

APPENDIX III-10

DESIGNATED COMMUNITIES FOR THE TARGETED LENDING INITIATIVE

Applicability: Ginnie Mae I MBS Program and Ginnie Mae II MBS Program.

Targeted areas eligible for the Targeted Lending Initiative are those census tracts set forth below, which include (1) areas selected by HUD as Urban and Rural Empowerment Zones, Urban and Rural Enterprise Communities, and Urban and Rural Renewal Communities and (2) areas of those communities that are:

- (a) within a Metropolitan Statistical Area (as defined by the Office of Management and Budget), and
- (b) defined by HUD as underserved areas in 24 C.F.R. Part 81.

Also included in the Targeted Lending Initiative are those census tracts that contain Colonias and census tracts with greater than 50% Native American population. Below is a list of all eligible states and communities in the program. A complete list of TLI-eligible census tracts is available for download at www.ginniemae.gov.

<p>Alabama Green-Sumnter Southern Alabama Mobile Birmingham* Chambers County*</p> <p>Alaska Metlakatla Indian Communities</p> <p>Arizona Tucson Phoenix Four Corners Arizona Border Region Colonias Region</p> <p>Arkansas Pulaski County Little Rock* East Arkansas* Mississippi County*</p> <p>California Los Angeles San Diego San Francisco Orange Cove Parlier Fresno Santa Ana Oakland* Desert Communities City of Watsonville* Imperial County* Colonias Region</p> <p>Colorado Denver*</p> <p>Connecticut New Haven Bridgeport*</p> <p>Delaware Wilmington*</p> <p>District of Columbia Washington, DC</p>	<p>Florida Jacksonville Miami-Dade County Tampa* Empowerment Alliance of Southwest Florida Jackson County*</p> <p>Georgia Atlanta Albany* Southwest Georgia United Central Savannah River Area*</p> <p>Hawaii Moloka'i</p> <p>Illinois Chicago East St. Louis- St. Louis Springfield* Southernmost Illinois Delta</p> <p>Indiana Gary-Hammond-East Chicago Indianapolis* The Town of Austin</p> <p>Iowa Des Moines*</p> <p>Kansas Kansas City* Wichita County</p> <p>Kentucky Eastern Kentucky Louisville* Kentucky Highlands Bowling-Green Scott-McCreary*</p> <p>Louisiana New Orleans Ouachita Parish Central Louisiana Northern Louisiana Northeast Louisiana Delta*</p> <p>Maine Aroostook County Empower Lewiston</p>	<p>Maryland Baltimore</p> <p>Massachusetts Lawrence Lowell Boston Springfield*</p> <p>Michigan Detroit Flint Muskegon* Clare County Lake County*</p> <p>Minnesota Minneapolis St. Paul*</p> <p>Mississippi West Central Mississippi Jackson* Mid-Delta Empowerment Zone Alliance North Delta Mississippi*</p> <p>Missouri St. Louis- East St. Louis Kansas City* City of East Prairie*</p> <p>Montana Fort Peck Assiniboine and Sioux Tribe</p> <p>Nebraska Omaha*</p> <p>Nevada Las Vegas*</p> <p>New Hampshire Manchester*</p> <p>New Jersey Camden Newark Cumberland County</p> <p>New Mexico Albuquerque* City of Deming La Jicarita* Colonias Region</p>
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New York

Buffalo-Lackawanna
 Niagara Falls
 Rochester
 Schenectady
 Jamestown
 Syracuse
 Yonkers
 New York
 Newburgh-Kingston*

North Carolina

Charlotte*
 Robeson County*
 The Halifax-Edgecombe-Wilson
 Empowerment Alliance*

North Dakota

Turtle Mountain Band of Chippewa
 Griggs-Steele

Ohio

Hamilton
 Youngstown
 Cincinnati
 Columbus
 Huntington-Ironton
 Cleveland
 Akron*
 Greater Portsmouth*

Oklahoma

Oklahoma City
 Tri-County Indian Nations
 Southeast Oklahoma*

Oregon

Portland*
 Josephine County*

Pennsylvania

Philadelphia
 Harrisburg*
 Pittsburgh*
 Fayette
 City of Lock Haven*

Rhode Island

Providence*

South Carolina

Charleston
 Columbia-Sumter
 Allendale County ALIVE
 Williamsburg-Lake City*

South Dakota

Oglala Sioux-Pine Ridge
 Beadle & Spink*

Tennessee

Chattanooga
 Memphis
 Knoxville
 Nashville-Davidson*
 Clinch-Powell
 Scott-McCreary*
 Fayette-Haywood County*

Texas

Corpus Christi
 El Paso County
 San Antonio
 El Paso
 Houston*
 Dallas*
 Waco*
 FUTURO
 Rio Grande Valley
 Colonias Region

Utah

Ogden*
 Four Corners

Vermont

Burlington

Virginia

Norfolk-Portsmouth
 Accomack-Northampton*

Washington

Tacoma
 Yakima
 Seattle*
 Five Star
 Lower Yakima County*

West Virginia

Huntington-Ironton
 Upper Kanawha Valley
 Central Appalachia*
 McDowell County*

Wisconsin

Milwaukee
 Northwoods NiiJii

* These 62 communities will lose their designations as Urban or Rural Enterprise Communities effective December 31, 2004. Accordingly they will be removed from the list of eligible TLI census tracts.