, TX	109,032	115,200	6,168	5.7%
Non-Metro	Kerr, TX	109,032	115,200	6,168	5.7%

Non-Metro	Kimble, TX	109,032	115,200	6,168	5.7%
Non-Metro	King, TX	109,032	115,200	6,168	5.7%
Non-Metro	Kinney, TX	109,032	115,200	6,168	5.7%
Non-Metro	Kleberg, TX	109,032	115,200	6,168	5.7%
Non-Metro	Knox, TX	109,032	115,200	6,168	5.7%
Non-Metro	La Salle, TX	109,032	115,200	6,168	5.7%
Non-Metro	Lamar, TX	109,032	115,200	6,168	5.7%
Non-Metro	Lamb, TX	109,032	115,200	6,168	5.7%
Non-Metro	Lampasas, TX	109,032	115,200	6,168	5.7%
Non-Metro	Lavaca, TX	109,032	115,200	6,168	5.7%
Non-Metro	Lee, TX	109,032	115,200	6,168	5.7%
Non-Metro	Leon, TX	109,032	115,200	6,168	5.7%
HOUSTON, TX, (PMSA)	Liberty, TX	109,032	115,200	6,168	5.7%
Non-Metro	Limestone, TX	109,032	115,200	6,168	5.7%
Non-Metro	Lipscomb, TX	109,032	115,200	6,168	5.7%
Non-Metro	Live Oak, TX	109,032	115,200	6,168	5.7%
Non-Metro	Llano, TX	109,032	115,200	6,168	5.7%
Non-Metro	Loving, TX	109,032	115,200	6,168	5.7%
LUBBOCK, TX, (MSA)	Lubbock, TX	109,032	115,200	6,168	5.7%
Non-Metro	Lynn, TX	109,032	115,200	6,168	5.7%
Non-Metro	Madison, TX	109,032	115,200	6,168	5.7%
Non-Metro	Marion, TX	109,032	115,200	6,168	5.7%
Non-Metro	Martin, TX	109,032	115,200	6,168	5.7%
Non-Metro	Mason, TX	109,032	115,200	6,168	5.7%
Non-Metro	Matagorda, TX	109,032	115,200	6,168	5.7%
Non-Metro	Maverick, TX	109,032	115,200	6,168	5.7%
Non-Metro	McCulloch, TX	109,032	115,200	6,168	5.7%

WACO, TX, (MSA)	McLennan, TX	109,032	115,200	6,168	5.7%
Non-Metro	McMullen, TX	109,032	115,200	6,168	5.7%
Non-Metro	Medina, TX	109,032	115,200	6,168	5.7%
Non-Metro	Menard, TX	109,032	115,200	6,168	5.7%
Non-Metro	Milam, TX	109,032	115,200	6,168	5.7%
Non-Metro	Mills, TX	109,032	115,200	6,168	5.7%
Non-Metro	Mitchell, TX	109,032	115,200	6,168	5.7%
Non-Metro	Montague, TX	109,032	115,200	6,168	5.7%
HOUSTON, TX, (PMSA)	Montgomery, TX	109,032	115,200	6,168	5.7%
Non-Metro	Moore, TX	109,032	115,200	6,168	5.7%
Non-Metro	Morris, TX	109,032	115,200	6,168	5.7%
Non-Metro	Motley, TX	109,032	115,200	6,168	5.7%
Non-Metro	Nacogdoches, TX	109,032	115,200	6,168	5.7%
Non-Metro	Navarro, TX	109,032	115,200	6,168	5.7%
Non-Metro	Newton, TX	109,032	115,200	6,168	5.7%
Non-Metro	Nolan, TX	109,032	115,200	6,168	5.7%
CORPUS CHRISTI, TX, (MSA)	Nueces, TX	109,032	131,100	22,068	20.2%
Non-Metro	Ochiltree, TX	109,032	115,200	6,168	5.7%
Non-Metro	Oldham, TX	109,032	115,200	6,168	5.7%
BEAUMONT-PORT ARTHUR, TX, (MSA)	Orange, TX	109,032	115,200	6,168	5.7%
Non-Metro	Palo Pinto, TX	109,032	115,200	6,168	5.7%
Non-Metro	Panola, TX	109,032	115,200	6,168	5.7%
FORT WORTH-ARLINGTON, TX, (PMSA)	Parker, TX	111,350	118,750	7,400	6.6%
Non-Metro	Parmer, TX	109,032	115,200	6,168	5.7%
Non-Metro	Pecos, TX	109,032	115,200	6,168	5.7%
Non-Metro	Polk, TX	109,032	115,200	6,168	5.7%

AMARILLO, TX, (MSA)	Potter, TX	109,032	115,200	6,168	5.7%
Non-Metro	Presidio, TX	109,032	115,200	6,168	5.7%
Non-Metro	Rains, TX	109,032	115,200	6,168	5.7%
AMARILLO, TX, (MSA)	Randall, TX	109,032	115,200	6,168	5.7%
Non-Metro	Reagan, TX	109,032	115,200	6,168	5.7%
Non-Metro	Real, TX	109,032	115,200	6,168	5.7%
Non-Metro	Red River, TX	109,032	115,200	6,168	5.7%
Non-Metro	Reeves, TX	109,032	115,200	6,168	5.7%
Non-Metro	Refugio, TX	109,032	115,200	6,168	5.7%
Non-Metro	Roberts, TX	109,032	115,200	6,168	5.7%
Non-Metro	Robertson, TX	109,032	115,200	6,168	5.7%
DALLAS, TX, (PMSA)	Rockwall, TX	135,503	144,380	8,877	6.6%
Non-Metro	Runnels, TX	109,032	115,200	6,168	5.7%
Non-Metro	Rusk, TX	109,032	115,200	6,168	5.7%
Non-Metro	Sabine, TX	109,032	115,200	6,168	5.7%
Non-Metro	San Augustine,	109,032	115,200	6,168	5.7%
Non-Metro	San Jacinto, TX	109,032	115,200	6,168	5.7%
CORPUS CHRISTI, TX, (MSA)	San Patricio, TX	109,032	131,100	22,068	20.2%
Non-Metro	San Saba, TX	109,032	115,200	6,168	5.7%
Non-Metro	Schleicher, TX	109,032	115,200	6,168	5.7%
Non-Metro	Scurry, TX	109,032	115,200	6,168	5.7%
Non-Metro	Shackelford, TX	109,032	115,200	6,168	5.7%
Non-Metro	Shelby, TX	109,032	115,200	6,168	5.7%
Non-Metro	Sherman, TX	109,032	115,200	6,168	5.7%
TYLER, TX, (MSA)	Smith, TX	109,032	128,250	19,218	17.6%
Non-Metro	Somervell, TX	109,032	115,200	6,168	5.7%
Non-Metro	Starr, TX	109,032	115,200	6,168	5.7%

Non-Metro	Stephens, TX	109,032	115,200	6,168	5.7%
Non-Metro	Sterling, TX	109,032	115,200	6,168	5.7%
Non-Metro	Stonewall, TX	109,032	115,200	6,168	5.7%
Non-Metro	Sutton, TX	109,032	115,200	6,168	5.7%
Non-Metro	Swisher, TX	109,032	115,200	6,168	5.7%
FORT WORTH-ARLINGTON, TX, (PMSA)	Tarrant, TX	111,350	118,750	7,400	6.6%
ABILENE, TX, (MSA)	Taylor, TX	109,032	115,200	6,168	5.7%
Non-Metro	Terrell, TX	109,032	115,200	6,168	5.7%
Non-Metro	Terry, TX	109,032	115,200	6,168	5.7%
Non-Metro	Throckmorton, T	109,032	115,200	6,168	5.7%
Non-Metro	Titus, TX	109,032	115,200	6,168	5.7%
SAN ANGELO, TX, (MSA)	Tom Green, TX	109,032	115,200	6,168	5.7%
AUSTIN-SAN MARCOS, TX, (MSA)	Travis, TX	116,800	140,125	23,325	20.0%
Non-Metro	Trinity, TX	109,032	115,200	6,168	5.7%
Non-Metro	Tyler, TX	109,032	115,200	6,168	5.7%
LONGVIEW-MARSHALL, TX, (MSA)	Upshur, TX	109,032	115,200	6,168	5.7%
Non-Metro	Upton, TX	109,032	115,200	6,168	5.7%
Non-Metro	Uvalde, TX	109,032	115,200	6,168	5.7%
Non-Metro	Val Verde, TX	109,032	115,200	6,168	5.7%
Non-Metro	Van Zandt, TX	109,032	115,200	6,168	5.7%
VICTORIA, TX, (MSA)	Victoria, TX	109,032	115,200	6,168	5.7%
Non-Metro	Walker, TX	109,032	115,200	6,168	5.7%
HOUSTON, TX, (PMSA)	Waller, TX	109,032	115,200	6,168	5.7%
Non-Metro	Ward, TX	109,032	115,200	6,168	5.7%
Non-Metro	Washington, TX	109,032	115,200	6,168	5.7%
LAREDO, TX, (MSA)	Webb, TX	109,032	115,200	6,168	5.7%
Non-Metro	Wharton, TX	109,032	115,200	6,168	5.7%

Non-Metro	Wheeler, TX	109,032	115,200	6,168	5.7%
WICHITA FALLS, TX, (MSA)	Wichita, TX	109,032	115,200	6,168	5.7%
Non-Metro	Wilbarger, TX	109,032	115,200	6,168	5.7%
Non-Metro	Willacy, TX	109,032	115,200	6,168	5.7%
AUSTIN-SAN MARCOS, TX, (MSA)	Williamson, TX	116,800	140,125	23,325	20.0%
SAN ANTONIO, TX, (MSA)	Wilson, TX	112,812	115,200	2,388	2.1%
Non-Metro	Winkler, TX	109,032	115,200	6,168	5.7%
Non-Metro	Wise, TX	109,032	115,200	6,168	5.7%
Non-Metro	Wood, TX	109,032	115,200	6,168	5.7%
Non-Metro	Yoakum, TX	109,032	115,200	6,168	5.7%
Non-Metro	Young, TX	109,032	115,200	6,168	5.7%
Non-Metro	Zapata, TX	109,032	115,200	6,168	5.7%
Non-Metro	Zavala, TX	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Utah

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Beaver, UT	109,032	115,200	6,168	5.7%
Non-Metro	Carbon, UT	109,032	115,200	6,168	5.7%
Non-Metro	Daggett, UT	109,032	115,200	6,168	5.7%
SALT LAKE CITY-OGDEN, UT, (MSA)	Davis, UT	133,000	146,300	13,300	10.0%
Non-Metro	Duchesne, UT	109,032	115,200	6,168	5.7%
Non-Metro	Emery, UT	109,032	115,200	6,168	5.7%
Non-Metro	Garfield, UT	109,032	115,200	6,168	5.7%
Non-Metro	Grand, UT	111,150	115,200	4,050	3.6%
Non-Metro	Iron, UT	109,032	115,200	6,168	5.7%
Non-Metro	Juab, UT	109,032	115,200	6,168	5.7%

Non-Metro	Millard, UT	109,032	115,200	6,168	5.7%
Non-Metro	Piute, UT	109,032	115,200	6,168	5.7%
Non-Metro	Rich, UT	109,032	115,200	6,168	5.7%
SALT LAKE CITY-OGDEN, UT, (MSA)	Salt Lake, UT	133,000	146,300	13,300	10.0%
Non-Metro	San Juan, UT	109,032	115,200	6,168	5.7%
Non-Metro	Sanpete, UT	109,032	115,200	6,168	5.7%
Non-Metro	Sevier, UT	109,032	115,200	6,168	5.7%
Non-Metro	Tooele, UT	114,000	115,200	1,200	1.1%
Non-Metro	Uintah, UT	109,032	115,200	6,168	5.7%
PROVO-OREM, UT, (MSA)	Utah, UT	123,400	137,275	13,875	11.2%
Non-Metro	Washington, UT	113,050	115,200	2,150	1.9%
Non-Metro	Wayne, UT	109,032	115,200	6,168	5.7%
SALT LAKE CITY-OGDEN, UT, (MSA)	Weber, UT	133,000	146,300	13,300	10.0%

1999 FHA Home Mortgage Loan Limits - Vermont

MSA or NECMA Name	County Name	FHA 1-Unit Loan Limits		Increases	
		10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Addison, VT	109,032	115,200	6,168	5.7%
Non-Metro	Bennington, VT	109,032	115,200	6,168	5.7%
Non-Metro	Caledonia, VT	109,032	115,200	6,168	5.7%
Non-Metro	Essex, VT	109,032	115,200	6,168	5.7%
Non-Metro	Lamoille, VT	109,032	115,200	6,168	5.7%
Non-Metro	Orange, VT	109,032	115,200	6,168	5.7%
Non-Metro	Orleans, VT	109,032	115,200	6,168	5.7%
Non-Metro	Rutland, VT	109,032	115,200	6,168	5.7%
Non-Metro	Washington, VT	109,032	115,200	6,168	5.7%
Non-Metro	Windham, VT	109,032	115,200	6,168	5.7%

Non-Metro	Windsor, VT	109,032	115,200	6,168	5.7%
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1999 FHA Home Mortgage Loan Limits - Virginia

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Accomack, VA	109,032	115,200	6,168	5.7%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Alexandria, VA	194,750	195,819	1,069	0.5%
Non-Metro	Alleghany, VA	109,032	115,200	6,168	5.7%
Non-Metro	Amelia, VA	109,032	115,200	6,168	5.7%
LYNCHBURG, VA, (MSA)	Amherst, VA	109,032	120,460	11,428	10.5%
Non-Metro	Appomattox, VA	109,032	115,200	6,168	5.7%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Arlington, VA	194,750	195,819	1,069	0.5%
Non-Metro	Augusta, VA	109,032	115,200	6,168	5.7%
Non-Metro	Bath, VA	109,032	115,200	6,168	5.7%
LYNCHBURG, VA, (MSA)	Bedford, VA	109,032	120,460	11,428	10.5%
LYNCHBURG, VA, (MSA)	Bedford, VA	109,032	120,460	11,428	10.5%
Non-Metro	Bland, VA	109,032	115,200	6,168	5.7%
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA, (	Bristol, VA	109,032	115,200	6,168	5.7%
Non-Metro	Brunswick, VA	109,032	115,200	6,168	5.7%
Non-Metro	Buchanan, VA	109,032	115,200	6,168	5.7%
Non-Metro	Buckingham, VA	109,032	115,200	6,168	5.7%
Non-Metro	Buena Vista, VA	114,950	115,200	250	0.2%
LYNCHBURG, VA, (MSA)	Campbell, VA	109,032	120,460	11,428	10.5%
Non-Metro	Caroline, VA	109,032	115,200	6,168	5.7%
Non-Metro	Carroll, VA	109,032	115,200	6,168	5.7%

RICHMOND-PETERSBURG, VA, (MSA)	Charles City, VA	133,650	137,703	4,053	3.0%
Non-Metro	Charlotte, VA	109,032	115,200	6,168	5.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Chesapeake, VA	133,000	167,200	34,200	25.7%
RICHMOND-PETERSBURG, VA, (MSA)	Chesterfield, VA	133,650	137,703	4,053	3.0%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Clarke, VA	194,750	195,819	1,069	0.5%
Non-Metro	Clifton Forge, VA	109,032	115,200	6,168	5.7%
RICHMOND-PETERSBURG, VA, (MSA)	Colonial Heights, VA	133,650	137,703	4,053	3.0%
Non-Metro	Covington, VA	109,032	115,200	6,168	5.7%
Non-Metro	Craig, VA	109,032	115,200	6,168	5.7%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Culpeper, VA	194,750	195,819	1,069	0.5%
Non-Metro	Cumberland, VA	109,032	115,200	6,168	5.7%
DANVILLE, VA, (MSA)	Danville, VA	109,032	115,200	6,168	5.7%
Non-Metro	Dickenson, VA	109,032	115,200	6,168	5.7%
RICHMOND-PETERSBURG, VA, (MSA)	Dinwiddie, VA	133,650	137,703	4,053	3.0%
Non-Metro	Emporia, VA	109,032	115,200	6,168	5.7%
Non-Metro	Essex, VA	109,032	115,200	6,168	5.7%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Fairfax, VA	194,750	195,819	1,069	0.5%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Fairfax, VA	194,750	195,819	1,069	0.5%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Falls Church, VA	194,750	195,819	1,069	0.5%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Fauquier, VA	194,750	195,819	1,069	0.5%
Non-Metro	Floyd, VA	109,032	115,200	6,168	5.7%
Non-Metro	Franklin, VA	112,950	115,200	2,250	2.0%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Fredericksburg, VA	194,750	195,819	1,069	0.5%
Non-Metro	Galax, VA	109,032	115,200	6,168	5.7%
Non-Metro	Giles, VA	109,032	115,200	6,168	5.7%

NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Gloucester, VA	133,000	167,200	34,200	25.7%
RICHMOND-PETERSBURG, VA, (MSA)	Goochland, VA	133,650	137,703	4,053	3.0%
Non-Metro	Grayson, VA	109,032	115,200	6,168	5.7%
Non-Metro	Greensville, VA	109,032	115,200	6,168	5.7%
Non-Metro	Halifax, VA	109,032	115,200	6,168	5.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Hampton, VA	133,000	167,200	34,200	25.7%
RICHMOND-PETERSBURG, VA, (MSA)	Hanover, VA	133,650	137,703	4,053	3.0%
Non-Metro	Harrisonburg, V	109,032	115,200	6,168	5.7%
RICHMOND-PETERSBURG, VA, (MSA)	Henrico, VA	133,650	137,703	4,053	3.0%
Non-Metro	Henry, VA	109,032	115,200	6,168	5.7%
Non-Metro	Highland, VA	109,032	115,200	6,168	5.7%
RICHMOND-PETERSBURG, VA, (MSA)	Hopewell, VA	133,650	137,703	4,053	3.0%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Isle of Wight, VA	133,000	167,200	34,200	25.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	James City, VA	133,000	167,200	34,200	25.7%
Non-Metro	King and Queen,	109,032	115,200	6,168	5.7%
WASHINGTON, DC-MD-VA-WV, (PMSA)	King George, VA	194,750	195,819	1,069	0.5%
Non-Metro	King William, V	109,032	115,200	6,168	5.7%
Non-Metro	Lee, VA	109,032	115,200	6,168	5.7%
Non-Metro	Lexington, VA	114,950	115,200	250	0.2%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Loudoun, VA	194,750	195,819	1,069	0.5%
Non-Metro	Louisa, VA	109,032	115,200	6,168	5.7%
Non-Metro	Lunenburg, VA	109,032	115,200	6,168	5.7%
LYNCHBURG, VA, (MSA)	Lynchburg, VA	109,032	120,460	11,428	10.5%
Non-Metro	Madison, VA	109,032	115,200	6,168	5.7%

WASHINGTON, DC-MD-VA-WV, (PMSA)	Manassas Park, VA	194,750	195,819	1,069	0.5%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Manassas, VA	194,750	195,819	1,069	0.5%
Non-Metro	Martinsville, V	109,032	115,200	6,168	5.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Mathews, VA	133,000	167,200	34,200	25.7%
Non-Metro	Mecklenburg, VA	109,032	115,200	6,168	5.7%
Non-Metro	Middlesex, VA	110,200	115,200	5,000	4.5%
Non-Metro	Montgomery, VA	112,100	118,750	6,650	5.9%
RICHMOND-PETERSBURG, VA, (MSA)	New Kent, VA	133,650	137,703	4,053	3.0%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Newport News, VA	133,000	167,200	34,200	25.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Norfolk, VA	133,000	167,200	34,200	25.7%
Non-Metro	Northampton, VA	109,032	115,200	6,168	5.7%
Non-Metro	Norton, VA	109,032	115,200	6,168	5.7%
Non-Metro	Nottoway, VA	109,032	115,200	6,168	5.7%
Non-Metro	Orange, VA	109,250	115,200	5,950	5.4%
Non-Metro	Page, VA	109,032	115,200	6,168	5.7%
Non-Metro	Patrick, VA	109,032	115,200	6,168	5.7%
RICHMOND-PETERSBURG, VA, (MSA)	Petersburg, VA	133,650	137,703	4,053	3.0%
DANVILLE, VA, (MSA)	Pittsylvania, VA	109,032	115,200	6,168	5.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Poquoson, VA	133,000	167,200	34,200	25.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Portsmouth, VA	133,000	167,200	34,200	25.7%
RICHMOND-PETERSBURG, VA, (MSA)	Powhatan, VA	133,650	137,703	4,053	3.0%
Non-Metro	Prince Edward,	109,032	115,200	6,168	5.7%
RICHMOND-PETERSBURG, VA, (MSA)	Prince George, VA	133,650	137,703	4,053	3.0%

WASHINGTON, DC-MD-VA-WV, (PMSA)	Prince William, VA	194,750	195,819	1,069	0.5%
Non-Metro	Pulaski, VA	109,032	115,200	6,168	5.7%
Non-Metro	Radford, VA	109,032	115,200	6,168	5.7%
Non-Metro	Richmond, VA	109,032	115,200	6,168	5.7%
RICHMOND-PETERSBURG, VA, (MSA)	Richmond, VA	133,650	137,703	4,053	3.0%
Non-Metro	Rockbridge, VA	114,950	115,200	250	0.2%
Non-Metro	Rockingham, VA	109,032	115,200	6,168	5.7%
Non-Metro	Russell, VA	109,032	115,200	6,168	5.7%
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA, (	Scott, VA	109,032	115,200	6,168	5.7%
Non-Metro	Shenandoah, VA	109,032	115,200	6,168	5.7%
Non-Metro	Smyth, VA	109,032	115,200	6,168	5.7%
Non-Metro	South Boston, V	109,032	115,200	6,168	5.7%
Non-Metro	Southampton, VA	109,032	115,200	6,168	5.7%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Spotsylvania, VA	194,750	195,819	1,069	0.5%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Stafford, VA	194,750	195,819	1,069	0.5%
Non-Metro	Staunton, VA	109,032	115,200	6,168	5.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Suffolk, VA	133,000	167,200	34,200	25.7%
Non-Metro	Surry, VA	109,032	115,200	6,168	5.7%
Non-Metro	Sussex, VA	109,032	115,200	6,168	5.7%
Non-Metro	Tazewell, VA	109,032	115,200	6,168	5.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Virginia Beach, VA	133,000	167,200	34,200	25.7%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Warren, VA	194,750	195,819	1,069	0.5%
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA, (	Washington, VA	109,032	115,200	6,168	5.7%
Non-Metro	Waynesboro, VA	109,032	115,200	6,168	5.7%

Non-Metro	Westmoreland, V	109,032	115,200	6,168	5.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	Williamsburg, VA	133,000	167,200	34,200	25.7%
Non-Metro	Wise, VA	109,032	115,200	6,168	5.7%
Non-Metro	Wythe, VA	109,032	115,200	6,168	5.7%
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC (MSA)	York, VA	133,000	167,200	34,200	25.7%

1999 FHA Home Mortgage Loan Limits - Washington

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adams, WA	109,032	115,200	6,168	5.7%
Non-Metro	Asotin, WA	109,032	115,200	6,168	5.7%
Non-Metro	Clallam, WA	129,400	135,375	5,975	4.6%
Non-Metro	Columbia, WA	109,032	115,200	6,168	5.7%
Non-Metro	Cowlitz, WA	117,250	129,424	12,174	10.4%
Non-Metro	Ferry, WA	109,032	115,200	6,168	5.7%
Non-Metro	Garfield, WA	109,032	115,200	6,168	5.7%
Non-Metro	Grant, WA	113,000	115,200	2,200	1.9%
Non-Metro	Grays Harbor, W	110,900	115,200	4,300	3.9%
SEATTLE-BELLEVUE-EVERETT, WA, (PMSA)	Island, WA	185,203	199,453	14,250	7.7%
SEATTLE-BELLEVUE-EVERETT, WA, (PMSA)	King, WA	185,203	199,453	14,250	7.7%
BREMERTON, WA, (PMSA)	Kitsap, WA	151,950	153,900	1,950	1.3%
Non-Metro	Klickitat, WA	109,250	115,200	5,950	5.4%

Non-Metro	Lincoln, WA	109,032	115,200	6,168	5.7%
Non-Metro	Mason, WA	116,850	123,975	7,125	6.1%
Non-Metro	Okanogan, WA	109,032	115,200	6,168	5.7%
Non-Metro	Pacific, WA	114,000	115,200	1,200	1.1%
Non-Metro	Pend Oreille, W	112,100	115,200	3,100	2.8%
Non-Metro	San Juan, WA	170,362	197,621	27,259	16.0%
SEATTLE-BELLEVUE-EVERETT, WA, (PMSA)	Snohomish, WA	185,203	199,453	14,250	7.7%
Non-Metro	Stevens, WA	109,950	115,200	5,250	4.8%
Non-Metro	Walla Walla, WA	109,032	115,250	6,218	5.7%
Non-Metro	Whitman, WA	113,500	115,200	1,700	1.5%
YAKIMA, WA, (MSA)	Yakima, WA	115,150	115,200	50	0.0%

1999 FHA Home Mortgage Loan Limits - District of Columbia

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
WASHINGTON, DC-MD-VA-WV, (PMSA)	District of Columbia	194,750	195,819	1,069	0.5%

1999 FHA Home Mortgage Loan Limits- West Virginia

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Barbour, WV	109,032	115,200	6,168	5.7%

WASHINGTON, DC-MD-VA-WV, (PMSA)	Berkeley, WV	194,750	195,819	1,069	0.5%
Non-Metro	Boone, WV	109,032	115,200	6,168	5.7%
Non-Metro	Braxton, WV	109,032	115,200	6,168	5.7%
STEUBENVILLE-WEIRTON, OH-WV, (MSA)	Brooke, WV	109,032	115,200	6,168	5.7%
HUNTINGTON-ASHLAND, WV-KY-OH, (MSA)	Cabell, WV	109,032	115,200	6,168	5.7%
Non-Metro	Calhoun, WV	109,032	115,200	6,168	5.7%
Non-Metro	Clay, WV	109,032	115,200	6,168	5.7%
Non-Metro	Doddridge, WV	109,032	115,200	6,168	5.7%
Non-Metro	Fayette, WV	109,032	115,200	6,168	5.7%
Non-Metro	Gilmer, WV	109,032	115,200	6,168	5.7%
Non-Metro	Grant, WV	109,032	115,200	6,168	5.7%
Non-Metro	Greenbrier, WV	109,032	115,200	6,168	5.7%
Non-Metro	Hampshire, WV	109,032	115,200	6,168	5.7%
STEUBENVILLE-WEIRTON, OH-WV, (MSA)	Hancock, WV	109,032	115,200	6,168	5.7%
Non-Metro	Hardy, WV	109,032	115,200	6,168	5.7%
Non-Metro	Harrison, WV	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, WV	109,032	115,200	6,168	5.7%
WASHINGTON, DC-MD-VA-WV, (PMSA)	Jefferson, WV	194,750	195,819	1,069	0.5%
Non-Metro	Lewis, WV	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, WV	109,032	115,200	6,168	5.7%
Non-Metro	Logan, WV	109,032	115,200	6,168	5.7%
Non-Metro	Marion, WV	109,032	115,200	6,168	5.7%
WHEELING, WV-OH, (MSA)	Marshall, WV	109,032	115,200	6,168	5.7%

Non-Metro	Mason, WV	109,032	115,200	6,168	5.7%
Non-Metro	McDowell, WV	109,032	115,200	6,168	5.7%
Non-Metro	Mercer, WV	109,032	115,200	6,168	5.7%
CUMBERLAND, MD-WV, (MSA)	Mineral, WV	109,032	115,200	6,168	5.7%
Non-Metro	Mingo, WV	109,032	115,200	6,168	5.7%
Non-Metro	Monongalia, WV	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, WV	109,032	115,200	6,168	5.7%
Non-Metro	Morgan, WV	109,032	115,200	6,168	5.7%
Non-Metro	Nicholas, WV	109,032	115,200	6,168	5.7%
WHEELING, WV-OH, (MSA)	Ohio, WV	109,032	115,200	6,168	5.7%
Non-Metro	Pendleton, WV	109,032	115,200	6,168	5.7%
Non-Metro	Pleasants, WV	109,032	115,200	6,168	5.7%
Non-Metro	Pocahontas, WV	109,032	115,200	6,168	5.7%
Non-Metro	Preston, WV	109,032	115,200	6,168	5.7%
Non-Metro	Raleigh, WV	109,032	115,200	6,168	5.7%
Non-Metro	Randolph, WV	109,032	115,200	6,168	5.7%
Non-Metro	Ritchie, WV	109,032	115,200	6,168	5.7%
Non-Metro	Roane, WV	109,032	115,200	6,168	5.7%
Non-Metro	Summers, WV	109,032	115,200	6,168	5.7%
Non-Metro	Taylor, WV	109,032	115,200	6,168	5.7%
Non-Metro	Tucker, WV	109,032	115,200	6,168	5.7%
Non-Metro	Tyler, WV	109,032	115,200	6,168	5.7%
Non-Metro	Upshur, WV	109,032	115,200	6,168	5.7%
HUNTINGTON-ASHLAND, WV-KY-OH, (MSA)	Wayne, WV	109,032	115,200	6,168	5.7%
Non-Metro	Webster, WV	109,032	115,200	6,168	5.7%

Non-Metro	Wetzel, WV	109,032	115,200	6,168	5.7%
Non-Metro	Wirt, WV	109,032	115,200	6,168	5.7%
PARKERSBURG-MARIETTA, WV-OH, (MSA)	Wood, WV	109,032	115,200	6,168	5.7%
Non-Metro	Wyoming, WV	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits - Wisconsin

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Adams, WI	109,032	115,200	6,168	5.7%
Non-Metro	Ashland, WI	109,032	115,200	6,168	5.7%
Non-Metro	Barron, WI	109,032	115,200	6,168	5.7%
Non-Metro	Bayfield, WI	109,032	115,200	6,168	5.7%
GREEN BAY, WI, (MSA)	Brown, WI	109,032	119,700	10,668	9.8%
Non-Metro	Buffalo, WI	109,032	115,200	6,168	5.7%
Non-Metro	Burnett, WI	109,032	115,200	6,168	5.7%
APPLETON-OSHKOSH-NEENAH, WI, (MSA)	Calumet, WI	109,032	115,200	6,168	5.7%
EAU CLAIRE, WI, (MSA)	Chippewa, WI	109,032	115,200	6,168	5.7%
Non-Metro	Clark, WI	109,032	115,200	6,168	5.7%
Non-Metro	Columbia, WI	109,032	115,200	6,168	5.7%
Non-Metro	Crawford, WI	109,032	115,200	6,168	5.7%
MADISON, WI, (MSA)	Dane, WI	121,030	140,600	19,570	16.2%
Non-Metro	Dodge, WI	109,032	115,200	6,168	5.7%
Non-Metro	Door, WI	109,032	115,200	6,168	5.7%
DULUTH-SUPERIOR, MN-WI, (MSA)	Douglas, WI	109,032	115,200	6,168	5.7%

Non-Metro	Dunn, WI	109,032	115,200	6,168	5.7%
EAU CLAIRE, WI, (MSA)	Eau Claire, WI	109,032	115,200	6,168	5.7%
Non-Metro	Florence, WI	109,032	115,200	6,168	5.7%
Non-Metro	Fond du Lac, WI	109,032	115,200	6,168	5.7%
Non-Metro	Forest, WI	109,032	115,200	6,168	5.7%
Non-Metro	Grant, WI	109,032	115,200	6,168	5.7%
Non-Metro	Green Lake, WI	109,032	115,200	6,168	5.7%
Non-Metro	Green, WI	109,032	115,200	6,168	5.7%
Non-Metro	Iowa, WI	109,032	115,200	6,168	5.7%
Non-Metro	Iron, WI	109,032	115,200	6,168	5.7%
Non-Metro	Jackson, WI	109,032	115,200	6,168	5.7%
Non-Metro	Jefferson, WI	109,032	115,200	6,168	5.7%
Non-Metro	Juneau, WI	109,032	115,200	6,168	5.7%
Non-Metro	Kewaunee, WI	109,032	115,200	6,168	5.7%
LA CROSSE, WI-MN, (MSA)	La Crosse, WI	109,032	115,200	6,168	5.7%
Non-Metro	Lafayette, WI	109,032	115,200	6,168	5.7%
Non-Metro	Langlade, WI	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, WI	109,032	115,200	6,168	5.7%
Non-Metro	Manitowoc, WI	109,032	115,200	6,168	5.7%
WAUSAU, WI, (MSA)	Marathon, WI	109,032	115,200	6,168	5.7%
Non-Metro	Marinette, WI	109,032	115,200	6,168	5.7%
Non-Metro	Marquette, WI	109,032	115,200	6,168	5.7%
Non-Metro	Menominee, WI	109,032	115,200	6,168	5.7%
Non-Metro	Monroe, WI	109,032	115,200	6,168	5.7%
Non-Metro	Oconto, WI	109,032	115,200	6,168	5.7%
Non-Metro	Oneida, WI	109,032	115,200	6,168	5.7%

APPLETON-OSHKOSH-NEENAH, WI, (MSA)	Outagamie, WI	109,032	115,200	6,168	5.7%
Non-Metro	Pepin, WI	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	Pierce, WI	116,850	155,800	38,950	33.3%
Non-Metro	Polk, WI	109,032	115,200	6,168	5.7%
Non-Metro	Portage, WI	109,032	115,200	6,168	5.7%
Non-Metro	Price, WI	109,032	115,200	6,168	5.7%
RACINE, WI, (PMSA)	Racine, WI	109,032	120,175	11,143	10.2%
Non-Metro	Richland, WI	109,032	115,200	6,168	5.7%
JANESVILLE-BELOIT, WI, (MSA)	Rock, WI	109,032	115,200	6,168	5.7%
Non-Metro	Rusk, WI	109,032	115,200	6,168	5.7%
Non-Metro	Sauk, WI	109,032	115,200	6,168	5.7%
Non-Metro	Sawyer, WI	109,032	115,200	6,168	5.7%
Non-Metro	Shawano, WI	109,032	115,200	6,168	5.7%
SHEBOYGAN, WI, (MSA)	Sheboygan, WI	109,032	115,200	6,168	5.7%
MINNEAPOLIS-ST. PAUL, MN-WI, (MSA)	St. Croix, WI	116,850	155,800	38,950	33.3%
Non-Metro	Taylor, WI	109,032	115,200	6,168	5.7%
Non-Metro	Trempealeau, WI	109,032	115,200	6,168	5.7%
Non-Metro	Vernon, WI	109,032	115,200	6,168	5.7%
Non-Metro	Vilas, WI	109,032	115,200	6,168	5.7%
Non-Metro	Walworth, WI	109,032	115,200	6,168	5.7%
Non-Metro	Washburn, WI	109,032	115,200	6,168	5.7%
Non-Metro	Waupaca, WI	109,032	115,200	6,168	5.7%
Non-Metro	Waushara, WI	109,032	115,200	6,168	5.7%

APPLETON-OSHKOSH-NEENAH, WI, (MSA)	Winnebago, WI	109,032	115,200	6,168	5.7%
Non-Metro	Wood, WI	109,032	115,200	6,168	5.7%

1999 FHA Home Mortgage Loan Limits- Wyoming

		FHA 1-Unit Loan Limits		Increases	
MSA or NECMA Name	County Name	10/98 Limit	1/99 Limit	Dollar Amount	Percentage
Non-Metro	Albany, WY	109,032	115,200	6,168	5.7%
Non-Metro	Big Horn, WY	109,032	115,200	6,168	5.7%
Non-Metro	Campbell, WY	109,032	115,200	6,168	5.7%
Non-Metro	Carbon, WY	109,032	115,200	6,168	5.7%
Non-Metro	Converse, WY	109,032	115,200	6,168	5.7%
Non-Metro	Crook, WY	109,032	115,200	6,168	5.7%
Non-Metro	Fremont, WY	109,032	115,200	6,168	5.7%
Non-Metro	Goshen, WY	109,032	115,200	6,168	5.7%
Non-Metro	Hot Springs, WY	109,032	115,200	6,168	5.7%
Non-Metro	Johnson, WY	109,032	115,200	6,168	5.7%
Non-Metro	Lincoln, WY	109,032	115,200	6,168	5.7%
CASPER, WY, (MSA)	Natrona, WY	109,032	115,200	6,168	5.7%
Non-Metro	Niobrara, WY	109,032	115,200	6,168	5.7%
Non-Metro	Park, WY	109,032	115,200	6,168	5.7%
Non-Metro	Platte, WY	109,032	115,200	6,168	5.7%
Non-Metro	Sheridan, WY	109,032	115,200	6,168	5.7%
Non-Metro	Sublette, WY	109,032	115,200	6,168	5.7%
Non-Metro	Sweetwater, WY	109,032	115,200	6,168	5.7%
Non-Metro	Uinta, WY	109,032	115,200	6,168	5.7%
Non-Metro	Washakie, WY	109,032	115,200	6,168	5.7%

Non-Metro	Weston, WY	109,032	115,200	6,168	5.7%
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