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NOTICE

**ORIGINATING AGENTS GUIDE
REVISION 55**

May 27, 2010

Remove and discard:

Replace with enclosed:

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Page 13 (Revised 03/27/09 Page 13 (Revised 05/27/10)

EFFECT OF CHANGE

Effective Tuesday, June 1, 2010, income limits will increase slightly in all Tennessee counties with the exception of Hamilton, Marion, Maury, and Sequatchie, which will decrease slightly.

D. Current Acquisition Cost Limits By MSA*/County

Counties	Acquisition Cost Limits	Household Income Limits		Counties	Acquisition Cost Limits	Household Income Limits		
		1-2 Persons	3 + Persons			1-2 Persons	3 + Persons	
Anderson	*	\$200,160	\$59,700	\$68,655	Lewis	\$200,160	\$54,600	\$62,790
Bedford		\$200,160	\$54,600	\$62,790	Lincoln	T \$200,160	\$54,600	\$62,790
Benton		\$200,160	\$54,600	\$62,790	Loudon	T \$200,160	\$59,700	\$68,655
Bledsoe	T	\$200,160	\$54,600	\$62,790	McMinn	\$200,160	\$54,600	\$62,790
Blount		\$200,160	\$59,700	\$68,655	McNairy	T \$200,160	\$54,600	\$62,790
Bradley	*	\$200,160	\$54,600	\$62,790	Macon	T \$226,100	\$54,600	\$62,790
Campbell	T	\$200,160	\$54,600	\$62,790	Madison	T \$200,160	\$54,600	\$62,790
Cannon	T	\$226,100	\$65,200	\$74,980	Marion	T \$200,160	\$55,900	\$64,285
Carroll	T	\$200,160	\$54,600	\$62,790	Marshall	\$200,160	\$57,400	\$66,010
Carter		\$200,160	\$54,600	\$62,790	Mauzy	T \$200,160	\$59,600	\$68,540
Cheatham		\$226,100	\$65,200	\$74,980	Meigs	T \$200,160	\$54,600	\$62,790
Chester	T	\$200,160	\$54,600	\$62,790	Monroe	T \$200,160	\$54,600	\$62,790
Claiborne	T	\$200,160	\$54,600	\$62,790	Montgomery	\$200,160	\$54,600	\$62,790
Clay	T	\$200,160	\$54,600	\$62,790	Moore	\$200,160	\$54,600	\$62,790
Cocke	T	\$200,160	\$54,600	\$62,790	Morgan	T \$200,160	\$54,600	\$62,790
Coffee	*	\$200,160	\$54,600	\$62,790	Obion	T \$200,160	\$54,600	\$62,790
Crockett	T	\$200,160	\$54,600	\$62,790	Overton	T \$200,160	\$54,600	\$62,790
Cumberland		\$200,160	\$54,600	\$62,790	Perry	\$200,160	\$54,600	\$62,790
Davidson	*	\$226,100	\$65,200	\$74,980	Pickett	T \$200,160	\$54,600	\$62,790
Decatur		\$200,160	\$54,600	\$62,790	Polk	T \$200,160	\$54,600	\$62,790
DeKalb	T	\$200,160	\$54,600	\$62,790	Putnam	\$200,160	\$54,600	\$62,790
Dickson		\$226,100	\$65,200	\$74,980	Rhea	T \$200,160	\$54,600	\$62,790
Dyer	T	\$200,160	\$54,600	\$62,790	Roane	\$200,160	\$54,600	\$62,790
Fayette	T	\$200,160	\$58,100	\$66,815	Robertson	\$226,100	\$65,200	\$74,980
Fentress	T	\$200,160	\$54,600	\$62,790	Rutherford	\$226,100	\$65,200	\$74,980
Franklin	T	\$200,160	\$54,600	\$62,790	Scott	T \$200,160	\$54,600	\$62,790
Gibson	T	\$200,160	\$54,600	\$62,790	Sequatchie	T \$200,160	\$55,900	\$64,285
Giles	T	\$200,160	\$54,600	\$62,790	Sevier	\$200,160	\$54,600	\$62,790
Grainger	T	\$200,160	\$54,600	\$62,790	Shelby	\$200,160	\$58,100	\$66,815
Greene	T	\$200,160	\$54,600	\$62,790	Smith	\$226,100	\$54,600	\$62,790
Grundy	T	\$200,160	\$54,600	\$62,790	Stewart	T \$200,160	\$54,600	\$62,790
Hamblen	*	\$200,160	\$54,600	\$62,790	Sullivan	\$200,160	\$54,600	\$62,790
Hamilton	*	\$200,160	\$55,900	\$64,285	Sumner	\$226,100	\$65,200	\$74,980
Hancock	T	\$200,160	\$54,600	\$62,790	Tipton	T \$200,160	\$58,100	\$66,815
Hardeman	T	\$200,160	\$54,600	\$62,790	Trousdale	T \$226,100	\$65,200	\$74,980
Hardin	T	\$200,160	\$54,600	\$62,790	Unicoi	T \$200,160	\$54,600	\$62,790
Hawkins	T	\$200,160	\$54,600	\$62,790	Union	T \$200,160	\$59,700	\$68,655
Haywood	T	\$200,160	\$54,600	\$62,790	Van Buren	T \$200,160	\$54,600	\$62,790
Henderson	T	\$200,160	\$54,600	\$62,790	Warren	\$200,160	\$54,600	\$62,790
Henry		\$200,160	\$54,600	\$62,790	Washington	* \$200,160	\$54,600	\$62,790
Hickman	T	\$226,100	\$54,600	\$62,790	Wayne	T \$200,160	\$54,600	\$62,790
Houston	T	\$200,160	\$54,600	\$62,790	Weakley	\$200,160	\$54,600	\$62,790
Humphreys		\$200,160	\$54,600	\$62,790	White	T \$200,160	\$54,600	\$62,790
Jackson	T	\$200,160	\$54,600	\$62,790	Williamson	\$226,100	\$65,200	\$74,980
Jefferson	T	\$200,160	\$54,600	\$62,790	Wilson	\$226,100	\$65,200	\$74,980
Johnson	T	\$200,160	\$54,600	\$62,790				
Knox	*	\$200,160	\$59,700	\$68,655				
Lake	T	\$200,160	\$54,600	\$62,790				
Lauderdale	T	\$200,160	\$54,600	\$62,790				
Lawrence	T	\$200,160	\$54,600	\$62,790				

T Denotes a targeted county. The first-time homebuyer requirement is waived.

* Denotes that some census tracts in the county are targeted, and in these census tracts, the first-time homebuyer requirement is waived.

* See page 13 for MSA Counties

15. Lump sum additions to assets, such as inheritance, insurance payments (including health and accident insurance and worker's compensation payments), capital gains, settlement for personal or Property loss, and deferred periodic payments received in a lump sum from Supplemental Security Income (SSI) and Social Security benefits;
16. Repatriation payments made by foreign governments pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era (initial determination or reexamination must have been made on or after April 13, 1993).

E. Current Household Income Limits

Area	Income Limits	
	1 - 2 Persons	3 + Persons
Nashville MSA	\$65,200.....	\$74,980
Memphis MSA	\$58,100.....	\$66,815
Knoxville MSA	\$59,700.....	\$68,655
Chattanooga MSA	\$55,900.....	\$64,285
Cleveland MSA	\$54,600.....	\$62,790
Jackson MSA.....	\$54,600.....	\$62,790
Clarksville MSA.....	\$54,600.....	\$62,790
Johnson City MSA	\$54,600.....	\$62,790
Kingsport-Bristol MSA	\$54,600.....	\$62,790
Morristown MSA	\$54,600.....	\$62,790

See page 9 for all other counties.

MSA Counties for Purposes of Income Limits

Memphis:	Shelby Fayette Tipton	Kingsport-Bristol:	Hawkins Sullivan
Nashville:	Davidson Cannon Cheatham Dickson Robertson Rutherford Sumner Trousdale Williamson Wilson	Knoxville:	Knox Anderson Blount Loudon Union
Clarksville:	Montgomery Stewart	Chattanooga:	Hamilton Marion Sequatchie
Jackson:	Madison Chester	Johnson City:	Carter Unicoi Washington
Cleveland:	Bradley Polk	Morristown:	Grainger Hamblen Jefferson