

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2006 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD CENSUS* MEDIAN FAMILY INCOME Geographic Distribution	HUD ESTIMATED 2006 MEDIAN FAMILY INCOME Borrower Distribution
10180	ABILENE, TX	39988	47500
10380	AGUADILLA-ISABELA-SAN SEBASTIÁN, PR	12902	15400
10420	AKRON, OH	52418	61300
10500	ALBANY, GA	39558	46100
10580	ALBANY-SCHENECTADY-TROY, NY	54944	66200
10740	ALBUQUERQUE, NM	45738	53200
10780	ALEXANDRIA, LA	36276	44900
10900	ALLENTOWN-BETHLEHEM-EASTON, PA-NJ	53852	65900
11020	ALTOONA, PA	40157	48800
11100	AMARILLO, TX	43719	51800
11180	AMES, IA	54843	67000
11260	ANCHORAGE, AK	62173	76900
11300	ANDERSON, IN	46539	53900
11340	ANDERSON, SC	44322	52700
11460	ANN ARBOR, MI	69771	82400
11500	ANNISTON-OXFORD, AL	39895	49500
11540	APPLETON, WI	57592	67600
11700	ASHEVILLE, NC	43692	50400
12020	ATHENS-CLARKE COUNTY, GA	45221	52900
12060	ATLANTA-SANDY SPRINGS-MARIETTA, GA	58537	68100
12100	ATLANTIC CITY, NJ	51769	64400
12220	AUBURN-OPELIKA, AL	46810	57600
12260	AUGUSTA-RICHMOND COUNTY, GA-SC	44517	52200
12420	AUSTIN-ROUND ROCK, TX	59438	69600
12540	BAKERSFIELD, CA	39425	48100
12580	BALTIMORE-TOWSON, MD	59301	72800
12620	BANGOR, ME	42416	51700
12700	BARNSTABLE TOWN, MA	54612	66800
12940	BATON ROUGE, LA	45622	55800
12980	BATTLE CREEK, MI	47068	55200
13020	BAY CITY, MI	47967	55800
13140	BEAUMONT-PORT ARTHUR, TX	43014	50600

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13380	BELLINGHAM, WA	49342	57500
13460	BEND, OR	48200	58800
13644	BETHESDA-GAITHERSBURG-FREDERICK, MD	79252	98400
13740	BILLINGS, MT	44809	53800
13780	BINGHAMTON, NY	45725	54100
13820	BIRMINGHAM-HOOVER, AL	46408	57400
13900	BISMARCK, ND	49944	65400
13980	BLACKSBURG-CHRISTIANSBURG-RADFORD, VA	45001	54900
14020	BLOOMINGTON, IN	46989	55000
14060	BLOOMINGTON-NORMAL, IL	61140	73500
14260	BOISE CITY-NAMPA, ID	48340	56100
14484	BOSTON-QUINCY, MA	62948	77700
14500	BOULDER, CO	69675	81600
14540	BOWLING GREEN, KY	43019	50900
14740	BREMERTON-SILVERDALE, WA	53655	63200
14860	BRIDGEPORT-STAMFORD-NORWALK, CT	77332	95900
15180	BROWNSVILLE-HARLINGEN, TX	28017	33000
15260	BRUNSWICK, GA	42382	49700
15380	BUFFALO-NIAGARA FALLS, NY	49149	58300
15500	BURLINGTON, NC	46620	53800
15540	BURLINGTON-SOUTH BURLINGTON, VT	55265	70500
15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	74121	90900
15804	CAMDEN, NJ	62032	77300
15940	CANTON-MASSILLON, OH	47165	54900
15980	CAPE CORAL-FORT MYERS, FL	46411	56000
16180	CARSON CITY, NV	49627	57300
16220	CASPER, WY	45455	58600
16300	CEDAR RAPIDS, IA	54241	65200
16580	CHAMPAIGN-URBANA, IL	51878	62600
16620	CHARLESTON, WV	40961	52500
16700	CHARLESTON-NORTH CHARLESTON, SC	46784	56400
16740	CHARLOTTE-GASTONIA-CONCORD, NC-SC	54850	64400

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16820	CHARLOTTESVILLE, VA	54165	66500
16860	CHATTANOOGA, TN-GA	44787	52500
16940	CHEYENNE, WY	46452	59900
16974	CHICAGO-NAPERVILLE-JOLIET, IL	60166	72100
17020	CHICO, CA	40967	49700
17140	CINCINNATI-MIDDLETOWN, OH-KY-IN	54771	64600
17300	CLARKSVILLE, TN-KY	40311	47800
17420	CLEVELAND, TN	40983	48100
17460	CLEVELAND-ELYRIA-MENTOR, OH	52660	61400
17660	COEUR D'ALENE, ID	43017	50100
17780	COLLEGE STATION-BRYAN, TX	43916	52300
17820	COLORADO SPRINGS, CO	54037	63100
17860	COLUMBIA, MO	50099	62000
17900	COLUMBIA, SC	49202	58900
17980	COLUMBUS, GA-AL	40916	48000
18020	COLUMBUS, IN	52072	60700
18140	COLUMBUS, OH	54708	64400
18580	CORPUS CHRISTI, TX	40551	48200
18700	CORVALLIS, OR	56736	68100
19060	CUMBERLAND, MD-WV	39167	48400
19124	DALLAS-PLANO-IRVING, TX	56313	66700
19140	DALTON, GA	43713	50800
19180	DANVILLE, IL	41578	49800
19260	DANVILLE, VA	39088	47500
19340	DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	49922	60100
19380	DAYTON, OH	51271	59800
19460	DECATUR, AL	43961	53700
19500	DECATUR, IL	47475	56500
19660	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	41785	50300
19740	DENVER-AURORA, CO	61301	71300
19780	DES MOINES-WEST DES MOINES, IA	55620	67700
19804	DETROIT-LIVONIA-DEARBORN, MI	48792	56700

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20020	DOTHAN, AL	39732	49100
20100	DOVER, DE	46506	55800
20220	DUBUQUE, IA	48753	58700
20260	DULUTH, MN-WI	46619	55700
20500	DURHAM, NC	53076	61700
20740	EAU CLAIRE, WI	48942	57800
20764	EDISON, NJ	69978	87500
20940	EL CENTRO, CA	35221	43300
21060	ELIZABETHTOWN, KY	42911	51300
21140	ELKHART-GOSHEN, IN	50399	59100
21300	ELMIRA, NY	43879	52400
21340	EL PASO, TX	33472	39500
21500	ERIE, PA	44825	54300
21604	ESSEX COUNTY, MA	63556	78200
21660	EUGENE-SPRINGFIELD, OR	45100	54700
21780	EVANSVILLE, IN-KY	48255	56900
21820	FAIRBANKS, AK	56433	70100
21940	FAJARDO, PR	17208	20800
22020	FARGO, ND-MN	50758	65000
22140	FARMINGTON, NM	37279	43400
22180	FAYETTEVILLE, NC	41000	47600
22220	FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO	42578	47400
22380	FLAGSTAFF, AZ	45822	54200
22420	FLINT, MI	50097	57800
22500	FLORENCE, SC	40070	48000
22520	FLORENCE-MUSCLE SHOALS, AL	40608	50000
22540	FOND DU LAC, WI	53017	62500
22660	FORT COLLINS-LOVELAND, CO	58840	68600
22744	FORT LAUDERDALE-POMPANO BEACH-DEERFIELD BEACH, FL	50570	60600
22900	FORT SMITH, AR-OK	37051	41200
23020	FORT WALTON BEACH-CRESTVIEW-DESTIN, FL	47518	57800
23060	FORT WAYNE, IN	52560	61300

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23104	FORT WORTH-ARLINGTON, TX	53268	63100
23420	FRESNO, CA	38493	47000
23460	GADSDEN, AL	38643	47400
23540	GAINESVILLE, FL	45486	54500
23580	GAINESVILLE, GA	50101	58300
23844	GARY, IN	52518	61300
24020	GLENS FALLS, NY	45141	53700
24140	GOLDSBORO, NC	40490	46900
24220	GRAND FORKS, ND-MN	45777	58200
24300	GRAND JUNCTION, CO	43015	50100
24340	GRAND RAPIDS-WYOMING, MI	52945	61500
24500	GREAT FALLS, MT	39947	47800
24540	GREELEY, CO	49562	57800
24580	GREEN BAY, WI	53950	63700
24660	GREENSBORO-HIGH POINT, NC	48807	56400
24780	GREENVILLE, NC	42777	49600
24860	GREENVILLE, SC	47387	56500
25020	GUAYAMA, PR	13836	16800
25060	GULFPORT-BILOXI, MS	41026	46800
25180	HAGERSTOWN-MARTINSBURG, MD-WV	46565	57700
25260	HANFORD-CORCORAN, CA	38025	46200
25420	HARRISBURG-CARLISLE, PA	52829	64300
25500	HARRISONBURG, VA	46106	56100
25540	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	64156	80200
25620	HATTIESBURG, MS	38187	43000
25860	HICKORY-LENOIR-MORGANTON, NC	44452	51400
25980	HINESVILLE-FORT STEWART, GA	34678	40800
26100	HOLLAND-GRAND HAVEN, MI	59880	69800
26180	HONOLULU, HI	60110	71300
26300	HOT SPRINGS, AR	38002	42200
26380	HOUMA-BAYOU CANE-THIBODAUX, LA	40224	49400
26420	HOUSTON-SUGAR LAND-BAYTOWN, TX	51431	60900

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26580	HUNTINGTON-ASHLAND, WV-KY-OH	37119	46100
26620	HUNTSVILLE, AL	52360	64800
26820	IDAHO FALLS, ID	46692	54900
26900	INDIANAPOLIS-CARMEL, IN	55425	65100
26980	IOWA CITY, IA	56018	68000
27060	ITHACA, NY	52980	63500
27100	JACKSON, MI	50961	59200
27140	JACKSON, MS	44383	49900
27180	JACKSON, TN	43954	51700
27260	JACKSONVILLE, FL	50048	60300
27340	JACKSONVILLE, NC	36629	42700
27500	JANESVILLE, WI	53241	62700
27620	JEFFERSON CITY, MO	48840	60400
27740	JOHNSON CITY, TN	37970	44900
27780	JOHNSTOWN, PA	37765	46100
27860	JONESBORO, AR	38696	42900
27900	JOPLIN, MO	38752	47900
28020	KALAMAZOO-PORTAGE, MI	51808	60600
28100	KANKAKEE-BRADLEY, IL	49098	58800
28140	KANSAS CITY, MO-KS	55031	67600
28420	KENNEWICK-RICHLAND-PASCO, WA	51319	60300
28660	KILLEEN-TEMPLE-FORT HOOD, TX	40972	48800
28700	KINGSPORT-BRISTOL-BRISTOL, TN-VA	39138	46500
28740	KINGSTON, NY	51753	61400
28940	KNOXVILLE, TN	46594	54800
29020	KOKOMO, IN	53555	62200
29100	LA CROSSE, WI-MN	50140	59200
29140	LAFAYETTE, IN	51029	59900
29180	LAFAYETTE, LA	42852	52700
29340	LAKE CHARLES, LA	41937	50900
29404	LAKE COUNTY-KENOSHA COUNTY, IL-WI	71293	86000
29460	LAKELAND, FL	41491	49500

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29540	LANCASTER, PA	52443	64100
29620	LANSING-EAST LANSING, MI	55552	64900
29700	LAREDO, TX	29349	34800
29740	LAS CRUCES, NM	33796	39000
29820	LAS VEGAS-PARADISE, NV	50504	58200
29940	LAWRENCE, KS	53609	64700
30020	LAWTON, OK	39201	47000
30140	LEBANON, PA	48742	59500
30300	LEWISTON, ID-WA	42747	49400
30340	LEWISTON-AUBURN, ME	44123	54400
30460	LEXINGTON-FAYETTE, KY	51365	61800
30620	LIMA, OH	44707	52200
30700	LINCOLN, NE	53463	66100
30780	LITTLE ROCK-NORTH LITTLE ROCK, AR	46412	51500
30860	LOGAN, UT-ID	43907	49200
30980	LONGVIEW, TX	40970	48500
31020	LONGVIEW, WA	46525	54100
31084	LOS ANGELES-LONG BEACH-GLENDALE, CA	46509	56200
31140	LOUISVILLE-JEFFERSON COUNTY, KY-IN	49301	58900
31180	LUBBOCK, TX	40724	48500
31340	LYNCHBURG, VA	44171	53600
31420	MACON, GA	44640	51800
31460	MADERA, CA	39250	48000
31540	MADISON, WI	61050	72400
31700	MANCHESTER-NASHUA, NH	62255	76900
31900	MANSFIELD, OH	45035	52700
32420	MAYAGüEZ, PR	15823	18900
32580	MCALLEN-EDINBURG-MISSION, TX	25988	30800
32780	MEDFORD, OR	43836	52900
32820	MEMPHIS, TN-MS-AR	46771	54400
32900	MERCED, CA	38052	46400
33124	MIAMI-MIAMI BEACH-KENDALL, FL	40266	48300

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33140	MICHIGAN CITY-LA PORTE, IN	49860	58300
33260	MIDLAND, TX	47309	55900
33340	MILWAUKEE-WAUKESHA-WEST ALLIS, WI	56640	66800
33460	MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	64885	78500
33540	MISSOULA, MT	44872	54000
33660	MOBILE, AL	40388	49500
33700	MODESTO, CA	44706	54400
33740	MONROE, LA	39466	48100
33780	MONROE, MI	59647	69600
33860	MONTGOMERY, AL	45176	55900
34060	MORGANTOWN, WV	39676	51300
34100	MORRISTOWN, TN	37679	44600
34580	MOUNT VERNON-ANACORTES, WA	48407	56500
34620	MUNCIE, IN	45400	53200
34740	MUSKEGON-NORTON SHORES, MI	45652	53000
34820	MYRTLE BEACH-CONWAY-NORTH MYRTLE BEACH, SC	42690	51300
34900	NAPA, CA	61203	75000
34940	NAPLES-MARCO ISLAND, FL	54531	66100
34980	NASHVILLE-DAVIDSON--MURFREESBORO, TN	51844	60900
35004	NASSAU-SUFFOLK, NY	76221	91000
35084	NEWARK-UNION, NJ-PA	68424	85400
35300	NEW HAVEN-MILFORD, CT	60512	75000
35380	NEW ORLEANS-METAIRIE-KENNER, LA	42770	52300
35644	NEW YORK-WHITE PLAINS-WAYNE, NY-NJ	49461	59200
35660	NILES-BENTON HARBOR, MI	46595	54200
35980	NORWICH-NEW LONDON, CT	59846	73900
36084	OAKLAND-FREMONT-HAYWARD, CA	68346	83800
36100	OCALA, FL	37494	44900
36140	OCEAN CITY, NJ	51584	64100
36220	ODESSA, TX	36250	43400
36260	OGDEN-CLEARFIELD, UT	54158	61200
36420	OKLAHOMA CITY, OK	44898	53900

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36500	OLYMPIA, WA	54798	64300
36540	OMAHA-COUNCIL BLUFFS, NE-IA	53955	66500
36740	ORLANDO-KISSIMMEE, FL	47851	57400
36780	OSHKOSH-NEENAH, WI	53528	63200
36980	OWENSBORO, KY	43999	52700
37100	OXNARD-THOUSAND OAKS-VENTURA, CA	64779	79500
37340	PALM BAY-MELBOURNE-TITUSVILLE, FL	47642	57300
37460	PANAMA CITY-LYNN HAVEN, FL	43088	51600
37620	PARKERSBURG-MARIETTA-VIENNA, WV-OH	40321	49900
37700	PASCAGOULA, MS	44204	48300
37860	PENSACOLA-FERRY PASS-BRENT, FL	43355	51900
37900	PEORIA, IL	52122	62400
37964	PHILADELPHIA, PA	56993	69800
38060	PHOENIX-MESA-SCOTTSDALE, AZ	51172	60100
38220	PINE BLUFF, AR	37881	41900
38300	PITTSBURGH, PA	47195	57400
38340	PITTSFIELD, MA	50150	61200
38540	POCATELLO, ID	43373	50200
38660	PONCE, PR	15007	17800
38860	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	52773	64800
38900	PORTLAND-VANCOUVER-BEAVERTON, OR-WA	55453	66900
38940	PORT ST. LUCIE-FORT PIERCE, FL	45503	54600
39100	POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY	61652	73400
39140	PRESCOTT, AZ	40888	48300
39300	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	53013	64000
39340	PROVO-OREM, UT	50010	56000
39380	PUEBLO, CO	40123	46800
39460	PUNTA GORDA, FL	42546	50800
39540	RACINE, WI	56234	65900
39580	RALEIGH-CARY, NC	61439	71600
39660	RAPID CITY, SD	43702	53400
39740	READING, PA	53061	64600

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39820	REDDING, CA	40501	49000
39900	RENO-SPARKS, NV	54100	62800
40060	RICHMOND, VA	54872	67200
40140	RIVERSIDE-SAN BERNARDINO-ONTARIO, CA	47448	57500
40220	ROANOKE, VA	47428	57800
40340	ROCHESTER, MN	59198	70900
40380	ROCHESTER, NY	53852	64100
40420	ROCKFORD, IL	53128	63600
40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	62430	77000
40580	ROCKY MOUNT, NC	41155	47600
40660	ROME, GA	42362	49200
40900	SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA	53805	65400
40980	SAGINAW-SAGINAW TOWNSHIP NORTH, MI	46489	53800
41060	ST. CLOUD, MN	51474	61800
41100	ST. GEORGE, UT	41777	46900
41140	ST. JOSEPH, MO-KS	42411	52200
41180	ST. LOUIS, MO-IL	53435	65800
41420	SALEM, OR	46995	56800
41500	SALINAS, CA	51211	62200
41540	SALISBURY, MD	45236	55300
41620	SALT LAKE CITY, UT	54586	61300
41660	SAN ANGELO, TX	39508	46800
41700	SAN ANTONIO, TX	44591	53100
41740	SAN DIEGO-CARLSBAD-SAN MARCOS, CA	53544	64900
41780	SANDUSKY, OH	51747	60200
41884	SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA	75188	91200
41900	SAN GERMÁN-CABO ROJO, PR	15016	17900
41940	SAN JOSE-SUNNYVALE-SANTA CLARA, CA	80198	97100
41980	SAN JUAN-CAGUAS-GUAYNABO, PR	17917	21500
42020	SAN LUIS OBISPO-PASO ROBLES, CA	52528	63800
42044	SANTA ANA-ANAHEIM-IRVINE, CA	64321	78300
42060	SANTA BARBARA-SANTA MARIA, CA	54109	65800

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42100	SANTA CRUZ-WATSONVILLE, CA	62332	75100
42140	SANTA FE, NM	50000	58200
42220	SANTA ROSA-PETALUMA, CA	61922	75100
42260	SARASOTA-BRADENTON-VENICE, FL	48550	58400
42340	SAVANNAH, GA	47195	54800
42540	SCRANTON--WILKES-BARRE, PA	43893	53600
42644	SEATTLE-BELLEVUE-EVERETT, WA	63951	74300
42680	SEBASTIAN-VERO BEACH, FL	46603	55500
43100	SHEBOYGAN, WI	53830	63400
43300	SHERMAN-DENISON, TX	45043	53100
43340	SHREVEPORT-BOSSIER CITY, LA	40445	49600
43580	SIOUX CITY, IA-NE-SD	46397	55700
43620	SIOUX FALLS, SD	51458	62800
43780	SOUTH BEND-MISHAWAKA, IN-MI	49112	57700
43900	SPARTANBURG, SC	45339	54200
44060	SPOKANE, WA	46386	53900
44100	SPRINGFIELD, IL	53573	64600
44140	SPRINGFIELD, MA	51150	62900
44180	SPRINGFIELD, MO	41591	51400
44220	SPRINGFIELD, OH	48068	55400
44300	STATE COLLEGE, PA	50572	61700
44700	STOCKTON, CA	46894	57100
44940	SUMTER, SC	38874	46600
45060	SYRACUSE, NY	49907	59500
45104	TACOMA, WA	52165	61000
45220	TALLAHASSEE, FL	48808	58500
45300	TAMPA-ST. PETERSBURG-CLEARWATER, FL	45339	54400
45460	TERRE HAUTE, IN	42192	49300
45500	TEXARKANA, TX-TEXARKANA, AR	39684	46600
45780	TOLEDO, OH	50408	58900
45820	TOPEKA, KS	50488	60400
45940	TRENTON-EWING, NJ	68261	85400

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2006 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD CENSUS* MEDIAN FAMILY INCOME Geographic Distribution	HUD ESTIMATED 2006 MEDIAN FAMILY INCOME Borrower Distribution
46060	TUCSON, AZ	44466	52400
46140	TULSA, OK	45678	54500
46220	TUSCALOOSA, AL	42757	52300
46340	TYLER, TX	44565	52700
46540	UTICA-ROME, NY	44180	52600
46660	VALDOSTA, GA	39462	45900
46700	VALLEJO-FAIRFIELD, CA	60600	74000
47020	VICTORIA, TX	43259	51200
47220	VINELAND-MILLVILLE-BRIDGETON, NJ	45377	56400
47260	VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC	49157	60300
47300	VISALIA-PORTERVILLE, CA	36299	44100
47380	WACO, TX	41455	49100
47580	WARNER ROBINS, GA	50364	58900
47644	WARREN-TROY-FARMINGTON HILLS, MI	67923	79500
47894	WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV	71100	88200
47940	WATERLOO-CEDAR FALLS, IA	47689	57600
48140	WAUSAU, WI	52396	61900
48260	WEIRTON-STEUBENVILLE, WV-OH	39497	47500
48300	WENATCHEE, WA	45399	53000
48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	53777	64400
48540	WHEELING, WV-OH	38856	48200
48620	WICHITA, KS	51478	61200
48660	WICHITA FALLS, TX	41240	49100
48700	WILLIAMSPORT, PA	41069	49900
48864	WILMINGTON, DE-MD-NJ	60622	73200
48900	WILMINGTON, NC	46595	53900
49020	WINCHESTER, VA-WV	47126	58400
49180	WINSTON-SALEM, NC	50059	58200
49340	WORCESTER, MA	58426	71700
49420	YAKIMA, WA	39764	46300
49500	YAUCO, PR	12886	15500
49620	YORK-HANOVER, PA	52279	63700

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MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD CENSUS* MEDIAN FAMILY INCOME Geographic Distribution	HUD ESTIMATED 2006 MEDIAN FAMILY INCOME Borrower Distribution
49660	YOUNGSTOWN-WARREN-BOARDMAN, OH-PA	44378	52100
49700	YUBA CITY, CA	39454	48200
49740	YUMA, AZ	34661	41100
99999	nonmetro portion of ALABAMA	36638	45200
99999	nonmetro portion of ALASKA	54256	67000
99999	nonmetro portion of ARIZONA	34675	40800
99999	nonmetro portion of ARKANSAS	34263	38000
99999	nonmetro portion of CALIFORNIA	42139	50800
99999	nonmetro portion of COLORADO	44319	51500
99999	nonmetro portion of CONNECTICUT	61239	75900
99999	nonmetro portion of DELAWARE	45190	54300
99999	nonmetro portion of FLORIDA	36689	44100
99999	nonmetro portion of GEORGIA	37320	43400
99999	nonmetro portion of HAWAII	50555	59900
99999	nonmetro portion of IDAHO	39166	45600
99999	nonmetro portion of ILLINOIS	43531	52200
99999	nonmetro portion of INDIANA	45666	53500
99999	nonmetro portion of IOWA	43887	52800
99999	nonmetro portion of KANSAS	41637	49800
99999	nonmetro portion of KENTUCKY	32884	39300
99999	nonmetro portion of LOUISIANA	32785	40000
99999	nonmetro portion of MAINE	40084	49300
99999	nonmetro portion of MARYLAND	50103	61500
99999	nonmetro portion of MASSACHUSETTS	58526	71700
99999	nonmetro portion of MICHIGAN	44067	51200
99999	nonmetro portion of MINNESOTA	45925	55100
99999	nonmetro portion of MISSISSIPPI	33550	36100
99999	nonmetro portion of MISSOURI	36175	44800
99999	nonmetro portion of MONTANA	39050	46900
99999	nonmetro portion of NEBRASKA	41596	51400
99999	nonmetro portion of NEVADA	49212	56800
99999	nonmetro portion of NEW HAMPSHIRE	50942	62900

*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

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MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD CENSUS* MEDIAN FAMILY INCOME Geographic Distribution	HUD ESTIMATED 2006 MEDIAN FAMILY INCOME Borrower Distribution
99999	nonmetro portion of NEW MEXICO	33667	39000
99999	nonmetro portion of NEW YORK	41761	49600
99999	nonmetro portion of NORTH CAROLINA	40566	47100
99999	nonmetro portion of NORTH DAKOTA	39651	51800
99999	nonmetro portion of OHIO	43801	51100
99999	nonmetro portion of OKLAHOMA	35517	42600
99999	nonmetro portion of OREGON	39823	48200
99999	nonmetro portion of PENNSYLVANIA	41475	50600
99999	nonmetro portion of SOUTH CAROLINA	38927	46600
99999	nonmetro portion of SOUTH DAKOTA	39438	48000
99999	nonmetro portion of TENNESSEE	36945	43500
99999	nonmetro portion of TEXAS	36380	43100
99999	nonmetro portion of UTAH	41239	46200
99999	nonmetro portion of VERMONT	46084	58900
99999	nonmetro portion of VIRGINIA	38987	47800
99999	nonmetro portion of WASHINGTON	42367	48900
99999	nonmetro portion of WEST VIRGINIA	32500	41600
99999	nonmetro portion of WISCONSIN	46680	54900
99999	nonmetro portion of WYOMING	45456	58500
99999	nonmetro portion of AMERICAN SAMOA	18357	0
99999	nonmetro portion of GUAM	41229	48400
99999	nonmetro portion of NORTHERN MARIANA ISLANDS	25853	0
99999	nonmetro portion of PUERTO RICO	12271	14600
99999	nonmetro portion of VIRGIN ISLANDS	28553	34000