SFH DIRECT STATE AREA LOAN LIMITS

		EST. LIMIT - EFFECTIVE
STATE	COUNTY OR EQUIVALENT	4-1-12
NY	Albany	\$179,400
NY	Allegany	\$169,200
NY	Broome	\$172,632
NY	Cattaraugus	\$200,160
NY	Cayuga	\$185,700
NY	Chautauqua	\$185,300
NY	Chemung	\$172,632
NY	Chenango	\$165,800
NY	CLINTON	\$172,632
NY	Социмвіа	\$200,160
NY	Cortland	\$180,100
NY	Delaware	\$189,900
NY	Dutchess	\$292,500
NY	Erie	\$194,900
NY	Essex	\$180,900
NY	Franklin	\$184,500
NY	Fulton	\$179,500
NY	GENESEE	\$185,700
NY	Greene	\$195,700
NY	Hamilton	\$172,632
NY	Herkimer	\$172,632
NY	JEFFERSON	\$174,300
NY	LEWIS	\$185,500
NY	LIVINGSTON	\$185,250
NY	Madison	\$172,632
NY	Monroe	\$185,250
NY	Montgomery	\$173,500
NY	Niagara	\$180,500
NY	Oneida	\$184,600
NY	Onondaga	\$184,800
NY	Ontario	\$204,250
NY	Orange	\$292,500
NY	ORLEANS	\$177,100
NY	Oswego	\$177,800
NY	OTSEGO	\$189,200
NY	PUTNAM	\$343,700
NY	Rensselaer	\$191,800
NY	ST LAWRENCE	\$169,800
NY	Saratoga	\$206,400
NY	SCHENECTADY	\$178,700
NY	SCHOHARIE	\$180,500
NY	SCHUYLER	\$164,000
NY	Seneca	\$172,632

SFH DIRECT STATE AREA LOAN LIMITS

STATE	County or Equivalent	EST. LIMIT - EFFECTIVE 4-1-12
NY	Steuben	\$182,200
NY	Suffolk	\$343,700
NY	SULLIVAN	\$237,030
NY	Tioga	\$161,400
NY	Tompkins	\$178,400
NY	Ulster	\$233,330
NY	WARREN	\$193,200
NY	WASHINGTON	\$189,100
NY	WAYNE	\$185,250
NY	WESTCHESTER	\$343,700
NY	Wyoming	\$172,632
NY	YATES	\$198,900