

SunTrust Declining Market Index

Severely Declining Market - 20% LTV/TLTV Reduction

State	Geography (MSA)	First Lien Mortgage ONLY	Jumbo Solution and all SunTrust Bank (Access 3, HELOC, Premier Access 3, etc.) and Second Lien Mortgages
None			

Significantly declining - 15% LTV/TLTV Reduction

State	Geography	First Lien Mortgage ONLY	Jumbo Solution and all SunTrust Bank (Access 3, HELOC, Premier Access 3, etc.) and Second Lien Mortgages
PA	East Stroudsburg, PA	Monroe County, PA	Monroe County, PA

Moderately declining - 10% LTV/TLTV Reduction

State	Geography	First Lien Mortgage ONLY	Jumbo Solution and all SunTrust Bank (Access 3, HELOC, Premier Access 3, etc.) and Second Lien Mortgages
AL	Decatur, AL	Lawrence County, AL; Morgan County, AL	Lawrence County, Morgan County
GA	Hinesville, GA	Liberty County, GA; Long County, GA	Liberty County, Long County
MD-WV	Cumberland, MD-WV	Allegany County, MD; Mineral County, WV	Allegany County, MD; Mineral County, WV
NM	Farmington, NM	San Juan County, NM	San Juan County, NM
ID-WA	Lewiston, ID-WA	Nez Perce County, ID; Asotin County, WA	Nez Perce County, ID; Asotin County, WA

Minimally declining -discretionary

State	Geography	First Lien Mortgage ONLY	Jumbo Solution and all SunTrust Bank (Access 3, HELOC, Premier Access 3, etc.) and Second Lien Mortgages
None			

Over-heating discretionary

State	Geography	First Lien Mortgage ONLY	Jumbo Solution and all SunTrust Bank (Access 3, HELOC, Premier Access 3, etc.) and Second Lien Mortgages
FL	Miami-Fort Lauderdale-West Palm Beach, FL	Broward County, FL; Palm Beach County, FL; Miami-Dade County, FL - Condominiums only- 5%	Broward County, FL; Palm Beach County, FL; Miami-Dade County, FL - Condominiums only- 10%

* See list of MSA's on the following pages for counties associated with each MSA