

Financial Ratings Series

Weiss Ratings
& Grey House Publishing

Financial Literacy: Planning for the Future

Buying a Home

2024/25



GREY HOUSE PUBLISHING

Financial Literacy: Planning for the Future **Buying a Home**



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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the fifth edition of *Financial Literacy: Planning for the Future*. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. This eight-volume set assists readers who are ready for one—or more—of many important next steps in their financial planning—starting a family, buying a home, weighing insurance options, protecting themselves from identify theft, planning for college and so much more. *Financial Literacy: Planning for the Future* takes readers further towards their financial goals.

Written in easy-to-understand language, these guides take the guesswork out of financial planning. Each guide is devoted to a specific topic relevant to making big decisions with significant financial impact. Combined, these eight guides provide readers with helpful information on how to best manage their money and plan for their future and their family's future. Readers will find helpful guidance on:

- Financial Planning for **Living Together, Getting Married & Starting a Family**
- **Buying a Home**
- **Insurance Strategies & Estate Planning**
- Making the Right **Health Care Coverage** Choices
- Protect Yourself from **Identify Theft & Other Scams**
- **Starting a Career & Career Advancement**
- **Saving for Your Child's Education**
- **Retirement Planning Strategies & the Importance of Starting Early**

Filled with valuable information alongside helpful worksheets and planners, these volumes are designed to point you in the right direction toward a solid financial future, and give you helpful guidance along the way.

Planning for the Future: Buying a Home



The Housing Market Today

Today's house hunters have some real challenges. Home inventory is low, housing prices are high, and mortgage interest rates keep rising.

As the Federal Reserve continues to raise interest rates to curb inflation, so too did mortgage interest rates continue to increase. High housing prices, combined with high mortgage interest rates, make home buying unaffordable for many first-time homebuyers right now.

There is limited inventory of homes going on the market. Homeowners who bought their house when interest rates were lower have decided not to sell now because the interest rate on their new home will be much higher than what they currently have. This means that buyers are competing against one another. Houses are sold in a matter of days. Bidding wars are common, so are offers well above asking price.

As we move into 2024, here are some housing trends to keep an eye on, according to BankRate,¹:

- High interest rates are here to stay. The average interest rate on 30-year fixed mortgage is 8.09 percent, as of October 2023. That's the highest it's been since August 2000. Most economic experts believe mortgage rates will remain high well into 2024.
- Expect high home prices to continue. The median home-sale price as of September 2023 was \$394,300, up 2.8 percent from one year ago, according to the National Association of Realtors.
- Existing-home sales continue to decrease. In September 2023, existing home sales was 15.4 percent less than the year prior. Experts suggest that this trend may reverse in 2024 if mortgage rates come down.
- Housing inventory is low. The number of homes on the market, as of September 2023,

¹ <https://www.bankrate.com/real-estate/housing-market-2024/>



was 8.1 percent lower than the previous year. In order for housing inventory to increase to match home buying demand, many more existing homeowners would need to put their house on the market, or new construction would need to increase dramatically. If interest rates remain high, housing inventory is expected to stay low.

- Housing affordability is a real challenge for Americans earning a typical income. The high cost of homes combined with high interest rates, have caused many potential home buyers to push their plans to buy a home well into the future.

If you are wondering whether homeownership is a possibility for you, or you want to know what to plan for and how to get started, this guide will walk you through the following steps:

1. **Getting ready;**
2. **What can you afford?**
3. **Know your rights: Fair housing laws and predatory lending laws;**
4. **Mortgage pre-approval;**
5. **Homes, realtors, and shopping for homes;**
6. **Home inspectors;**

7. **All about loans, conventional and FHA;**
8. **Other home-buying programs; and**
9. **Homeowner's insurance.**



Getting Ready

The decision to buy a home is one of the most significant

financial choices that most of us will make in our lifetimes. Buying a home can be a good investment, but whether to buy or continue renting depends on your circumstances. If there is a reasonable chance that you might relocate in a couple of years, then it probably would be better to continue renting.

There are quite a few buy or rent calculators available online that can be helpful if you're unsure. The tool will help you get a better sense of the financial commitment involved in home ownership. "Is It Better to Rent or Buy?" can be found at <https://www.realtor.com/mortgage/tools/rent-or-buy-calculator/>

If you want to be well-poised when the time comes to buy, then you should begin minding your financial situation early. It will be much easier to get approved for a loan if you have a good credit score. If you are able to



pay down some of your debts, you'll qualify more easily too. Lenders will look to see that you have a pattern of paying your bills on time. They will also evaluate your total debt versus your income. You can find more information about credit scores and debt-to-income ratios in this guide's section on loans.



What Can You Afford?

Think about how much you can afford. After you evaluate

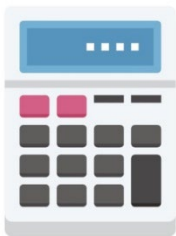
your finances, decide how much you want to allocate to monthly payments on your home. Remember that the figure should include not only the principal and interest on your loan but other predictable expenses. These include:

- homeowner's insurance;
- property taxes;

- dues for a homeowner's association; and
- other maintenance costs like regular upkeep, lawn care, garbage removal, and utilities.

There is an old rule of thumb for determining how much of your income you should reasonably spend on housing costs. That ballpark figure is no more than 30% of your income.

When you are applying for mortgage loans, conventional lenders, meaning regular mortgage lenders that aren't insured by the Federal Housing Administration (FHA), typically want your housing costs to be no more than 28% of your income. FHA loans, on the other hand, want your housing costs to be no more than 31% of your income. Both lenders will factor in these percentages when they are considering your application, so it's a good idea to keep the 30% figure in mind when you are deciding how much you can afford for a house.



Mortgage Calculators

There are a number of mortgage calculators online that can help you estimate the monthly payments on a mortgage with different variables, like the loan term, down payment amount, and the interest rate. Try the Federal Housing Administration's calculator at www.fha.com/calculator_afford.



How Much Can You Afford?

Here is a rough sketch of what you might want to budget for monthly rent, using the 30% rule, alongside the home value of a mortgage that has the same monthly cost.

Annual Salary	Budget for Monthly Rent: =30% of your Monthly Income	Home Value, based on a 30- Year Mortgage with a Monthly Payment = 30% of your Monthly Income*
15,000	375	50,765
20,000	500	70,290
25,000	625	89,815
30,000	750	109,340
35,000	875	128,865
40,000	1,000	148,390
45,000	1,125	167,915
50,000	1,250	187,440
55,000	1,375	206,965
60,000	1,500	226,490
65,000	1,625	246,015
70,000	1,750	265,540
75,000	1,875	285,065
80,000	2,000	304,590
85,000	2,125	324,115
90,000	2,250	343,640
95,000	2,375	363,165
100,000	2,500	382,690
150,000	3,750	577,940
200,000	5,000	773,190
250,000	6,250	968,440
300,000	7,500	1,163,690

*Calculations are estimates based on the following parameters: a 20% down payment, 7.5% interest rate, 30 Year Mortgage, with 0.97% property tax and \$600 homeowners insurance per year. You can run your own estimates at <https://themortgagereports.com/mortgage-calculator>.



However, it is certainly possible you will qualify for a conventional loan even when your mortgage payment will be more than 28% of your monthly income; it's just easier to qualify if you stick to the 28% figure.

The 30% "rule" goes back to the 1960s Brooke Amendment or to depression-era policies, depending on who you ask.

The National Housing Act of 1937 legislated a public housing program. At the time, it was decided that families whose housing costs were in excess of 20% of their income were, by official measure, "burdened" by those costs (how things have changed).

In 1969, the Brooke Amendment to the National Housing Act established a rule for determining the monthly payments that were collectible from residents in public housing. It started out at 25% and was raised to 30% under Ronald Reagan. That number stuck, although many bankers and others dispute its usefulness. Still, it's hard to argue with the general idea of the 30% rule. The better you are able to provide adequate housing for yourself and your family without spending all of your money on it, the better.



Fair Housing

The Civil Rights Act of 1968 fought widespread practices of segregation and

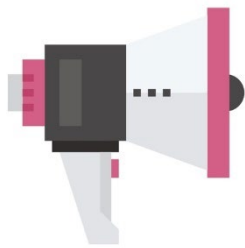
discrimination in the housing market. Title VIII of the 1968 Civil Rights Act is also known as the Fair Housing Act of 1968.

The act prohibits discrimination concerning the sale, rental, or the financing of housing on the basis of race, religion, national origin, sex, handicap, and family status. If you have concerns about discrimination, you can learn more by visiting the website of the U.S. Department of Housing and Urban Development, hud.gov, or by contacting your local Fair Housing Office.

Starting in 2021, the Department of Housing and Urban Development began prohibiting housing discrimination based on sexual orientation or gender identity through the Fair Housing Act. Visit www.hud.gov/program_offices/fair_housing_equal_opp/housing_discrimination_and_persons_identifying_lgbtq for more information on pursuing a claim if you've experienced housing discrimination for identifying as LGBTQ+.



There are also laws to ensure fair lending practices. For example, the Equal Credit Opportunity Act (ECOA) prohibits discrimination in credit practices on the basis of race, color, religion, national origin, sex, marital status, age, and some aspects of class-based discrimination, such as whether or not you receive income from public assistance. The Federal Reserve was once responsible for enforcing the ECOA. That responsibility passed to the Consumer Financial Protection Bureau (CFPB) when it was founded in 2010. If you feel that you have faced discrimination in lending or credit practices, you can go to the CFPB website at consumerfinance.gov and file a complaint.



Predatory Lending

Several new rules were put into place after the housing bubble burst in the 2000s, when widespread practices of predatory lending became apparent.

What is predatory lending? While each situation has its own circumstances, there are certain practices that stand out as predatory:

- **Equity stripping.** If a lender makes a loan to someone who is realistically unable to repay it,

then forecloses and seizes the house in order to sell it, this is called equity stripping.

- **Bait and switch.** You might sign for a loan with a variable interest rate thinking it's a fixed rate because the details were hidden in the fine print, only to find out months later that your rate has increased. You've been sold one product and given another, classically called a bait and switch.
- **Packing.** This predatory practice can occur with any kind of contract. You sign for a loan, only to discover later that it's been packed with services, and charges for them, that you didn't know were there.

In order to discourage predatory practices, the Consumer Financial Protection Bureau requires lenders to give you clear and accurate information about your mortgage during the lending process. This is called the "Know Before You Owe" rule, and it was made mandatory by the Dodd-Frank Wall Street Reform and Consumer Protection Act (DFA) of 2010.

What does "Know Before You Owe" look like in practice? The rule requires lenders to give you two forms. The first form, the Loan Estimate, describes plainly and clearly the costs and risks of the loan; it's meant to



help you with comparison shopping. The second form, the Closing Disclosure, shows all of the additional costs involved in the mortgage transaction. These disclosures are meant to help prevent loan packing, bait-and-switch attempts, and other predatory practices.



Check Your Credit Score

It matters a lot.

Credit scores, also called FICO scores, run from 300 to 850, the higher the better. The best mortgages with the lowest costs typically go to borrowers with credit scores in the mid-700s or higher. But if your credit isn't that high, don't walk away from considering buying a home just yet; you can still qualify for a mortgage.

A recent Fannie Mae study reported that most people, including those who are actively planning on buying a home in the next three years, overestimate the minimum credit score and down payment required to qualify for a mortgage, and many are not familiar with available low down payment programs.² Fannie Mae's Eligibility Matrix sets the minimum credit score at **620**.

² <https://www.fanniemae.com/portal/research-insights/perspectives/mortgage-requirements-consumers-060519.html>

If your credit score is low, you can improve it by paying down debt, especially credit card debt, and getting any mistakes corrected. Remember that it takes time for changes to be reflected in your credit score, so the more conscientious you are early on, the better.



Online Banks vs. Brick & Mortar

You have several options to consider when choosing a mortgage lender, and now, more than ever, you're not limited to the bank in your neighborhood.

Here are some things to consider when deciding whether an online bank is a better option for you compared to a neighborhood bank.

- Applying online makes it easier to comparison shop and fill out applications.
- Many of the brick and mortar banks now allow you to fill out a pre-qualification application online.
- The major benefit of a brick and mortar bank is that you have a point person with expertise to prevent holdups and push the loan through the underwriting process.



- Many online lenders can process loans more quickly because they aren't subject to the same strict regulations as large commercial banks.
- Also, some online lenders will look at "non-traditional" qualifications, such as education and career experience to get you approved.
- Whether going through traditional channels or through one of the many online offerings, it's important to shop around and do your homework, because fee structures can vary greatly from bank to bank.



Get a Mortgage Pre-approval

A pre-approval isn't necessary, but it will definitely help you stand out from other buyers, and it can speed up the mortgage process. That is why it was invented. A pre-approval for a mortgage differs from a standard loan pre-approval in that it's a more formal commitment on the part of the lender. It's different than a pre-qualification, too.

Step 1. Pre-Qualification

This is an informal process where you meet with a lender over the phone, on the internet, or in person, and provide information about your assets, liabilities, and income. The lender will take a quick assessment of your information to provide a rough estimate of the amount you might expect to be approved for. Because this is an informal process, this is not a guarantee of a loan amount.

Step 2. Pre-Approval

To get a pre-approval, you'll have to provide all of the same information and paperwork as for a mortgage. The lender will do a full review of your credit history, your assets, income, and ability to pay before issuing the approval.

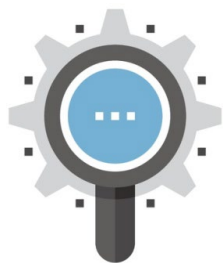
There is a fair amount of paperwork involved in obtaining pre-approval, so you'll want to start early. Typically, the lender will want to see the following:

- Federal income tax returns from the previous two years;
- Recent pay stubs that show your present income, including year-to-date;
- Bank statements for checking and savings accounts;



- Quarterly or other statements on investments like CDs, IRAs, stocks, bonds, etc.;
- History of residence for the previous two years, including contact information for your landlord if you are renting; and
- Information about other real estate you own, if any.

If you are shopping for a house with a pre-approval letter from your lender in hand, it suggests not only that you are a serious buyer; it means that the seller can anticipate with confidence that the deal won't fall through pending approval of your mortgage application. It also means, again from the seller's point of view, that the transaction is likely to close quickly.



Shopping for a Home

Once you have a good idea what you can afford, it's time to shop. Maybe you like shopping and maybe you don't. Either way, the more you know before you begin, the smoother the process and the more informed your decision will be. Note that the average home buyer looks at ten houses over ten

weeks³ before making an offer on one, so settle in and be patient.

You'll want to look in the neighborhoods that you like, obviously, but remember to investigate the tax rates, crime statistics, commute times, accessibility to shopping, and schools if you have or are planning on having children.

If there is a house that you particularly love, make an effort to visit the neighborhood several times, including during rush hour, so that you can get a clear idea of what you're getting into. In cities, real estate firms sometimes offer guided tours of neighborhoods as a service separate from open houses.

Make a list of your housing needs and wants. Prioritize your list of wants so that the most important items are at the top of the list. As you are shopping for homes, keep this list in mind to help you stay on track.

Take your time as you look at each property. Do you feel comfortable there? Is the house in good repair? Look inside closets and bathrooms. Is the roof in good shape? Is the neighborhood to your liking? Is the house on a busy street? Bring a camera and a notebook so you can review photos and notes later.

³ <https://www.realtor.com/advice/buy/how-many-homes-will-it-take/>



House Hunting: Checklist

Type of Home

Single Family Detached Townhouse Condominium Cooperative

Price Range: _____

Square Footage: _____

Neighborhood/Location

City Suburbs Country
 Close to Work Close to Grocery/Shopping Close to School/Daycare
 Public Transportation Close to Park/Playground

Interior

Bedrooms # Bathrooms Single Level Multi-Level
 Open Floor Plan Eat in Kitchen Formal Dining Room Master Suite
 Finished Basement Fireplace

Heating System

Furnace Oil Heat Gas Heat Electric Heat
 Wood Burning Stove/Fireplace

Storage

Walk in Closets Laundry Room Attic Basement Outdoor Shed

Exterior

Pool Patio/Deck Garage Security System Pet-Friendly

Priorities

<input type="checkbox"/> Price/Affordability	<input type="checkbox"/> Location
<input type="checkbox"/> Commute to Work	<input type="checkbox"/> School System
<input type="checkbox"/> Privacy	<input type="checkbox"/> Storage Space
<input type="checkbox"/> Outdoor Space	<input type="checkbox"/> Architectural Style
<input type="checkbox"/> Modern vs. Historical	<input type="checkbox"/> Move-In Ready
<input type="checkbox"/> Needs Renovations	<input type="checkbox"/> Fenced Yard
<input type="checkbox"/> Play Area	<input type="checkbox"/> Garden
<input type="checkbox"/> Other: _____	

Notes: _____





Types of Homes

Most homes on the market are **detached single-family residences**. You will

have the greatest amount of freedom to alter the property—repaint, renovate, build—if you buy a detached home.

Detached houses are preferred by most buyers, and, as a result, they have increased in value (at least in recent years) at a higher rate than other options. However, especially in urban or suburban areas close to a city, condos and townhouses are in plentiful supply and might be your preference.

What is the difference between a condominium and townhouse?

A **townhouse** is a single-family home that shares one or more walls with other single-family homes. The buyer owns the interior and exterior walls, the roof and the property on which the townhouse sits, and is responsible for their maintenance. The owner also maintains insurance for both the home and property. Shared spaces, parking areas, trash removal, snow plowing are handled by the **Home Owners Association (HOA)**.

A **condominium**, or condo, is a building or group of buildings with individual units. The buyer owns and

maintains the interior of their unit, but does not own the property that the building is on. In this case, the exterior of the building, parking area, lawn, and other shared spaces are maintained by the Home Owners Association (HOA). The buyer is responsible for their own homeowners' insurance, but insurance for the property is shared and is paid via dues to the HOA.

There are all sorts of variations for what the HOA controls and what the owners of individual units are responsible for. If you're looking at a townhouse, be sure to study the details carefully. Townhouses are considerably less expensive than detached houses, and many buyers prefer the convenience of having the HOA maintain the landscaping and parking area for their home.

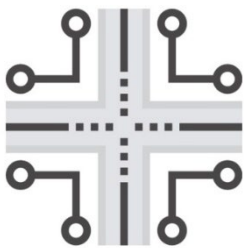
A condominium will typically offer less privacy and higher HOA costs, but more affordability than either townhouses or detached houses, and they may offer amenities like a door man, a gym, a swimming pool, etc. They are more common, naturally, in cities.

You also might want to consider a **cooperative**, also referred to as a co-op. Unlike a condominium or townhouse, where the buyer owns the deeds to their dwelling, in a co-op the buyer becomes a shareholder in a corporation that owns the property.



As a shareholder, you have exclusive use of a housing unit on the property. If you buy into a co-op, you would take out a “share loan” instead of a traditional mortgage. You will also be responsible for paying the corporation for maintenance fees for running and maintaining the property. Co-ops can be less expensive than renting an apartment, especially in areas where the cost of living is relatively high.

If privacy is one of your goals, then these shared living spaces might not be right for you. But, if you are looking for a social atmosphere, or if you like the idea of having someone else manage the lawn chores or snow removal, a townhouse, condominium, or cooperative might be the right choice for you.



Location, Location, Location

It's true! The location of your home is very important. Will you be happy there? Is it close to work, or will you have a long commute? Is it close to shopping and attractions? Is the neighborhood safe? Do you like the school system? The location of your home can affect its resale value too, so keep that in mind as you are selecting properties.



Hiring a Realtor

Real estate agents have not gone the way of travel agents. In fact, according to 2022 data from the National Association of Realtors, 86% of buyers purchased their homes that year through real estate agents or brokers. That's up from 69% in 2001.⁴

On the other hand, 51% of home buyers that year actually found their home on the Internet, compared to only 29% who found their home through their real estate agent. So, the question arises, do you need a real estate agent to buy a home? The short answer is yes.

Buying a house is a much more complicated transaction than buying a plane ticket, and a real estate agent does a lot more than point out closet space or stick signs in yards. A lot of things can happen between showing a house, signing a contract, and closing. A good, experienced agent will know how to negotiate to get you the best price. They will also be able to handle problems that might arise regarding appraisals, home inspections and repairs, lender requirements, and more.

⁴ www.nar.realtor/research-and-statistics/quick-real-estate-statistics.

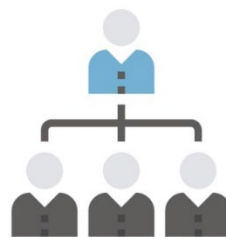


If you're a buyer, your agent will receive a percentage of the total commission on the sale, the seller's agent will receive a portion of the commission too. That commission—as well as your agent's portion of it—is decided by, and paid by, the seller who is listing the property.

Most real estate business is commission based, meaning that if you don't end up buying a home, you don't owe any money to your realtor.

So, what should you look for when looking for an agent?

Look for someone with experience and a good track record that specializes in your market—both the neighborhood you prefer and the price range of the homes you are interested in. Look for someone who you feel comfortable talking to, who listens to your wants and concerns, and who advises you about your options. You might want to ask about how much of their business is representing buyers. Some agents specialize in this, but more commonly, an agent will have varying degrees of experience working with buyers and sellers. Some agents work part-time and others full-time. This might matter if you want your agent to be available quickly. An agent with another job might not be able to respond as quickly as you want.



Questions to Ask Potential Realtors

Having a good relationship with your realtor is important. Buying a home is a big decision, so selecting a realtor that you feel comfortable with, who will help guide you through this process, will be a big help.

Here are some questions to ask when interviewing potential realtors:

- How long have you been in the business?
- How many homes have you bought or sold last year? What was their price range?
- Is this your full-time job?
- Are you a member of the National Association of Realtors?
- Do you specialize as a buyer's agent? (That's a realtor who specializes in working with home buyers rather than sellers. Some realtors specialize in first time home buying too.)
- Which neighborhoods do you primarily work in?
- How many clients are you currently representing?



- How much time do I have to look at and review documents?
- Do you have recommendations for other professionals to work with, like a mortgage lender, home inspector, or attorney?
- Can you provide me with some references from recent clients?

As a buyer, your real estate agent may ask you to sign a **Buyer's Broker Agreement**. This agreement outlines the rights and responsibilities of the buyer and the agent. You can request that your agreement be non-exclusive, which means that you can work with several real estate agents.

You can also ask for a short-term agreement, like a 15- or 30-day term. If you sign a Buyer's Broker Agreement on the first day that the realtor shows you listings, you can set the term for as little as 24 hours. You can also specify a price range or a neighborhood in your agreement.

You don't need to sign a Broker Agreement right away. You can spend time with the realtor to make sure they are the individual you want to do business with, prior to signing any agreement.

You can ask for a satisfaction guarantee. That way, if things aren't working out, you can terminate the agreement so you can begin to work with another agent.

In most cases, the buyer works with their real estate agent and the seller is represented by a different real estate agent. There are situations where both the buyer and seller are represented by the same agent, also known as **dual agency**. This practice is illegal in some states and should be addressed with caution. You want your real estate agent to be hard at work to get the best deal for you!



A Buyer's or a Seller's Market?

This is all about supply and demand. If there are a lot of homes on the market and not very many buyers, then it's a Buyer's Market. If there are just a few homes for sale and a lot of buyers competing for them, then it's a Seller's Market. Knowing which type of market you're buying in will help you make better decisions about any offers you might make.

The housing market in 2023, and projections into 2024, suggest that the number of homes on the market will remain low. That means that buyers will be competing against each other for homes, so it looks like it will continue to be a Seller's market for some time.





How Long Does it All Take?

On average, it takes buyers between thirty and sixty days

to find a house they want to make an offer on. The time from contract to closing can take anywhere from a couple of weeks to two months. This doesn't mean you won't find the home you want in only week, but it should give you an idea of what to expect.

A common rule of thumb is to make an offer 5% below the asking price and negotiate from there. But, this rule of thumb will not work in all cases. A house that has sat on the market for months might be poised to go for much less than the asking price. On the other hand, in a very competitive seller's market, an offer of 5% below the asking price might get rejected, since the sale price might end up higher than the listed price! In all cases, rely on the expertise of your realtor.

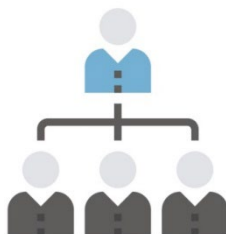
Your realtor can provide you with a list of comparable properties that have sold in the area, so you have a better picture of the local market.



Formal Offer

When you are ready, your realtor will write up a **formal offer**. The

details of this step can vary, but typically the offer lays out some written contingencies that are to your benefit. You'll want to have an inspector look at the house before you actually buy it, so the offer will usually have a clause about that. Also, a formal offer can have a mortgage contingency that gives you the option of backing out if you are unable to secure the financing you need. If the seller accepts your offer, you'll have to give the seller a deposit to show your good faith while the financing is worked out. This will count towards the down payment.



Multiple Offers & Negotiations

In a competitive market, there may be

several buyers making offers on a home at the same time. Your real estate agent will help you refine your offer to make it more appealing to the seller. Of course, being pre-qualified or pre-approved for your loan makes you more attractive to the seller than a prospective buyer who has not secured financing yet.



These are some options that you and your realtor might discuss during counter offers or negotiations:

- Offering a larger good faith deposit;
- Increasing your offering price; or
- Buying the home “as is,” which means that any repairs found during inspection would be the buyer’s responsibility.



Home Inspection

Once you have an accepted offer, it’s time to hire a home inspector. Your real estate agent will probably have someone they recommend, but feel free to hire your own. Home inspectors are typically state-certified; ask if your inspector has certification. Also ask if he or she is a member of the National Association of Certified Home Inspectors or the American Society of Home Inspectors. Both organizations require members to have performed at least 250 inspections, so membership is a good sign that they are experienced and knowledgeable. The cost is usually a few hundred dollars, and the inspection will take three or four hours.

Plan to be there during the inspection. You can learn a lot about the structure, materials, and other aspects of the house during the inspection—knowledge that will come in handy down the road.

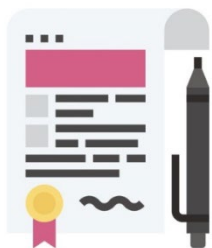
Your inspection will typically cover:

- Structural Components
- Foundation & Basement
- Roof, Attic & Insulation
- Septic System & Drainage
- Electrical Systems
- Plumbing & Heating Systems
- Air Conditioning & Ventilation Systems
- Exterior Structures, like porches, railings, siding and the driveway
- Interior Structures, like walls, ceilings, stairs, doors and windows
- Proper function of appliances
- Fireplaces, chimneys and vents
- Fire alarms, carbon monoxide detectors, sprinkler systems
- Water Quality & Well System



★ Be aware that the typical home inspection will not cover everything, so you may want to plan for some additional tests with a specialist, including:

- Pest Control
- Asbestos
- Radon Gas
- Lead Paint
- Toxic Mold



Escrow & Closing

During negotiations, the buyer and seller will decide on a closing date. This is the date that ownership of the property will transfer from the seller to the buyer. The closing date is usually several weeks after the offer is accepted. This allows time for all of the inspections, financing, and other paperwork to be finalized. The time in between offer acceptance and closing is the escrow period.

During this time, there are several fees that the buyer will be responsible for called **closing costs**. Your lender will give you an estimate of your closing costs, which are typically 3% to 5% of your loan amount. Buyers generally pay for closing costs via a cashier's check at closing, so you'll

want to make sure you budget for this extra expense.

Here are some examples of closing costs:

Loan Amount	Estimated Closing Costs
\$150,000	\$4,500-\$7,500
\$200,000	\$6,000-\$10,000
\$250,000	\$7,500-\$12,500
\$300,000	\$9,000-\$15,000



Securing a Loan: The Term of the Loan

Mortgage terms typically come in two options, 30-year and 15-year. Other options might be available, but these are the standard.

If you can afford the monthly payments on a 15-year mortgage, then the total cost to you will be much lower than that of a 30-year mortgage. This is not only because you're paying off the loan more quickly; 15-year mortgages usually come with lower interest rates, too.



See the comparison chart below. Suppose you are choosing between a 15-year fixed-rate mortgage and a 30-year fixed-rate mortgage for a \$250,000 property, and you have \$50,000 for the down payment. The shorter term offers an interest rate of 7.5% while the longer term has an interest rate of 8.5%.

The difference is dramatic—over \$194,000 in total additional payments. Nevertheless, the usual mortgage is a 30-year fixed rate. This hypothetical mortgage calculation includes \$165 per month in taxes and \$66 per month in insurance, which has been added to the monthly payments.



Securing a Loan: Interest Rates

Interest rates come in two options as well: **fixed-rate** and

adjustable. A fixed rate means that your 8.01% rate will remain 8.01% for the duration of the mortgage. An adjustable rate is subject to change based on the market, which means that your payments can increase or decrease over time.

Why choose an adjustable-rate mortgage? Lenders will typically offer a lower introductory rate on the adjustable-rate option than on the fixed rate, and the rate will remain fixed for a certain period of time. The fixed period can vary, but periods could be 3, 5, 7, or 10 years. After that, the rate is subject to change, usually every year.

Cost of a \$250,000 Mortgage

Term	Interest Rate	Monthly Payment	Total Interest Payments	Total Paid
15-year	7.57%	\$2,092	\$135,310	\$335,310
30-year	8.01%	\$1,699	\$329,859	\$529,859



These two factors are used to describe adjustable-rate mortgages. For instance, a “7/1 adjustable-rate mortgage” means that the interest rate is fixed for seven years, after which it will adjust annually.

If interest rates are high at the time you are securing your mortgage and likely to fall in the future, then you might opt for an adjustable-rate mortgage. Or, if you are planning to move during the period in which the lower rate is still fixed, then you can sell before an adjustment kicks in.

Shop for mortgages from different lenders and compare the loan estimates. If you are a likely customer for a fixed-rate mortgage on a conventional loan, then you should be looking at FHA loans, too.



Loan Types: Conventional & FHA

Conventional loans are the most common loan type for mortgages. However, a majority of first-time home buyers don't use conventional loans; they use FHA loans. An **FHA Loan** is a mortgage issued by a federally qualified lender and it is insured by the Federal Housing Administration.

FHA loans are geared towards lower to middle-income borrowers who are not able to make a large down payment. This makes it ideal for first time home buyers. FHA loans:

- Allow for down payments as low as 3.5 percent.
- Allow lower credit scores than most conventional loans.
- Have a maximum loan amount that varies by county.

For borrowers with good credit and a medium (10-15 percent) down payment, FHA loans tend to be more expensive than conventional loans. For borrowers with lower credit scores or a smaller down payment, FHA loans can often be the cheapest option. But there are no hard-and-fast rules—a lot depends on the current market. If you're not sure, ask lenders for quotes for both options and compare total costs to see which offers the best overall deal.⁵

What's the difference? The short answer is that conventional loans have more stringent requirements, but they can have lower monthly payments. They are called conventional loans because they are not linked to a government program like FHA loans.

⁵ <https://www.consumerfinance.gov/owning-a-home/loan-options/FHA-loans/>



That said, conventional loans are also typically **conforming loans**. This means that they adhere to rules set by the government—and by Fannie Mae and Freddie Mac—to promote a healthy mortgage industry.

On the other hand, the features of non-conforming loans can vary a good deal from lender to lender. Non-conforming loans are probably not going to be on your agenda. A large portion of non-conforming loans are designed for borrowers with poor credit. If that's you, think very, very carefully before committing to a non-conforming loan.

A conventional conforming loan comes in two kinds depending on the size of the loan. In 2023, the standard conventional loan has a limit of \$726,200 or less, depending on the area. The limit is even higher, \$1,089,300, in high-cost areas. If the loan is for more than that, it's officially

called a conforming **jumbo loan**, and these have rules and maximum amounts that vary by location.

A conventional loan, as we said, is typically conforming and non-jumbo. If you're in the market for this type of loan, here are the general requirements:

- Credit score is in the mid-600s or higher;
- Able to make a large down payment, between 5% and 20% or more;
- A high debt-to-income ratio.

If your down payment will be less than 20%, then you will be required to purchase **mortgage insurance**.

Who are Fannie Mae and Freddie Mac?

Fannie Mae is the Federal National Mortgage Association (FNMA). It was created by the government in 1938. **Freddie Mac** is the Federal Home Loan Mortgage Corporation (FHLMC), created in 1970. Both Fannie and Freddie were initially formed to help stabilize the mortgage market in the United States and to expand opportunities for home ownership. Today, they are government-sponsored enterprises (GSEs) that are held as private companies, and they perform much of the same role as when they were founded.





Mortgage Insurance

Mortgage insurance lowers the risk to the lender; if you default on your mortgage, the insurance will pay out to them (not to you). Typically, borrowers who make a down payment of less than 20% need to buy mortgage insurance. It's also typically required on FHA loans and USDA loans.

- Mortgage insurance helps you get a loan you wouldn't otherwise be able to get. If you can't afford a 20 percent down payment, you will likely have to pay for mortgage insurance. You may choose to get a conventional loan with private mortgage insurance (PMI), or an FHA loan.
- Mortgage insurance usually adds to your costs. Depending on the loan type, you will pay monthly mortgage insurance premiums, an upfront mortgage insurance fee, or both.
- Mortgage insurance protects the lender if you fall behind on your payments. It does not protect you. Your credit score will suffer and you may face

foreclosure if you don't pay your mortgage on time.⁶



Special Programs for Teachers, Firefighters, Law Enforcement & Military Veterans

There are several programs available to help teachers and other civil servants get funding for a home.

- **Good Neighbors Next Door:** The Department of Housing and Urban Development (HUD) offers a substantial incentive in the form of a 50% discount on the list price of the home. In return you must commit to live in the property for 36 months as your sole residence. Visit https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot for more information.
- Some states have down payment assistance programs for those in public service careers. Do some research about programs available in your state to find out if you qualify.

⁶ https://www.consumerfinance.gov/owning-a-home/loan-options/#anchor_mortgage-insurance_362113081c887a





Debt-to-Income Ratio (DTI)

Debt-to-income (DTI) ratio is a calculation of all of your monthly liabilities against your total monthly income. DTI is calculated using your gross or pre-tax income, not net. Here's a simple example:

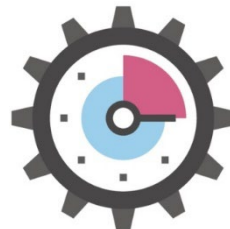
- Monthly income: \$10,000 pre-tax
- Monthly expenses: \$3,400
- Your DTI ratio would be 3,400:10,000 or 3,400 divided by 10,000 which comes out to **34%**.

Further, there are two different ways that debt-to-income can be calculated: front-end and back-end debt-to-income ratios.

Front-end debt-to-income ratio only looks at your monthly mortgage expense in relation to your income. If your total monthly payments for your mortgage, mortgage insurance, property taxes, homeowner association dues, etc. is \$2,000, then with a monthly income of \$10,000, your front-end DTI is **20%**. As we've already seen, lending programs, including conventional loan programs, have a front-end DTI requirement in the ballpark of 30%.

Back-end debt-to-income ratio considers all of your monthly debt expenses, including credit card debt, car loan payments, etc. Lenders typically have requirements for back-end DTI, too.

The Fannie Mae/Freddie Mac DTI rule for conventional conforming loans is **28/36**. The first figure shows the maximum percentage allowed for front-end DTI, and the second figure is the maximum percentage for back-end DTI. These numbers, however, are not as rigid as they once were. Many qualifying factors can bend the rule, so if you don't meet the 28/36 rule, you may still qualify for a conventional loan.



Loan-to-Value Ratio

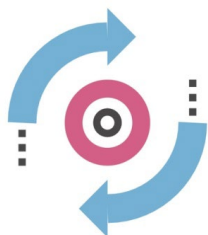
A **Loan-to-Value ratio** is the comparison of the amount of your mortgage as it compares to the value of your home.

- Mortgage Amount:
\$155,000
- Appraised Home Value:
\$175,000
- Loan-to-Value Ratio:
88.5%



Lenders use the loan-to-value ratio as a measure to compare the amount of your first mortgage with the appraised value of the property. The higher your down payment, the lower your loan-to-value ratio.

Some lenders require borrowers to get private mortgage insurance where the loan amount is too close to the value of the home. If you have to get private mortgage insurance, it will increase your monthly costs. Be sure to compare the amounts, terms and costs of several loans, including the cost of mortgage insurance if it will be required.



Conventional Loans Advantages vs. Disadvantages

Advantages to a conventional mortgage include:

- Higher loan amounts available;
- Mortgage insurance is not necessary if you make a 20% down payment; and
- Mortgage insurance, if required, is less expensive and limited in duration.

The disadvantages are that conventional loans have more restrictive qualifications, including:

- Larger down payment required;
- Higher credit score required, typically 620 - 700+; and
- The interest rate of a conventional loan is often tied to your credit score.

For these reasons, many first-time home buyers prefer to use other loan programs, like FHA loans or smaller government-backed programs such as USDA loans.



FHA Loans

The Federal Housing Administration exists

to make it easier for consumers to qualify for home loans, primarily by allowing lenders to ease their normal restrictions about down payments.

The FHA is actually a mortgage insurer that's run by the government; it isn't a financial institution that makes loans. Instead, FHA loans are made by lenders like banks in accordance with FHA underwriting guidelines. Lenders pay the FHA annual fees, and, in return, the federal government insures the loans that are made through the FHA program.

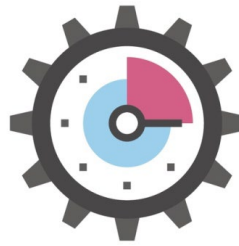


You can qualify for an FHA loan with a credit score in the 500s. Although it's not guaranteed, even if your credit is below 580, you can qualify for a loan so long as you are able to pay a 10% down payment.

You will get better terms if your credit score is 580 or higher. In that case, the FHA allows lenders to make mortgage loans with a **3.5% down payment**. That's a lot less than is typically needed with conventional loans.

Did you know?

The Federal Housing Administration is a government agency created in 1934, but its funding comes entirely from the insurance fees that are charged to lenders; it doesn't rely on tax dollars. The broad goal of the FHA is to increase home ownership and support the housing market by helping Americans obtain low down-payment loans. This means, in practice, that FHA loans are primarily supportive of **first-time home buyers** and low- and **middle-income families**.



Credit Scores & Loans

A credit score is a key factor in mortgage

underwriting. If your credit score is in the mid-600s or higher, then you might be able to get a better deal by using a conventional loan. Always compare the costs!

FHA Loans

- 580 credit score or higher = 3.5% down payment
- 500 – 579 credit score = 10% down payment

Conventional Loans

- 620 credit score or higher = 5% to 20% down payment
- 640 credit score or higher = 3% down payment

Another important benefit to FHA loans is that they allow others to pay your down payment for you.

Conventional loans have restrictions on using gift funds for the down payment, but the FHA allows you to use gift funds for 100% of the down payment. Further, there are even



down payment assistance programs that offer grants for first time home buyers. All of these are restricted when applying for conventional loans.



FHA Loan Limits

FHA loans have a maximum amount that varies by geographical location. The numbers are periodically adjusted, but in 2023 the maximum loan limit for a single unit in a low-cost area is \$472,030. In high-cost areas, that number goes up to \$1,089,300.

FHA loans also stipulate that the home must be owner-occupied. That means you can't use an FHA loan to buy a rental property.



First-Time Home Buyers

Be aware that "first-time buyer programs" are not always a better deal. Mortgage lenders frequently advertise first-time buyer programs that are no different than what they offer to any other buyer. Feel free to ask the lender if the program they advertise really does give special support just for first-time home buyers.

Local Resources

Besides FHA loans, there are other programs that can be especially helpful for first-time buyers. Local governments sometimes offer tax credits, and local and city governments, as well as nonprofits, can offer assistance with down payments. The United States Department of Housing and Urban Development has a listing of local resources, broken down by state. You can access it at www.hud.gov/buying/localbuying.

USDA Loans

Each year, the U.S. Department of Agriculture helps over 110,000 families buy homes through its Rural Development Program. USDA loans are a great option for low- to middle-income families in rural or suburban locations. They offer low interest rates and in some cases, **no down payments**. There are income limits and loan limits that vary by location. If you think that you might qualify, be sure to learn more at <https://www.rd.usda.gov/programs-services/single-family-housing-programs>.





Last Step: Buying Homeowners Insurance

Many lenders will want your homeowners' insurance policy in place before the mortgage is finalized, so don't wait until the last minute before thinking about it. This insurance will cover repairs or replacement to your home and belongings if they are damaged by things like fire, wind storms, or theft. It can also cover some of the costs if a visitor is injured while at your home.

Homeowners insurance varies greatly depending on your type of home and where you live, so be prepared to consider what's appropriate for you. Typically, however, a policy will include these coverages:

- Your dwelling;
- Other structures on your property, like a detached garage or barn;
- Personal property, like furniture or electronics; and
- Liability, like a guest's medical expenses or legal expenses if you are sued.

You should know that not all natural disasters are covered by your homeowners' insurance. Flood and earthquake insurance are usually sold separately.

What does it cost?

Rates vary widely. However, the average cost of an annual premium for homeowners' insurance is \$1,428 in 2023, according to BankRate⁷. That works out to about \$119 per month.

The price of your homeowners' insurance is based on a number of factors, including:

- Value of your home
- Type of construction
- Age of home
- Local fire protection
- Deductible amount

There are some ways you can save on your homeowners insurance:

- Shop around to get the best rate
- Increase your deductible

7

<https://www.bankrate.com/insurance/homeowners-insurance/homeowners-insurance-cost/>



- Bundle by using the same insurer for your homeowners and auto insurance
- Install an alarm system
- Don't smoke



Do I need a Lawyer?

Depending on your state's laws, you may not be required to have an attorney

at the closing. However, you can choose to have an attorney review your documents before closing.

Unless you hire an attorney to represent you at the closing, technically no one else participating in it will exclusively represent your interests. It's important to understand that other attorneys present at the closing, such as the lender's or seller's attorney, do not represent you. These people may not be able to answer your questions and are required to act in the lender's or seller's interests, not yours.

While some states require that an attorney be present at closing, note that this attorney has a primary responsibility to the lender. If this is your first home purchase you may consider having your own legal

representation. Your real estate agent or mortgage broker can provide recommendations if you do not have an attorney.⁸



Be Patient

Once you've made an offer that's been accepted, remember that it takes 60 to 90 days to close on a loan. Even with a pre-approval, it can take up to 30 days.



Beware of Mortgage Closing Scams

The Consumer Protection Finance Board has put together the following information on how you can protect yourself from mortgage closing scams⁹.

The FBI has reported that scammers are increasingly taking advantage of homebuyers during the closing process. Through a sophisticated phishing scam, they attempt to divert

⁸ <https://www.consumerfinance.gov/ask-cfpb/do-i-need-an-attorney-or-anyone-else-to-represent-me-when-closing-on-a-mortgage-en-177/>

⁹ <https://www.consumerfinance.gov/about-us/blog/mortgage-closing-scams-how-protect-yourself-and-your-closing-funds/>



your closing costs and down payment into a fraudulent account by confirming or suggesting last-minute changes to your wiring instructions. In fact, reports of these attempts have risen 1,100 percent between 2015 and 2017, and in 2017 alone, there was an estimated loss of nearly \$1 billion in real estate transaction costs.

While it's easy to think you may not fall for this kind of scam, these schemes are complex and often appear as legitimate conversations with your real estate or settlement agent. The ultimate cost to victims could be the loss of their life savings.

Here's what you should know and how to avoid it happening to you.

How it works

Scammers are increasingly targeting real estate professionals, seeking to compromise their email in order to monitor email correspondences with clients and identify upcoming real estate transactions. During the closing process, scammers posing as the real estate agent, settlement agent, legal representative, or another trusted individual send spoofed emails to homebuyers with false instructions for wiring closing funds.

How to avoid a mortgage phishing scam

- **Identify two trusted individuals to confirm the closing process**

and payment instructions.

Ahead of your mortgage closing, discuss the closing process and money transfer protocols with these trusted individuals (realtor, settlement agent, etc.) in person or by phone. Be cautious about exchanging any details about your closing over email. You may want to use this opportunity to also create a code phrase, known only by these trusted parties, if you need a secure way to confirm their identities in the future.

- **Write down their names and contact information.** Use the Bureau's Mortgage Closing Checklist (https://files.consumerfinance.gov/f/documents/cfpb_buying-a-house-mortgage-closing-checklist.pdf) to list these individuals and their primary phone numbers.
- **Before wiring money, always confirm instructions with your trusted representatives.** Never follow instructions contained in an email. Verify the closing instructions, including the account name and number, with your trusted representatives either in person or by using the phone number you previously agreed to.



- **Avoid using phone numbers or links in an email.** Again, scammers can closely replicate the email address, phone number, and format of an exchange from your agents. Avoid clicking on any links or downloading attachments without first confirming with your trusted representatives.
- **Do NOT email financial information.** Email is never a secure way to send financial information.
- **Be mindful of phone conversations.** It may be difficult to identify whether a phone call is fraudulent or legitimate. Scammers may call and ask you to verify your personal or financial information. When in doubt, always refer back to your trusted professionals to confirm whether it's legitimate.

What to do if it happens to you

- **Contact your bank or wire-transfer company immediately.** Ask for a wire recall. Reporting the error as soon as possible can increase the likelihood that you'll be able to recover your money.
- **File a complaint with the FBI.** Contact the FBI's Internet

Crime Complaint Center at www.ic3.gov.

While it can be easy to think you'll never fall for a scam of this nature, the reality is that it's becoming more and more common, and the results can be disastrous for eager homeowners. By being mindful and taking a few important steps ahead of your closing, you can protect yourself and your loved ones.



Refinancing a Mortgage

When you refinance your mortgage you pay off your existing mortgage with money from a new mortgage.

For those buying a home now, when mortgage interest rates are very high, they may seek to refinance their mortgage later, when interest rates come down.

Some of the common reasons for refinancing a mortgage are:

- Get a lower interest rate and lower your monthly payment
- Shorten the length of your loan, which will lower your overall costs
- Change from an adjustable-rate mortgage to a fixed-rate loan



- Convert an FHA loan to a conventional loan

There are costs associated with refinancing a mortgage, and they range from 2% to 6% of your total loan. These costs include

- Application fees
- Origination fees
- Credit report fees
- Document preparation fees
- Home appraisal
- Home inspection
- Flood certification fee
- Title search & insurance fees
- Recording fees
- Reconveyance fees

To make sure that refinancing makes sense for your situation, add up all of these fees to make sure the expense of the refinance is less than the savings that you'll get with your new mortgage.

Experts say to divide your closing costs by your monthly savings. That's how long it will take for you to break even. For instance, if your closing costs are \$3,000 and your savings are \$200 per month, it will take 15 months for your savings to pay for the cost of the refinance.

You may be able to refinance to lower your monthly payment, but make sure you understand what the total interest will be over time.

Talk with a financial advisor, instead of a mortgage broker, about the pros and cons of refinancing as it relates to your specific situation.



Median Home Value & Gross Monthly Rent by County

State	County	Median Home Value	Median Gross Rent
AK	Anchorage	\$367,900	\$1,381
AK	Fairbanks North Star	\$307,600	\$1,368
AK	Matanuska-Susitna	\$329,000	\$1,318
AL	Baldwin	\$304,600	\$1,107
AL	Calhoun	\$148,100	\$669
AL	Cullman	\$184,800	\$811
AL	DeKalb	\$157,700	\$640
AL	Elmore	\$204,700	\$1,018
AL	Etowah	\$167,400	\$796
AL	Houston	\$181,800	\$800
AL	Jefferson	\$237,200	\$1,096
AL	Lauderdale	\$188,300	\$834
AL	Lee	\$263,900	\$973
AL	Limestone	\$284,800	\$971
AL	Madison	\$295,400	\$1,105
AL	Marshall	\$186,200	\$757
AL	Mobile	\$180,300	\$943
AL	Montgomery	\$167,000	\$980
AL	Morgan	\$207,400	\$851
AL	Shelby	\$322,800	\$1,337
AL	St. Clair	\$225,900	\$821
AL	Talladega	\$138,500	\$726
AL	Tuscaloosa	\$256,200	\$944
AR	Benton	\$306,900	\$1,158
AR	Craighead	\$212,500	\$858
AR	Faulkner	\$216,600	\$917
AR	Garland	\$197,100	\$872
AR	Jefferson	\$95,500	\$774
AR	Lonoke	\$184,100	\$919
AR	Pulaski	\$203,900	\$935
AR	Saline	\$207,700	\$882
AR	Sebastian	\$170,800	\$763
AR	Washington	\$278,900	\$919

State	County	Median Home Value	Median Gross Rent
AR	White	\$154,300	\$815
AZ	Apache	\$66,900	\$684
AZ	Cochise	\$212,900	\$920
AZ	Coconino	\$459,300	\$1,284
AZ	Maricopa	\$466,700	\$1,618
AZ	Mohave	\$290,800	\$1,069
AZ	Navajo	\$214,700	\$924
AZ	Pima	\$317,000	\$1,135
AZ	Pinal	\$363,300	\$1,583
AZ	Yavapai	\$434,700	\$1,166
AZ	Yuma	\$250,400	\$895
CA	Alameda	\$1,092,500	\$2,183
CA	Butte	\$412,700	\$1,307
CA	Contra Costa	\$865,800	\$2,206
CA	El Dorado	\$654,000	\$1,754
CA	Fresno	\$382,500	\$1,304
CA	Humboldt	\$429,500	\$1,181
CA	Imperial	\$293,200	\$954
CA	Kern	\$330,000	\$1,208
CA	Kings	\$299,400	\$1,401
CA	Lake	\$300,200	\$1,171
CA	Los Angeles	\$805,600	\$1,805
CA	Madera	\$396,100	\$1,189
CA	Marin	\$1,466,500	\$2,375
CA	Mendocino	\$483,400	\$1,239
CA	Merced	\$388,300	\$1,204
CA	Monterey	\$732,500	\$1,909
CA	Napa	\$866,300	\$2,013
CA	Nevada	\$633,300	\$1,532
CA	Orange	\$940,900	\$2,251
CA	Placer	\$682,000	\$1,907
CA	Riverside	\$555,400	\$1,763
CA	Sacramento	\$536,600	\$1,667
CA	San Benito	\$801,200	\$1,609



State	County	Median Home Value	Median Gross Rent
CA	San Bernardino	\$504,400	\$1,656
CA	San Diego	\$846,600	\$2,045
CA	San Francisco	\$1,343,700	\$2,308
CA	San Joaquin	\$535,800	\$1,608
CA	San Luis Obispo	\$776,400	\$1,847
CA	San Mateo	\$1,586,500	\$2,690
CA	Santa Barbara	\$744,700	\$1,975
CA	Santa Clara	\$1,475,500	\$2,624
CA	Santa Cruz	\$1,013,900	\$1,999
CA	Shasta	\$355,100	\$1,152
CA	Solano	\$605,300	\$2,056
CA	Sonoma	\$771,000	\$1,923
CA	Stanislaus	\$450,700	\$1,436
CA	Sutter	\$433,100	\$1,408
CA	Tehama	\$342,100	\$1,086
CA	Tulare	\$320,500	\$1,196
CA	Ventura	\$796,300	\$2,147
CA	Yolo	\$591,800	\$1,735
CA	Yuba	\$430,400	\$1,124
CO	Adams	\$483,200	\$1,659
CO	Arapahoe	\$549,200	\$1,762
CO	Boulder	\$743,700	\$1,826
CO	Broomfield	\$644,200	\$1,952
CO	Denver	\$599,500	\$1,711
CO	Douglas	\$706,800	\$1,985
CO	El Paso	\$464,300	\$1,579
CO	Jefferson	\$636,200	\$1,731
CO	Larimer	\$540,400	\$1,595
CO	Mesa	\$373,500	\$1,223
CO	Pueblo	\$293,400	\$1,011
CO	Weld	\$456,100	\$1,416
CT	Capital Region	\$300,000	\$1,267
CT	Greater Bridgeport	\$406,100	\$1,517
CT	Lower Connecticut River Valley	\$362,800	\$1,409
CT	Naugatuck Valley	\$297,700	\$1,189
CT	Northeastern Connecticut	\$295,300	\$949
CT	Northwest Hills	\$315,500	\$1,102

State	County	Median Home Value	Median Gross Rent
CT	South Central Connecticut	\$332,200	\$1,406
CT	Southeastern Connecticut	\$307,500	\$1,192
CT	Western Connecticut	\$624,700	\$1,929
DC	District of Columbia	\$711,100	\$1,843
DE	Kent	\$308,100	\$1,201
DE	New Castle	\$330,900	\$1,316
DE	Sussex	\$382,700	\$1,166
FL	Alachua	\$280,500	\$1,280
FL	Bay	\$312,800	\$1,270
FL	Brevard	\$336,800	\$1,412
FL	Broward	\$393,900	\$1,766
FL	Charlotte	\$342,700	\$1,266
FL	Citrus	\$239,700	\$973
FL	Clay	\$308,000	\$1,530
FL	Collier	\$541,500	\$1,668
FL	Columbia	\$205,400	\$914
FL	Duval	\$309,500	\$1,416
FL	Escambia	\$257,600	\$1,230
FL	Flagler	\$360,100	\$1,564
FL	Hernando	\$277,100	\$1,193
FL	Highlands	\$176,900	\$968
FL	Hillsborough	\$366,900	\$1,529
FL	Indian River	\$344,400	\$1,261
FL	Lake	\$307,200	\$1,401
FL	Lee	\$361,400	\$1,620
FL	Leon	\$287,700	\$1,150
FL	Manatee	\$398,200	\$1,515
FL	Marion	\$243,200	\$1,078
FL	Martin	\$433,200	\$1,652
FL	Miami-Dade	\$453,300	\$1,665
FL	Monroe	\$718,600	\$1,728
FL	Nassau	\$382,900	\$1,499
FL	Okaloosa	\$350,800	\$1,448
FL	Orange	\$378,200	\$1,624
FL	Osceola	\$346,900	\$1,645
FL	Palm Beach	\$439,400	\$1,749
FL	Pasco	\$306,500	\$1,377



State	County	Median Home Value	Median Gross Rent
FL	Pinellas	\$359,400	\$1,479
FL	Polk	\$267,500	\$1,206
FL	Putnam	\$149,900	\$863
FL	Santa Rosa	\$327,800	\$1,428
FL	Sarasota	\$406,700	\$1,688
FL	Seminole	\$386,300	\$1,638
FL	St. Johns	\$490,600	\$1,674
FL	St. Lucie	\$343,900	\$1,339
FL	Sumter	\$367,200	\$1,420
FL	Volusia	\$306,200	\$1,413
FL	Walton	\$398,600	\$1,462
GA	Barrow	\$315,900	\$1,075
GA	Bartow	\$288,900	\$1,121
GA	Bibb	\$178,700	\$983
GA	Bulloch	\$206,200	\$889
GA	Carroll	\$262,000	\$1,080
GA	Catoosa	\$226,900	\$1,023
GA	Chatham	\$291,400	\$1,359
GA	Cherokee	\$427,500	\$1,593
GA	Clarke	\$308,000	\$1,082
GA	Clayton	\$222,800	\$1,327
GA	Cobb	\$398,000	\$1,641
GA	Columbia	\$291,100	\$1,233
GA	Coweta	\$359,600	\$1,360
GA	DeKalb	\$352,200	\$1,584
GA	Dougherty	\$120,500	\$898
GA	Douglas	\$295,700	\$1,437
GA	Effingham	\$265,400	\$1,027
GA	Fayette	\$430,800	\$1,773
GA	Floyd	\$187,900	\$962
GA	Forsyth	\$536,700	\$1,808
GA	Fulton	\$447,100	\$1,621
GA	Glynn	\$264,600	\$1,074
GA	Gwinnett	\$381,700	\$1,681
GA	Hall	\$355,500	\$1,261
GA	Henry	\$295,000	\$1,560
GA	Houston	\$213,900	\$1,075
GA	Jackson	\$325,800	\$1,068

State	County	Median Home Value	Median Gross Rent
GA	Liberty	\$177,800	\$1,166
GA	Lowndes	\$206,100	\$995
GA	Muscogee	\$185,600	\$1,043
GA	Newton	\$278,800	\$1,239
GA	Paulding	\$312,400	\$1,439
GA	Richmond	\$146,000	\$986
GA	Rockdale	\$274,200	\$1,393
GA	Spalding	\$232,900	\$1,064
GA	Troup	\$227,600	\$1,035
GA	Walker	\$185,100	\$915
GA	Walton	\$329,800	\$1,125
GA	Whitfield	\$209,200	\$862
HI	Hawaii	\$535,600	\$1,292
HI	Honolulu	\$874,500	\$1,914
HI	Kauai	\$854,600	\$1,847
HI	Maui	\$922,700	\$1,662
IA	Black Hawk	\$179,700	\$941
IA	Butler	\$190,600	\$1,009
IA	Dallas	\$360,000	\$1,321
IA	Douglas	\$308,800	\$992
IA	Dubuque	\$224,800	\$914
IA	Johnson	\$274,500	\$1,051
IA	Johnson	\$369,400	\$1,301
IA	Leavenworth	\$261,400	\$1,195
IA	Linn	\$195,800	\$826
IA	Polk	\$252,300	\$1,045
IA	Pottawattamie	\$193,800	\$926
IA	Riley	\$217,900	\$956
IA	Scott	\$196,500	\$914
IA	Sedgwick	\$197,700	\$918
IA	Shawnee	\$166,900	\$918
IA	Story	\$250,700	\$886
IA	Woodbury	\$178,500	\$925
IA	Wyandotte	\$174,500	\$1,047
ID	Ada	\$549,800	\$1,499
ID	Bannock	\$313,000	\$888
ID	Bonneville	\$368,300	\$1,065
ID	Canyon	\$397,700	\$1,274



State	County	Median Home Value	Median Gross Rent
ID	Kootenai	\$547,800	\$1,473
ID	Twin Falls	\$340,600	\$1,053
IL	Champaign	\$199,100	\$964
IL	Cook	\$301,400	\$1,312
IL	DeKalb	\$227,400	\$910
IL	DuPage	\$364,900	\$1,489
IL	Kane	\$307,600	\$1,270
IL	Kankakee	\$198,400	\$1,021
IL	Kendall	\$311,500	\$1,502
IL	Lake	\$327,800	\$1,399
IL	LaSalle	\$157,100	\$902
IL	Macon	\$108,900	\$774
IL	Madison	\$170,500	\$893
IL	McHenry	\$292,400	\$1,206
IL	McLean	\$190,900	\$954
IL	Peoria	\$155,800	\$903
IL	Rock Island	\$138,400	\$795
IL	Sangamon	\$160,500	\$881
IL	St. Clair	\$170,100	\$989
IL	Tazewell	\$157,800	\$875
IL	Vermilion	\$93,700	\$743
IL	Will	\$300,900	\$1,352
IL	Williamson	\$155,100	\$785
IL	Winnebago	\$161,600	\$943
IN	Allen	\$200,100	\$984
IN	Bartholomew	\$207,800	\$993
IN	Boone	\$359,100	\$1,171
IN	Clark	\$219,000	\$1,061
IN	Delaware	\$135,800	\$854
IN	Elkhart	\$200,400	\$967
IN	Floyd	\$246,700	\$987
IN	Grant	\$115,400	\$771
IN	Hamilton	\$388,100	\$1,444
IN	Hancock	\$273,900	\$1,190
IN	Hendricks	\$286,700	\$1,317
IN	Howard	\$158,300	\$856
IN	Johnson	\$282,300	\$1,218
IN	Kosciusko	\$210,700	\$957

State	County	Median Home Value	Median Gross Rent
IN	Lake	\$225,200	\$1,039
IN	LaPorte	\$181,500	\$877
IN	Madison	\$156,900	\$823
IN	Marion	\$216,800	\$1,041
IN	Monroe	\$273,900	\$1,096
IN	Morgan	\$228,900	\$962
IN	Porter	\$266,900	\$1,093
IN	St. Joseph	\$187,400	\$979
IN	Tippecanoe	\$221,100	\$1,051
IN	Vanderburgh	\$165,800	\$909
IN	Vigo	\$145,900	\$877
IN	Warrick	\$250,400	\$897
IN	Wayne	\$134,000	\$708
KY	Boone	\$266,500	\$1,255
KY	Bullitt	\$240,900	\$940
KY	Campbell	\$242,200	\$1,061
KY	Christian	\$157,000	\$970
KY	Daviess	\$181,400	\$807
KY	Fayette	\$287,100	\$1,036
KY	Hardin	\$205,700	\$901
KY	Jefferson	\$242,900	\$1,057
KY	Kenton	\$223,100	\$1,030
KY	Madison	\$219,100	\$835
KY	McCracken	\$192,300	\$749
KY	Oldham	\$395,400	\$955
KY	Pulaski	\$158,200	\$785
KY	Warren	\$258,000	\$969
LA	Ascension	\$269,600	\$1,188
LA	Bossier	\$219,700	\$1,092
LA	Caddo	\$167,600	\$916
LA	Calcasieu	\$217,300	\$1,029
LA	East Baton Rouge	\$234,100	\$1,113
LA	Iberia	\$148,300	\$731
LA	Jefferson	\$261,600	\$1,118
LA	Lafayette	\$228,600	\$979
LA	Lafourche	\$178,600	\$677
LA	Livingston	\$229,400	\$991
LA	Orleans	\$302,700	\$1,151



State	County	Median Home Value	Median Gross Rent
LA	Ouachita	\$178,200	\$911
LA	Rapides	\$188,000	\$916
LA	St. Landry	\$119,700	\$754
LA	St. Tammany	\$276,800	\$1,245
LA	Tangipahoa	\$190,800	\$885
LA	Terrebonne	\$185,400	\$999
MA	Barnstable	\$631,000	\$1,573
MA	Berkshire	\$307,800	\$968
MA	Bristol	\$432,000	\$1,125
MA	Essex	\$580,800	\$1,694
MA	Franklin	\$301,700	\$998
MA	Hampden	\$282,100	\$1,012
MA	Hampshire	\$370,600	\$1,313
MA	Middlesex	\$690,800	\$1,997
MA	Norfolk	\$651,000	\$1,957
MA	Plymouth	\$542,500	\$1,632
MA	Suffolk	\$669,800	\$1,941
MA	Worcester	\$393,800	\$1,323
MD	Allegany	\$141,300	\$728
MD	Anne Arundel	\$453,800	\$1,801
MD	Baltimore	\$329,600	\$1,457
MD	Baltimore	\$210,300	\$1,235
MD	Calvert	\$438,900	\$1,827
MD	Carroll	\$415,800	\$1,256
MD	Cecil	\$316,200	\$1,418
MD	Charles	\$399,500	\$1,783
MD	Frederick	\$453,400	\$1,672
MD	Harford	\$359,300	\$1,507
MD	Howard	\$580,600	\$1,916
MD	Montgomery	\$614,000	\$1,852
MD	Prince George's	\$410,800	\$1,647
MD	St. Mary's	\$393,900	\$1,530
MD	Washington	\$283,600	\$985
MD	Wicomico	\$248,700	\$1,273
ME	Androscoggin	\$248,300	\$977
ME	Aroostook	\$141,400	\$717
ME	Cumberland	\$442,300	\$1,418
ME	Kennebec	\$228,900	\$946

State	County	Median Home Value	Median Gross Rent
ME	Penobscot	\$201,400	\$936
ME	York	\$381,700	\$1,138
MI	Allegan	\$255,100	\$994
MI	Bay	\$139,900	\$829
MI	Berrien	\$221,700	\$885
MI	Calhoun	\$156,300	\$853
MI	Clinton	\$233,900	\$1,022
MI	Eaton	\$198,800	\$1,029
MI	Genesee	\$174,200	\$870
MI	Grand Traverse	\$335,900	\$1,241
MI	Ingham	\$186,200	\$960
MI	Ionia	\$199,500	\$856
MI	Jackson	\$173,000	\$881
MI	Kalamazoo	\$236,300	\$1,085
MI	Kent	\$281,200	\$1,196
MI	Lapeer	\$237,900	\$1,036
MI	Lenawee	\$194,200	\$840
MI	Livingston	\$348,800	\$1,215
MI	Macomb	\$240,400	\$1,117
MI	Marquette	\$205,700	\$881
MI	Midland	\$186,800	\$1,006
MI	Monroe	\$212,800	\$1,060
MI	Montcalm	\$183,400	\$780
MI	Muskegon	\$182,400	\$993
MI	Oakland	\$330,800	\$1,251
MI	Ottawa	\$313,800	\$1,126
MI	Saginaw	\$146,600	\$920
MI	Shiawassee	\$165,400	\$855
MI	St. Clair	\$219,400	\$1,020
MI	Van Buren	\$191,300	\$845
MI	Washtenaw	\$364,600	\$1,328
MI	Wayne	\$173,500	\$1,048
MN	Anoka	\$336,200	\$1,405
MN	Blue Earth	\$255,700	\$973
MN	Carver	\$410,400	\$1,322
MN	Clay	\$249,300	\$938
MN	Crow Wing	\$303,700	\$861
MN	Dakota	\$364,900	\$1,458



State	County	Median Home Value	Median Gross Rent
MN	Hennepin	\$377,100	\$1,375
MN	Olmsted	\$295,600	\$1,224
MN	Ramsey	\$313,900	\$1,242
MN	Rice	\$312,800	\$892
MN	Scott	\$395,200	\$1,531
MN	Sherburne	\$339,900	\$1,239
MN	St. Louis	\$214,900	\$957
MN	Stearns	\$266,200	\$973
MN	Washington	\$406,700	\$1,632
MN	Wright	\$339,500	\$1,239
MO	Boone	\$267,400	\$958
MO	Buchanan	\$159,400	\$807
MO	Cape Girardeau	\$205,300	\$838
MO	Cass	\$285,800	\$1,064
MO	Christian	\$250,300	\$845
MO	Clay	\$264,100	\$1,147
MO	Cole	\$212,500	\$833
MO	Franklin	\$220,700	\$823
MO	Greene	\$219,500	\$912
MO	Jackson	\$221,800	\$1,118
MO	Jasper	\$159,600	\$866
MO	Jefferson	\$219,800	\$860
MO	Platte	\$326,400	\$1,190
MO	St. Charles	\$300,800	\$1,209
MO	St. Francois	\$161,400	\$752
MO	St. Louis (city)	\$190,400	\$911
MO	St. Louis County	\$264,300	\$1,155
MS	DeSoto	\$258,900	\$1,385
MS	Forrest	\$187,700	\$835
MS	Harrison	\$206,400	\$1,030
MS	Hinds	\$145,100	\$983
MS	Jackson	\$173,800	\$1,039
MS	Jones	\$149,500	\$802
MS	Lamar	\$210,100	\$980
MS	Lauderdale	\$122,600	\$880
MS	Lee	\$189,700	\$920
MS	Madison	\$280,300	\$1,067
MS	Rankin	\$221,900	\$1,202

State	County	Median Home Value	Median Gross Rent
MT	Cascade	\$247,100	\$837
MT	Flathead	\$538,500	\$1,138
MT	Gallatin	\$628,200	\$1,582
MT	Lewis and Clark	\$383,000	\$1,051
MT	Missoula	\$473,700	\$1,062
MT	Yellowstone	\$330,800	\$1,054
NC	Alamance	\$231,800	\$975
NC	Brunswick	\$339,400	\$1,303
NC	Buncombe	\$373,200	\$1,260
NC	Burke	\$197,300	\$695
NC	Cabarrus	\$354,600	\$1,249
NC	Caldwell	\$189,700	\$688
NC	Carteret	\$308,800	\$1,000
NC	Catawba	\$235,100	\$869
NC	Chatham	\$396,700	\$1,047
NC	Cleveland	\$191,300	\$815
NC	Craven	\$211,500	\$1,029
NC	Cumberland	\$190,100	\$1,133
NC	Davidson	\$219,400	\$857
NC	Durham	\$377,600	\$1,385
NC	Forsyth	\$251,200	\$1,026
NC	Franklin	\$267,900	\$950
NC	Gaston	\$261,000	\$1,060
NC	Guilford	\$246,500	\$1,096
NC	Harnett	\$243,600	\$897
NC	Henderson	\$333,000	\$999
NC	Iredell	\$331,800	\$1,058
NC	Johnston	\$289,600	\$1,045
NC	Lee	\$255,800	\$917
NC	Lincoln	\$276,100	\$973
NC	Mecklenburg	\$402,800	\$1,473
NC	Moore	\$338,800	\$1,299
NC	Nash	\$186,800	\$874
NC	New Hanover	\$368,600	\$1,341
NC	Onslow	\$228,200	\$1,087
NC	Orange	\$444,900	\$1,441
NC	Pender	\$316,900	\$1,037
NC	Pitt	\$221,700	\$906



State	County	Median Home Value	Median Gross Rent
NC	Randolph	\$173,300	\$805
NC	Robeson	\$83,500	\$725
NC	Rockingham	\$152,600	\$742
NC	Rowan	\$214,100	\$937
NC	Surry	\$170,200	\$680
NC	Union	\$409,300	\$1,518
NC	Wake	\$470,300	\$1,460
NC	Wayne	\$166,400	\$930
NC	Wilkes	\$151,300	\$651
NC	Wilson	\$187,600	\$900
ND	Burleigh	\$326,300	\$880
ND	Cass	\$278,400	\$878
ND	Grand Forks	\$243,300	\$864
ND	Ward	\$241,500	\$926
NE	Douglas	\$262,000	\$1,111
NE	Lancaster	\$266,100	\$994
NE	Sarpy	\$295,600	\$1,234
NH	Cheshire	\$269,700	\$1,040
NH	Grafton	\$338,800	\$1,182
NH	Hillsborough	\$407,500	\$1,514
NH	Merrimack	\$360,200	\$1,309
NH	Rockingham	\$483,700	\$1,571
NH	Strafford	\$347,400	\$1,417
NJ	Atlantic	\$289,200	\$1,303
NJ	Bergen	\$578,600	\$1,753
NJ	Burlington	\$329,300	\$1,478
NJ	Camden	\$271,300	\$1,268
NJ	Cape May	\$449,000	\$1,336
NJ	Cumberland	\$202,300	\$1,119
NJ	Essex	\$494,100	\$1,376
NJ	Gloucester	\$290,300	\$1,390
NJ	Hudson	\$526,200	\$1,731
NJ	Hunterdon	\$480,200	\$1,705
NJ	Mercer	\$345,800	\$1,479
NJ	Middlesex	\$440,000	\$1,669
NJ	Monmouth	\$576,800	\$1,660
NJ	Morris	\$546,600	\$1,765
NJ	Ocean	\$379,400	\$1,596

State	County	Median Home Value	Median Gross Rent
NJ	Passaic	\$434,600	\$1,446
NJ	Salem	\$232,700	\$1,248
NJ	Somerset	\$497,200	\$1,868
NJ	Sussex	\$352,100	\$1,481
NJ	Union	\$499,700	\$1,616
NJ	Warren	\$350,000	\$1,381
NM	Bernalillo	\$287,300	\$1,035
NM	Doña Ana	\$211,700	\$850
NM	Lea	\$175,600	\$867
NM	McKinley	\$82,300	\$903
NM	Otero	\$161,900	\$823
NM	San Juan	\$185,000	\$870
NM	Sandoval	\$315,500	\$1,361
NM	Santa Fe	\$450,700	\$1,228
NM	Valencia	\$207,400	\$814
NV	Clark	\$432,300	\$1,485
NV	Washoe	\$530,400	\$1,479
NY	Albany	\$273,400	\$1,195
NY	Bronx	\$489,800	\$1,352
NY	Broome	\$146,100	\$919
NY	Cattaraugus	\$108,500	\$707
NY	Cayuga	\$165,500	\$846
NY	Chautauqua	\$122,500	\$816
NY	Chemung	\$130,700	\$985
NY	Clinton	\$184,800	\$905
NY	Dutchess	\$374,800	\$1,499
NY	Erie	\$225,600	\$1,027
NY	Jefferson	\$177,700	\$1,130
NY	Kings	\$849,900	\$1,688
NY	Madison	\$163,900	\$905
NY	Monroe	\$200,100	\$1,102
NY	Nassau	\$654,600	\$2,010
NY	New York	\$1,006,100	\$2,027
NY	Niagara	\$193,800	\$834
NY	Oneida	\$167,900	\$899
NY	Onondaga	\$182,300	\$990
NY	Ontario	\$211,000	\$951
NY	Orange	\$371,600	\$1,565



State	County	Median Home Value	Median Gross Rent
NY	Oswego	\$139,800	\$873
NY	Putnam	\$436,500	\$1,739
NY	Queens	\$683,600	\$1,779
NY	Rensselaer	\$248,200	\$1,150
NY	Richmond	\$632,900	\$1,669
NY	Rockland	\$552,500	\$1,705
NY	Saratoga	\$340,900	\$1,247
NY	Schenectady	\$223,600	\$1,130
NY	St. Lawrence	\$122,000	\$809
NY	Steuben	\$124,100	\$946
NY	Suffolk	\$545,700	\$2,136
NY	Sullivan	\$274,800	\$993
NY	Tompkins	\$283,000	\$1,297
NY	Ulster	\$337,100	\$1,492
NY	Warren	\$258,300	\$1,070
NY	Wayne	\$164,700	\$974
NY	Westchester	\$634,800	\$1,764
OH	Allen	\$158,700	\$893
OH	Ashtabula	\$147,100	\$804
OH	Belmont	\$133,800	\$773
OH	Butler	\$267,600	\$979
OH	Clark	\$162,700	\$856
OH	Clermont	\$250,200	\$1,017
OH	Columbiana	\$138,400	\$686
OH	Cuyahoga	\$186,400	\$976
OH	Delaware	\$438,300	\$1,370
OH	Erie	\$169,600	\$818
OH	Fairfield	\$279,400	\$1,047
OH	Franklin	\$279,600	\$1,212
OH	Geauga	\$326,700	\$1,092
OH	Greene	\$249,400	\$1,036
OH	Hamilton	\$235,400	\$979
OH	Hancock	\$199,000	\$948
OH	Lake	\$208,700	\$988
OH	Licking	\$265,900	\$940
OH	Lorain	\$207,500	\$866
OH	Lucas	\$151,700	\$881
OH	Mahoning	\$144,200	\$728

State	County	Median Home Value	Median Gross Rent
OH	Marion	\$142,800	\$769
OH	Medina	\$271,900	\$1,032
OH	Miami	\$201,000	\$875
OH	Montgomery	\$177,500	\$940
OH	Muskingum	\$174,000	\$794
OH	Portage	\$212,900	\$965
OH	Richland	\$151,000	\$774
OH	Ross	\$171,600	\$800
OH	Scioto	\$128,300	\$673
OH	Stark	\$170,700	\$841
OH	Summit	\$195,600	\$943
OH	Trumbull	\$128,700	\$714
OH	Tuscarawas	\$175,400	\$799
OH	Union	\$338,300	\$1,067
OH	Warren	\$320,300	\$1,240
OH	Wayne	\$206,700	\$801
OH	Wood	\$211,500	\$898
OK	Canadian	\$234,500	\$1,144
OK	Cleveland	\$230,900	\$1,091
OK	Comanche	\$145,100	\$922
OK	Creek	\$168,800	\$870
OK	Muskogee	\$148,900	\$816
OK	Oklahoma	\$219,200	\$1,011
OK	Payne	\$221,600	\$957
OK	Pottawatomie	\$160,500	\$831
OK	Rogers	\$237,800	\$948
OK	Tulsa	\$221,100	\$1,005
OK	Wagoner	\$229,700	\$1,072
OR	Benton	\$520,700	\$1,272
OR	Clackamas	\$613,600	\$1,606
OR	Deschutes	\$664,000	\$1,540
OR	Douglas	\$345,900	\$910
OR	Jackson	\$425,700	\$1,234
OR	Josephine	\$406,300	\$1,135
OR	Klamath	\$266,000	\$839
OR	Lane	\$433,700	\$1,245
OR	Linn	\$385,000	\$1,134
OR	Marion	\$395,200	\$1,275



State	County	Median Home Value	Median Gross Rent
OR	Multnomah	\$533,200	\$1,466
OR	Polk	\$453,100	\$1,294
OR	Umatilla	\$293,900	\$986
OR	Washington	\$588,200	\$1,697
OR	Yamhill	\$482,500	\$1,329
PA	Adams	\$255,900	\$1,029
PA	Allegheny	\$221,700	\$1,061
PA	Armstrong	\$137,700	\$755
PA	Beaver	\$178,600	\$884
PA	Berks	\$248,200	\$1,109
PA	Blair	\$159,000	\$796
PA	Bucks	\$427,500	\$1,508
PA	Butler	\$286,000	\$961
PA	Cambria	\$114,400	\$691
PA	Carbon	\$202,700	\$954
PA	Centre	\$309,100	\$1,128
PA	Chester	\$454,500	\$1,625
PA	Clearfield	\$124,200	\$647
PA	Crawford	\$146,100	\$759
PA	Cumberland	\$259,800	\$1,142
PA	Dauphin	\$217,400	\$1,083
PA	Delaware	\$316,200	\$1,246
PA	Erie	\$165,600	\$812
PA	Fayette	\$130,800	\$699
PA	Franklin	\$235,800	\$924
PA	Indiana	\$150,100	\$724
PA	Lackawanna	\$183,200	\$940
PA	Lancaster	\$287,200	\$1,240
PA	Lawrence	\$128,800	\$804
PA	Lebanon	\$228,800	\$1,021
PA	Lehigh	\$287,300	\$1,238
PA	Luzerne	\$169,600	\$954
PA	Lycoming	\$194,700	\$823
PA	Mercer	\$156,000	\$749
PA	Monroe	\$260,300	\$1,196
PA	Montgomery	\$413,100	\$1,560
PA	Northampton	\$292,300	\$1,278
PA	Northumberland	\$161,500	\$697

State	County	Median Home Value	Median Gross Rent
PA	Philadelphia	\$237,900	\$1,281
PA	Schuylkill	\$141,700	\$774
PA	Somerset	\$136,300	\$691
PA	Washington	\$224,300	\$840
PA	Westmoreland	\$193,000	\$821
PA	York	\$239,000	\$1,088
RI	Kent	\$338,800	\$1,179
RI	Newport	\$617,500	\$1,430
RI	Providence	\$360,600	\$1,246
RI	Washington	\$493,600	\$1,305
SC	Aiken	\$212,400	\$988
SC	Anderson	\$231,600	\$865
SC	Beaufort	\$463,200	\$1,456
SC	Berkeley	\$303,900	\$1,553
SC	Charleston	\$490,600	\$1,440
SC	Dorchester	\$319,100	\$1,293
SC	Florence	\$173,300	\$792
SC	Greenville	\$288,900	\$1,155
SC	Greenwood	\$161,400	\$824
SC	Horry	\$285,200	\$1,181
SC	Kershaw	\$201,100	\$947
SC	Lancaster	\$324,500	\$765
SC	Laurens	\$163,900	\$720
SC	Lexington	\$222,900	\$1,052
SC	Oconee	\$210,200	\$697
SC	Orangeburg	\$130,000	\$756
SC	Pickens	\$229,100	\$873
SC	Richland	\$226,400	\$1,168
SC	Spartanburg	\$231,300	\$997
SC	Sumter	\$162,100	\$1,127
SC	York	\$366,600	\$1,320
SD	Lincoln	\$343,000	\$1,131
SD	Minnehaha	\$268,200	\$936
SD	Pennington	\$298,200	\$1,011
TN	Anderson	\$248,600	\$933
TN	Blount	\$304,800	\$889
TN	Bradley	\$244,900	\$952
TN	Davidson	\$434,700	\$1,463



State	County	Median Home Value	Median Gross Rent
TN	Greene	\$190,500	\$623
TN	Hamblen	\$203,300	\$720
TN	Hamilton	\$302,800	\$1,184
TN	Knox	\$305,400	\$1,132
TN	Madison	\$197,400	\$1,024
TN	Maury	\$352,000	\$1,142
TN	Montgomery	\$279,400	\$1,243
TN	Putnam	\$292,500	\$840
TN	Robertson	\$327,000	\$1,235
TN	Rutherford	\$387,100	\$1,336
TN	Sevier	\$315,300	\$1,060
TN	Shelby	\$250,900	\$1,141
TN	Sullivan	\$209,200	\$833
TN	Sumner	\$395,300	\$1,366
TN	Washington	\$258,900	\$922
TN	Williamson	\$740,800	\$1,883
TN	Wilson	\$436,800	\$1,354
TX	Angelina	\$173,600	\$1,009
TX	Bastrop	\$310,600	\$1,091
TX	Bell	\$233,900	\$1,137
TX	Bexar	\$259,200	\$1,254
TX	Bowie	\$173,500	\$889
TX	Brazoria	\$281,300	\$1,282
TX	Brazos	\$263,700	\$1,095
TX	Cameron	\$133,400	\$888
TX	Collin	\$476,100	\$1,737
TX	Comal	\$405,100	\$1,525
TX	Coryell	\$179,800	\$1,106
TX	Dallas	\$297,100	\$1,432
TX	Denton	\$428,400	\$1,586
TX	Ector	\$184,000	\$1,115
TX	El Paso	\$170,700	\$986
TX	Ellis	\$315,100	\$1,447
TX	Fort Bend	\$351,600	\$1,697
TX	Galveston	\$294,400	\$1,320
TX	Grayson	\$250,500	\$1,242
TX	Gregg	\$187,700	\$1,072
TX	Guadalupe	\$295,500	\$1,658

State	County	Median Home Value	Median Gross Rent
TX	Harris	\$264,000	\$1,288
TX	Harrison	\$154,500	\$898
TX	Hays	\$400,000	\$1,310
TX	Henderson	\$204,500	\$1,058
TX	Hidalgo	\$123,700	\$886
TX	Hood	\$291,000	\$1,429
TX	Hunt	\$258,000	\$1,219
TX	Jefferson	\$160,800	\$1,005
TX	Johnson	\$284,500	\$1,307
TX	Kaufman	\$316,500	\$1,534
TX	Liberty	\$154,900	\$921
TX	Lubbock	\$209,200	\$1,103
TX	McLennan	\$233,400	\$1,172
TX	Midland	\$285,700	\$1,249
TX	Montgomery	\$342,600	\$1,410
TX	Nueces	\$201,600	\$1,159
TX	Orange	\$190,200	\$951
TX	Parker	\$365,500	\$1,442
TX	Potter	\$140,300	\$993
TX	Randall	\$240,500	\$1,005
TX	Rockwall	\$422,500	\$1,869
TX	San Patricio	\$178,300	\$1,177
TX	Smith	\$224,600	\$1,121
TX	Starr	\$98,400	\$662
TX	Tarrant	\$311,900	\$1,389
TX	Taylor	\$189,000	\$1,113
TX	Tom Green	\$193,800	\$1,123
TX	Travis	\$574,000	\$1,624
TX	Victoria	\$205,800	\$1,122
TX	Walker	\$199,300	\$876
TX	Webb	\$171,200	\$982
TX	Wichita	\$145,600	\$940
TX	Williamson	\$472,000	\$1,748
TX	Wise	\$299,900	\$1,277
UT	Cache	\$464,700	\$1,190
UT	Davis	\$529,900	\$1,576
UT	Salt Lake	\$535,800	\$1,440
UT	Tooele	\$454,700	\$1,125



State	County	Median Home Value	Median Gross Rent
UT	Utah	\$548,100	\$1,382
UT	Washington	\$528,400	\$1,536
UT	Weber	\$436,600	\$1,201
VA	Albemarle	\$486,900	\$1,550
VA	Alexandria	\$748,300	\$1,960
VA	Arlington	\$828,500	\$2,148
VA	Augusta	\$292,000	\$971
VA	Bedford	\$291,500	\$895
VA	Chesapeake	\$365,700	\$1,436
VA	Chesterfield	\$344,200	\$1,507
VA	Fairfax	\$695,100	\$2,108
VA	Fauquier	\$550,700	\$1,495
VA	Frederick	\$366,600	\$1,483
VA	Hampton	\$250,000	\$1,323
VA	Hanover	\$372,600	\$1,322
VA	Henrico	\$344,600	\$1,381
VA	James City	\$403,100	\$1,526
VA	Loudoun	\$714,500	\$2,175
VA	Lynchburg	\$215,200	\$937
VA	Montgomery	\$315,800	\$1,142
VA	Newport News	\$240,900	\$1,193
VA	Norfolk	\$269,500	\$1,224
VA	Portsmouth	\$231,700	\$1,240
VA	Prince William	\$512,500	\$1,848
VA	Richmond	\$346,800	\$1,192
VA	Roanoke	\$268,600	\$1,148
VA	Roanoke	\$183,400	\$905
VA	Rockingham	\$319,000	\$1,062
VA	Spotsylvania	\$391,900	\$1,680
VA	Stafford	\$478,200	\$1,809
VA	Suffolk	\$328,200	\$1,438
VA	Virginia Beach	\$370,300	\$1,551
VA	York	\$412,100	\$1,518
VT	Chittenden	\$422,800	\$1,490
WA	Benton	\$394,200	\$1,172
WA	Chelan	\$492,700	\$1,313
WA	Clallam	\$431,400	\$1,057
WA	Clark	\$532,400	\$1,584

State	County	Median Home Value	Median Gross Rent
WA	Cowlitz	\$413,500	\$1,141
WA	Franklin	\$381,300	\$1,244
WA	Grant	\$284,400	\$1,084
WA	Grays Harbor	\$300,600	\$931
WA	Island	\$598,700	\$1,564
WA	King	\$862,200	\$1,917
WA	Kitsap	\$538,400	\$1,700
WA	Lewis	\$379,200	\$999
WA	Mason	\$429,300	\$1,167
WA	Pierce	\$538,500	\$1,691
WA	Skagit	\$520,900	\$1,482
WA	Snohomish	\$713,200	\$1,815
WA	Spokane	\$415,500	\$1,195
WA	Thurston	\$488,100	\$1,585
WA	Whatcom	\$601,200	\$1,426
WA	Yakima	\$300,000	\$1,051
WI	Brown	\$251,900	\$901
WI	Chippewa	\$234,100	\$859
WI	Dane	\$373,500	\$1,258
WI	Dodge	\$230,100	\$954
WI	Eau Claire	\$245,700	\$992
WI	Fond du Lac	\$220,800	\$905
WI	Jefferson	\$276,800	\$1,015
WI	Kenosha	\$253,200	\$1,038
WI	La Crosse	\$231,300	\$967
WI	Manitowoc	\$165,900	\$746
WI	Marathon	\$201,000	\$895
WI	Milwaukee	\$216,900	\$1,012
WI	Outagamie	\$250,400	\$969
WI	Ozaukee	\$370,200	\$1,146
WI	Portage	\$230,600	\$810
WI	Racine	\$238,200	\$980
WI	Rock	\$209,900	\$1,040
WI	Sauk	\$259,200	\$958
WI	Sheboygan	\$213,900	\$882
WI	St. Croix	\$358,100	\$979
WI	Walworth	\$290,800	\$1,061
WI	Washington	\$314,900	\$1,059



State	County	Median Home Value	Median Gross Rent
WI	Waukesha	\$379,700	\$1,214
WI	Winnebago	\$207,200	\$863
WI	Wood	\$177,100	\$887
WV	Berkeley	\$266,100	\$1,161
WV	Cabell	\$157,200	\$893
WV	Harrison	\$171,200	\$838
WV	Kanawha	\$135,500	\$837
WV	Monongalia	\$245,700	\$871
WV	Raleigh	\$154,900	\$735

State	County	Median Home Value	Median Gross Rent
WV	Wood	\$142,000	\$763
WY	Laramie	\$338,100	\$1,073
WY	Natrona	\$259,500	\$902

Source: U.S. Census Bureau, 2022 American Community Survey 1-Year Estimates, Table DP04, DP04_0089E and DP04_0134E

- 2022 Estimate; HOME VALUE - Owner-occupied units - Median (dollars)
- 2022 Estimate; GROSS RENT - Occupied units paying rent – Median (dollars)



Weiss' Ratings' Highly Recommended Banks by State

This list is derived from *Weiss Ratings Guide to Banks*, which rates the financial strength of nearly 6,000 banks nationwide. Visit www.greyhouse.com for more information about *Weiss Ratings Guide to Banks*.

The following pages list Weiss Ratings' Highly Recommended Banks (based strictly on financial safety) with branches in each state. These banks currently receive a Weiss Safety Rating of A+, A or A-, indicating their excellent financial position. B+ banks are also included when B+ was the highest rated group of banks in a given state. Institutions are listed by State, based on the location of their branches, by their Safety Rating and then alphabetically within each Safety Rating grouping.

If a bank is not on this list, it should not be automatically assumed that the institution is weak. Indeed, there are many institutions that have not achieved an A- or better rating but are in relatively good condition with adequate resources to cover their risk. Not being included in this list should not be construed as a recommendation to not work with a particular institution.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.

Name	The name under which the institution was chartered.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
Headquartered In	The city in which the institution's headquarters or main office is located and the state in which the institution's headquarters or main office is located. With the adoption of intrastate and interstate branching laws, many institutions operating in your area may actually be headquartered elsewhere. So, don't be surprised if the location cited is not in your particular city. Also use city to confirm that you have located the correct institution. It is possible for two unrelated institutions to have the same name if they are headquartered in different cities.
Has Branches In	The states in which an institution is licensed to conduct business.



Website	The company's web address.
Telephone	The company's phone number.
Year Founded	Year founded.

The following list of highly recommended Banks by State is based on ratings as of March 28, 2024. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



Alabama

Bank Name: **First National Bank**
 Headquartered In: Hamilton, AL
 Website: www.fnbhamilton.com

Rating: **A** Yr Founded: 1976
 Has Branches In: AL
 Telephone: (205) 921-7435

Bank Name: **Pinnacle Bank**
 Headquartered In: Jasper, AL
 Website: www.pinnaclebanc.com/

Rating: **A-** Yr Founded: 1935
 Has Branches In: AL
 Telephone: (205) 221-4111

Bank Name: **Southern Independent Bank**
 Headquartered In: Opp, AL
 Website: www.southernindependentbank.com

Rating: **A-** Yr Founded: 2006
 Has Branches In: AL
 Telephone: (334) 493-2265

Bank Name: **The Citizens Bank**
 Headquartered In: Greensboro, AL
 Website: www.greensborocitizensbank.com

Rating: **A-** Yr Founded: 1976
 Has Branches In: AL
 Telephone: (334) 624-8888

Bank Name: **The Samson Banking Company**
 Headquartered In: Samson, AL
 Website: www.samsonbanking.com

Rating: **A-** Yr Founded: 1930
 Has Branches In: AL
 Telephone: (334) 898-7107

Alaska

* There are no A Rated Banks with branches in AK. The top-rated bank with branches in AK is:

Bank Name: **First National Bank Alaska**
 Headquartered In: Anchorage, AK
 Website: www.fnbalaska.com

Rating: **B+** Yr Founded: 1922
 Has Branches In: AK
 Telephone: (907) 777-4362

Arizona

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Arkansas

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880



Bank Name: **First National Bank of Izard County**
 Headquartered In: Calico Rock, AR
 Website: www.fnbizardcounty.com

Rating: **A-** Yr Founded: 1914
 Has Branches In: AR
 Telephone: (870) 297-3711

Bank Name: **Peoples Bank**
 Headquartered In: Sheridan, AR
 Website: www.peoplesbankar.com

Rating: **A-** Yr Founded: 2000
 Has Branches In: AR
 Telephone: (870) 942-5707

California

Bank Name: **Beal Bank**
 Headquartered In: Plano, TX
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 1988
 Has Branches In: CA, OH, PA, TX
 Telephone: (469) 467-5000

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **Central Valley Community Bank**
 Headquartered In: Fresno, CA
 Website: www.cvcb.com

Rating: **A-** Yr Founded: 1980
 Has Branches In: CA
 Telephone: (559) 298-1775

Bank Name: **WestAmerica Bank**
 Headquartered In: San Rafael, CA
 Website: www.westamerica.com

Rating: **A-** Yr Founded: 1884
 Has Branches In: CA
 Telephone: (415) 257-8057

Colorado

Bank Name: **AMG National Trust Bank**
 Headquartered In: Greenwood Village, CO
 Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
 Has Branches In: CO, IL, NC, NJ, SC, VA, WY
 Telephone: (800) 999-2190

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **The State Bank**
 Headquartered In: La Junta, CO
 Website: www.redibank.com

Rating: **A-** Yr Founded: 1893
 Has Branches In: CO
 Telephone: (719) 384-5901



Connecticut

Bank Name: **Stafford Savings Bank**
Headquartered In: Stafford Springs, CT
Website: www.staffordsavingsbank.com

Rating: **A+** Yr Founded: 1872
Has Branches In: CT
Telephone: (860) 684-4261

Delaware

Bank Name: **Applied Bank**
Headquartered In: Wilmington, DE
Website: www.appliedbank.com

Rating: **A** Yr Founded: 1996
Has Branches In: DE
Telephone: (888) 839-7952

Bank Name: **FSNB, National Association**
Headquartered In: Lawton, OK
Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Telephone: (580) 357-9880

Bank Name: **BNY Mellon Trust of Delaware**
Headquartered In: Wilmington, DE
Website: www.bnymellon.com

Rating: **A-** Yr Founded: 1983
Has Branches In: DE
Telephone: (302) 791-3600

Bank Name: **TD Bank USA, National Association**
Headquartered In: Wilmington, DE
Website: www.td.com/us/en/personal-banking

Rating: **A-** Yr Founded: 1994
Has Branches In: DE
Telephone: (302) 351-4560

District of Columbia

* There are no A Rated Banks with branches in DC. The top-rated bank with branches in DC is:

Bank Name: **Wilmington Trust, National Association**
Headquartered In: Wilmington Manor, DE
Has Branches In: CA, CT, DC, DE, FL, GA, MA, MD, MI, MN, NJ, NV, NY, PA, TX
Website: www.wilmingtontrust.com

Rating: **B+** Yr Founded: 1995
Telephone: (302) 651-1000



Florida

Bank Name: **Citizens First Bank**
 Headquartered In: The Villages, FL
 Website: www.citizensfb.com

Rating: **A** Yr Founded: 1991
 Has Branches In: FL
 Telephone: (352) 753-9515

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **First National Bank Northwest Florida**
 Headquartered In: Panama City, FL
 Website: www.fnbnwfl.com

Rating: **A-** Yr Founded: 1984
 Has Branches In: FL
 Telephone: (850) 769-3207

Bank Name: **Pacific National Bank**
 Headquartered In: Miami, FL
 Website: www.pnb.com

Rating: **A-** Yr Founded: 1982
 Has Branches In: FL
 Telephone: (305) 539-3841

Bank Name: **Surety Bank**
 Headquartered In: DeLand, FL
 Website: www.mysuretybank.com

Rating: **A-** Yr Founded: 1926
 Has Branches In: FL
 Telephone: (386) 734-1647

Georgia

Bank Name: **First Century Bank, National Association**
 Headquartered In: Commerce, GA
 Website: www.myfirstcenturybank.com

Rating: **A** Yr Founded: 2002
 Has Branches In: GA, SC
 Telephone: (770) 297-8060

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **United Bank**
 Headquartered In: Zebulon, GA
 Website: www.accessunited.com

Rating: **A** Yr Founded: 1905
 Has Branches In: GA
 Telephone: (770) 567-7211

Bank Name: **West Central Georgia Bank**
 Headquartered In: Thomaston, GA
 Website: www.wcgb.com

Rating: **A** Yr Founded: 1974
 Has Branches In: GA
 Telephone: (706) 647-8951

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **Farmers and Merchants Bank**
 Headquartered In: Sylvania, GA
 Website: www.fmbanksylvania.com

Rating: **A-** Yr Founded: 1946
 Has Branches In: GA
 Telephone: (912) 564-7436



Bank Name: **Farmers State Bank**
 Headquartered In: Lincolnton, GA
 Website: www.farmersstateonline.com

Rating: **A-** Yr Founded: 1911
 Has Branches In: GA
 Telephone: (706) 359-3131

Bank Name: **Magnolia State Bank**
 Headquartered In: Eastman, GA
 Website: www.bankmsb.com

Rating: **A-** Yr Founded: 1909
 Has Branches In: GA
 Telephone: (478) 374-3418

Bank Name: **Northeast Georgia Bank**
 Headquartered In: Lavonia, GA
 Website: www.northeastgabank.com

Rating: **A-** Yr Founded: 1906
 Has Branches In: GA
 Telephone: (706) 356-4444

Hawaii

* There are no A Rated Banks with branches in HI. The top-rated bank with branches in HI is:

Bank Name: **Hawaii National Bank**
 Headquartered In: Honolulu, HI
 Website: www.hawaiinational.bank

Rating: **B** Yr Founded: 1960
 Has Branches In: HI
 Telephone: (808) 528-7755

Idaho

* There are no A Rated Banks with branches in ID. The top-rated bank with branches in ID is:

Bank Name: **Idaho Trust Bank**
 Headquartered In: Boise, ID
 Website: www.idahotrust.com

Rating: **B+** Yr Founded: 1994
 Has Branches In: ID
 Telephone: (208) 373-6500

Illinois

Bank Name: **Allied First Bank, SB**
 Headquartered In: Oswego, IL
 Website: www.servbank.com

Rating: **A** Yr Founded: 1994
 Has Branches In: IL
 Telephone: (630) 554-8899

Bank Name: **AMG National Trust Bank**
 Headquartered In: Greenwood Village, CO
 Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
 Has Branches In: CO, IL, NC, NJ, SC, VA, WY
 Telephone: (800) 999-2190

Bank Name: **Bank of Rantoul**
 Headquartered In: Rantoul, IL
 Website: www.bankofrantoul.bank

Rating: **A-** Yr Founded: 1920
 Has Branches In: IL
 Telephone: (217) 892-2143



Bank Name: **Beal Bank USA** Rating: **A-** Yr Founded: 2004
 Headquartered In: Las Vegas, NV Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Website: www.bealbank.com Telephone: (702) 598-3500

Bank Name: **Farmers National Bank** Rating: **A-** Yr Founded: 1902
 Headquartered In: Prophetstown, IL Has Branches In: IL
 Website: www.farmersnationalbank.bank Telephone: (815) 537-2348

Bank Name: **First National Bank in Pinckneyville** Rating: **A-** Yr Founded: 1901
 Headquartered In: Pinckneyville, IL Has Branches In: IL
 Website: www.fnbpville.com Telephone: (618) 357-9393

Bank Name: **First National Bank of Steeleville** Rating: **A-** Yr Founded: 1902
 Headquartered In: Steeleville, IL Has Branches In: IL
 Website: www.bankatfnb.com Telephone: (618) 965-3441

Bank Name: **Mason City National Bank** Rating: **A-** Yr Founded: 1944
 Headquartered In: Mason City, IL Has Branches In: IL
 Website: www.masoncitynationalbank.com Telephone: (217) 482-3246

Bank Name: **Rushville State Bank** Rating: **A-** Yr Founded: 1890
 Headquartered In: Rushville, IL Has Branches In: IL
 Website: www.rushvillestatebank.com Telephone: (217) 322-3323

Bank Name: **The First National Bank of Sparta** Rating: **A-** Yr Founded: 1885
 Headquartered In: Sparta, IL Has Branches In: IL
 Website: www.fnbsparta.com Telephone: (618) 443-2187

Bank Name: **The First Trust and Savings Bank of Watseka** Rating: **A-** Yr Founded: 1909
 Headquartered In: Watseka, IL Has Branches In: IL
 Website: www.ftsbank.com/ Telephone: (815) 432-2494

Indiana

Bank Name: **Bank of Wolcott** Rating: **A-** Yr Founded: 1944
 Headquartered In: Wolcott, IN Has Branches In: IN
 Website: www.bankofwolcott.com Telephone: (219) 279-2185



Iowa

Bank Name: **BankFirst**
Headquartered In: Norfolk, NE
Website: www.bankfirstonline.com

Rating: **A-** Yr Founded: 1969
Has Branches In: IA, NE
Telephone: (402) 371-8005

Bank Name: **Corydon State Bank**
Headquartered In: Corydon, IA
Website: www.corydonstatebank.com

Rating: **A-** Yr Founded: 1926
Has Branches In: IA
Telephone: (641) 872-2212

Bank Name: **First State Bank**
Headquartered In: Britt, IA
Website: www.fsb-britt.com

Rating: **A-** Yr Founded: 1927
Has Branches In: IA
Telephone: (641) 843-4411

Bank Name: **United Bank and Trust Company**
Headquartered In: Hampton, IA
Website: www.ubtc.net

Rating: **A-** Yr Founded: 1915
Has Branches In: IA
Telephone: (641) 456-5587

Bank Name: **Wayland State Bank**
Headquartered In: Mount Pleasant, IA
Website: www.waylandstbank.com

Rating: **A-** Yr Founded: 1932
Has Branches In: IA
Telephone: (319) 385-8189

Kansas

Bank Name: **CBW Bank**
Headquartered In: Weir, KS
Website: www.cbwbank.com

Rating: **A** Yr Founded: 1892
Has Branches In: KS
Telephone: (620) 396-8221

Bank Name: **Farmers Bank & Trust**
Headquartered In: Great Bend, KS
Website: www.farmersbankks.com

Rating: **A** Yr Founded: 1907
Has Branches In: KS
Telephone: (620) 792-2411

Bank Name: **Garden Plain State Bank**
Headquartered In: Wichita, KS
Website: www.gpsbank.com

Rating: **A** Yr Founded: 1966
Has Branches In: KS
Telephone: (316) 721-1500

Bank Name: **NBKC Bank**
Headquartered In: Leawood, KS
Website: www.nbkc.com

Rating: **A** Yr Founded: 1999
Has Branches In: KS, MO
Telephone: (913) 341-1144

Bank Name: **The Fidelity State Bank and Trust Company**
Headquartered In: Dodge City, KS
Website: www.fidelitybankdc.com

Rating: **A** Yr Founded: 1907
Has Branches In: KS
Telephone: (620) 227-8586

Bank Name: **Community State Bank**
Headquartered In: Coffeyville, KS
Website: www.ourlocalbank.com

Rating: **A-** Yr Founded: 1967
Has Branches In: KS
Telephone: (620) 251-1313



Bank Name: **Fusion Bank**
 Headquartered In: Larned, KS
 Website: www.fusion.bank

Rating: **A-** Yr Founded: 1896
 Has Branches In: KS
 Telephone: (620) 285-6931

Bank Name: **Security Bank of Kansas City**
 Headquartered In: Kansas City, KS
 Website: www.securitybankkc.com

Rating: **A-** Yr Founded: 1933
 Has Branches In: KS, MO
 Telephone: (913) 281-3165

Bank Name: **State Bank of Bern**
 Headquartered In: Bern, KS
 Website: www.statebankofbern.com

Rating: **A-** Yr Founded: 1889
 Has Branches In: KS
 Telephone: (785) 336-6121

Bank Name: **The Bank**
 Headquartered In: Oberlin, KS
 Website: www.thebankks.com

Rating: **A-** Yr Founded: 1963
 Has Branches In: KS
 Telephone: (785) 475-3817

Bank Name: **The Kaw Valley State Bank and Trust Company, of Wamego, Kansas**

Headquartered In: Wamego, KS
 Website: www.kvsb.com

Rating: **A-** Yr Founded: 1913
 Has Branches In: KS
 Telephone: (785) 456-2021

Kentucky

* There are no A Rated Banks with branches in KY. The top-rated bank with branches in KY is:

Bank Name: **Armed Forces Bank, National Association**
 Headquartered In: Fort Leavenworth, KS
 Website: www.afbank.com

Rating: **B+** Yr Founded: 1907
 Has Branches In: AZ, CA, CO, IL, KS, KY, MO, NV, NY, TX, VA, WA
 Telephone: (913) 682-9090

Bank Name: **Bank of Clarkson**
 Headquartered In: Clarkson, KY
 Website: www.bankofclarkson.com

Rating: **B+** Yr Founded: 1904
 Has Branches In: KY
 Telephone: (270) 242-2111

Bank Name: **City National Bank of West Virginia**
 Headquartered In: Charleston, WV
 Website: www.bankatcity.com

Rating: **B+** Yr Founded: 1957
 Has Branches In: KY, OH, VA, WV
 Telephone: (304) 769-1100

Bank Name: **Farmers State Bank, Inc.**
 Headquartered In: Booneville, KY
 Website: www.farmersstatebankky.com

Rating: **B+** Yr Founded: 1931
 Has Branches In: KY
 Telephone: (606) 593-5151

Bank Name: **German American Bank**
 Headquartered In: Jasper, IN
 Website: www.germanamerican.com

Rating: **B+** Yr Founded: 1910
 Has Branches In: IN, KY
 Telephone: (812) 482-1314

Bank Name: **Jackson County Bank**
 Headquartered In: McKee, KY
 Website: www.jacksoncobank.com

Rating: **B+** Yr Founded: 1904
 Has Branches In: KY
 Telephone: (606) 287-8484



Bank Name: **PBK Bank, Inc**
 Headquartered In: Stanford, KY
 Website: www.pbkbank.com

Rating: **B+** Yr Founded: 1906
 Has Branches In: KY
 Telephone: (606) 365-7098

Bank Name: **Peoples Bank Mt Washington**
 Headquartered In: Mount Washington, KY
 Website: www.peoplesbankmtw.com

Rating: **B+** Yr Founded: 1909
 Has Branches In: KY
 Telephone: (502) 538-7301

Bank Name: **The Cecilian Bank**
 Headquartered In: Cecilia, KY
 Website: www.thececilianbank.com

Rating: **B+** Yr Founded: 1903
 Has Branches In: KY
 Telephone: (270) 862-3294

Bank Name: **The First National Bank of Grayson**
 Headquartered In: Grayson, KY
 Website: www.fnbgrayson.com

Rating: **B+** Yr Founded: 1902
 Has Branches In: KY
 Telephone: (606) 474-2000

Bank Name: **The Peoples Bank**
 Headquartered In: Taylorsville, KY
 Website: www.tpbtaylorsville.com/

Rating: **B+** Yr Founded: 1903
 Has Branches In: KY
 Telephone: (502) 477-2244

Bank Name: **The Sacramento Deposit Bank**
 Headquartered In: Sacramento, KY
 Website: www.sdbweb.com

Rating: **B+** Yr Founded: 1895
 Has Branches In: KY
 Telephone: (270) 736-2212

Bank Name: **Whitaker Bank, Inc**
 Headquartered In: Lexington, KY
 Website: www.whitakerbank.com

Rating: **B+** Yr Founded: 1990
 Has Branches In: KY
 Telephone: (859) 543-4040

Louisiana

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **Mississippi River Bank**
 Headquartered In: Belle Chasse, LA
 Website: www.mississippiriverbank.net

Rating: **A** Yr Founded: 1980
 Has Branches In: LA
 Telephone: (504) 392-1111

Maine

Bank Name: **WEX Bank**
 Headquartered In: Sandy, UT
 Website: www.wexinc.com

Rating: **A-** Yr Founded: 1998
 Has Branches In: ME, NE, UT
 Telephone: (801) 568-4345



Maryland

* There are no A Rated Banks with branches in MD. The top-rated bank with branches in MD is:

Bank Name: **ACNB Bank** Rating: **B+** Yr Founded: 1857
 Headquartered In: Gettysburg, PA Has Branches In: MD, PA
 Website: www.acnb.com Telephone: (717) 334-3161

Bank Name: **Peoples Bank, A Codorus Valley Company** Rating: **B+** Yr Founded: 1934
 Headquartered In: York, PA Has Branches In: MD, PA
 Website: www.peoplesbanknet.com Telephone: (717) 846-1970

Bank Name: **Wilmington Trust, National Association** Rating: **B+** Yr Founded: 1995
 Headquartered In: Wilmington, DE
 Has Branches In: CA, CT, DC, DE, FL, GA, MA, MD, MI, MN, NJ, NV, NY, PA, TX
 Website: www.wilmingtontrust.com Telephone: (302) 651-1000

Massachusetts

Bank Name: **Beal Bank USA** Rating: **A-** Yr Founded: 2004
 Headquartered In: Las Vegas, NV Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Website: www.bealbank.com Telephone: (702) 598-3500

Michigan

Bank Name: **Chelsea State Bank** Rating: **A-** Yr Founded: 1897
 Headquartered In: Chelsea, MI Has Branches In: MI
 Website: www.chelseastate.bank Telephone: (734) 475-1355

Bank Name: **Macatawa Bank** Rating: **A-** Yr Founded: 1997
 Headquartered In: Holland, MI Has Branches In: MI
 Website: www.macatawabank.com Telephone: (616) 820-1444



Minnesota

Bank Name: **Ameriprise Bank, FSB**
 Headquartered In: Minneapolis, MN
 Website: www.ameriprise.com

Rating: **A-** Yr Founded: 2006
 Has Branches In: MN
 Telephone: (612) 671-3131

Bank Name: **Vermillion State Bank**
 Headquartered In: Vermillion, MN
 Website: www.vermillionbank.com

Rating: **A-** Yr Founded: 1918
 Has Branches In: MN
 Telephone: (651) 437-4433

Mississippi

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **Bank of Winona**
 Headquartered In: Winona, MS
 Website: www.bankofwinona.com

Rating: **A-** Yr Founded: 1885
 Has Branches In: MS
 Telephone: (662) 283-3231

Bank Name: **Merchants and Planters Bank**
 Headquartered In: Raymond, MS
 Website: www.mpbank.net

Rating: **A-** Yr Founded: 1906
 Has Branches In: MS
 Telephone: (601) 857-8044

Bank Name: **The Commercial Bank**
 Headquartered In: De Kalb, MS
 Website: www.commercialbankms.com

Rating: **A-** Yr Founded: 1914
 Has Branches In: MS
 Telephone: (601) 743-5871

Missouri

Bank Name: **NBKC Bank**
 Headquartered In: Leawood, KS
 Website: www.nbk.com

Rating: **A** Yr Founded: 1999
 Has Branches In: KS, MO
 Telephone: (913) 341-1144

Bank Name: **Community Bank of El Dorado Springs**
 Headquartered In: El Dorado Springs, MO
 Website: www.communitybankeldo.com

Rating: **A-** Yr Founded: 1981
 Has Branches In: MO
 Telephone: (417) 876-6811

Bank Name: **Security Bank of Kansas City**
 Headquartered In: Kansas City, KS
 Website: www.securitybankkc.com

Rating: **A-** Yr Founded: 1933
 Has Branches In: KS, MO
 Telephone: (913) 281-3165



Bank Name: **The Bank of Old Monroe**
 Headquartered In: Old Monroe, MO
 Website: www.bankofoldmonroe.com

Rating: **A-** Yr Founded: 1906
 Has Branches In: MO
 Telephone: (636) 206-8870

Bank Name: **The Nodaway Valley Bank**
 Headquartered In: Maryville, MO
 Website: www.nvb.com

Rating: **A-** Yr Founded: 1868
 Has Branches In: MO
 Telephone: (660) 562-3232

Montana

Bank Name: **Bank of Montana**
 Headquartered In: Missoula, MT
 Website: www.bankofmontana.com

Rating: **A-** Yr Founded: 2007
 Has Branches In: MT
 Telephone: (406) 829-2662

Nebraska

Bank Name: **Bank of Elgin**
 Headquartered In: Elgin, NE
 Website: www.bankofelgin.com

Rating: **A-** Yr Founded: 1935
 Has Branches In: NE
 Telephone: (402) 843-2228

Bank Name: **BankFirst**
 Headquartered In: Norfolk, NE
 Website: www.bankfirstonline.com

Rating: **A-** Yr Founded: 1969
 Has Branches In: IA, NE
 Telephone: (402) 371-8005

Bank Name: **First Northeast Bank of Nebraska**
 Headquartered In: Lyons, NE
 Website: www.fnb-ne.com

Rating: **A-** Yr Founded: 1902
 Has Branches In: NE
 Telephone: (402) 687-2640

Bank Name: **WEX Bank**
 Headquartered In: Sandy, UT
 Website: www.wexinc.com

Rating: **A-** Yr Founded: 1998
 Has Branches In: ME, NE, UT
 Telephone: (801) 568-4345

Nevada

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **GENUBANK**
 Headquartered In: Las Vegas, NV
 Website: www.genubank.com

Rating: **A-** Yr Founded: 2008
 Has Branches In: NV
 Telephone: (702) 912-0700



New Hampshire

* There are no A Rated Banks with branches in NH. The top-rated bank with branches in NH is:

Bank Name: **Bar Harbor Bank and Trust Company**
Headquartered In: Bar Harbor, ME
Website: www.barharbor.bank

Rating: **B+** Yr Founded: 1887
Has Branches In: ME, NH, VT
Telephone: (207) 288-3314

New Jersey

Bank Name: **AMG National Trust Bank**
Headquartered In: Greenwood Village, CO
Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
Has Branches In: CO, IL, NC, NJ, SC, VA, WY
Telephone: (800) 999-2190

Bank Name: **Sumitomo Mitsui Trust Bank (U.S.A.) Limited**
Headquartered In: Hoboken, NJ
Website: <https://portal.smtbusa.com>

Rating: **A** Yr Founded: 1987
Has Branches In: NJ
Telephone: (201) 420-9470

Bank Name: **Bessemer Trust Company**
Headquartered In: Woodbridge, NJ
Website: www.bessemertrust.com

Rating: **A-** Yr Founded: 1907
Has Branches In: NJ
Telephone: (732) 694-5500

New Mexico

Bank Name: **American Heritage Bank**
Headquartered In: Clovis, NM
Website: www.ahbnm.com

Rating: **A-** Yr Founded: 2000
Has Branches In: NM
Telephone: (575) 762-2800

Bank Name: **Morgan Stanley Bank, N.A.**
Headquartered In: Salt Lake City, UT

Rating: **A-** Yr Founded: 0
Has Branches In: NM, NY, UT
Telephone: (801) 236-3600

New York

Bank Name: **Alpine Capital Bank**
Headquartered In: New York, NY
Website: www.alpinecapitalbank.com

Rating: **A** Yr Founded: 2000
Has Branches In: NY
Telephone: (212) 328-2555

Bank Name: **Fulton Savings Bank**
Headquartered In: Fulton, NY
Website: www.fultonsavings.com

Rating: **A-** Yr Founded: 1871
Has Branches In: NY
Telephone: (315) 592-4201



Bank Name: **Jeff Bank**
 Headquartered In: Jeffersonville, NY
 Website: www.jeffbank.com

Rating: **A-** Yr Founded: 1913
 Has Branches In: NY
 Telephone: (845) 482-4000

Bank Name: **Morgan Stanley Bank, N.A.**
 Headquartered In: Salt Lake City, UT

Rating: **A-** Yr Founded: 0
 Has Branches In: NM, NY, UT
 Telephone: (801) 236-3600

North Carolina

Bank Name: **AMG National Trust Bank**
 Headquartered In: Greenwood Village, CO
 Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
 Has Branches In: CO, IL, NC, NJ, SC, VA, WY
 Telephone: (800) 999-2190

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **Farmers and Merchants Bank**
 Headquartered In: Salisbury, NC
 Website: www.fmbnc.com

Rating: **A-** Yr Founded: 1909
 Has Branches In: NC
 Telephone: (704) 633-1772

North Dakota

Bank Name: **American State Bank & Trust Company of Williston**
 Headquartered In: Williston, ND
 Website: www.asbt.com

Rating: **A-** Yr Founded: 1906
 Has Branches In: ND
 Telephone: (701) 774-4100

Bank Name: **First National Bank and Trust Company of Bottineau**
 Headquartered In: Bottineau, ND
 Website: www.firstbottineau.com

Rating: **A-** Yr Founded: 1906
 Has Branches In: ND
 Telephone: (701) 228-2236

Bank Name: **Liberty State Bank**
 Headquartered In: Powers Lake, ND
 Website: www.libertystateplnd.com

Rating: **A-** Yr Founded: 1952
 Has Branches In: ND
 Telephone: (701) 464-5421



Ohio

Bank Name: **FDS Bank**
Headquartered In: Mason, OH

Rating: **A+** Yr Founded: 0
Has Branches In: OH
Telephone: (513) 573-2265

Bank Name: **Farmers Savings Bank**
Headquartered In: Spencer, OH
Website: www.fsb-spencer.com

Rating: **A** Yr Founded: 1925
Has Branches In: OH
Telephone: (330) 648-2441

Bank Name: **Beal Bank**
Headquartered In: Plano, TX
Website: www.bealbank.com

Rating: **A-** Yr Founded: 1988
Has Branches In: CA, OH, PA, TX
Telephone: (469) 467-5000

Bank Name: **Sutton Bank**
Headquartered In: Attica, OH
Website: www.suttonbank.com

Rating: **A-** Yr Founded: 1878
Has Branches In: OH
Telephone: (419) 426-3641

Bank Name: **The Ottoville Bank Company**
Headquartered In: Ottoville, OH
Website: www.ottovillebank.com

Rating: **A-** Yr Founded: 1904
Has Branches In: OH
Telephone: (419) 453-3313

Bank Name: **The Peoples Bank Co.**
Headquartered In: Coldwater, OH
Website: <https://pbc.bank>

Rating: **A-** Yr Founded: 1905
Has Branches In: OH
Telephone: (419) 678-2385

Bank Name: **The St. Henry Bank**
Headquartered In: Saint Henry, OH
Website: www.sthenrybank.com

Rating: **A-** Yr Founded: 1905
Has Branches In: OH
Telephone: (419) 678-2358

Oklahoma

Bank Name: **FSNB, National Association**
Headquartered In: Lawton, OK
Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Telephone: (580) 357-9880

Bank Name: **BancFirst**
Headquartered In: Oklahoma City, OK
Website: www.bancfirst.bank

Rating: **A-** Yr Founded: 1989
Has Branches In: OK
Telephone: (405) 270-1000

Bank Name: **First National Bank & Trust, Elk City, Oklahoma**
Headquartered In: Elk City, OK
Website: www.fnbec.bank

Rating: **A-** Yr Founded: 1901
Has Branches In: OK
Telephone: (580) 225-2580

Bank Name: **First National Bank in Okeene**
Headquartered In: Okeene, OK
Website: www.fnbokeene.com

Rating: **A-** Yr Founded: 1916
Has Branches In: OK
Telephone: (580) 822-3300



Bank Name: **International Bank of Commerce**
 Headquartered In: Oklahoma City, OK
 Website: www.ibc.com

Rating: **A-** Yr Founded: 2017
 Has Branches In: OK, TX
 Telephone: (405) 841-2100

Bank Name: **McCurtain County National Bank**
 Headquartered In: Broken Bow, OK
 Website: www.mcnbonline.com

Rating: **A-** Yr Founded: 1982
 Has Branches In: OK
 Telephone: (580) 584-6262

Bank Name: **The Stock Exchange Bank**
 Headquartered In: Woodward, OK
 Website: www.stockexchangebank.com

Rating: **A-** Yr Founded: 1903
 Has Branches In: OK
 Telephone: (580) 256-3314

Oregon

* There are no A Rated Banks with branches in OR. The top-rated bank with branches in OR is:

Bank Name: **Bank of the Pacific**
 Headquartered In: Aberdeen, WA
 Website: www.bankofthepacific.com

Rating: **B+** Yr Founded: 1971
 Has Branches In: OR, WA
 Telephone: (360) 537-4052

Pennsylvania

Bank Name: **Beal Bank**
 Headquartered In: Plano, TX
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 1988
 Has Branches In: CA, OH, PA, TX
 Telephone: (469) 467-5000

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Rhode Island

* There are no A Rated Banks with branches in RI. The top-rated banks with branches in RI are:

Bank Name: **Centreville Bank**
 Headquartered In: West Warwick, RI
 Website: www.centrevillebank.com

Rating: **B** Yr Founded: 1828
 Has Branches In: CT, RI
 Telephone: (401) 821-9100

Bank Name: **JPMorgan Chase Bank, National Association**
 Headquartered In: Columbus, OH
 Has Branches In: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI
 Website: www.chase.com

Rating: **B** Yr Founded: 1824
 Telephone: (614) 217-6284



South Carolina

Bank Name: **AMG National Trust Bank**
Headquartered In: Greenwood Village, CO
Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
Has Branches In: CO, IL, NC, NJ, SC, VA, WY
Telephone: (800) 999-2190

Bank Name: **First Century Bank, National Association**
Headquartered In: Commerce, GA
Website: www.myfirstcenturybank.com

Rating: **A** Yr Founded: 2002
Has Branches In: GA, SC
Telephone: (770) 297-8060

Bank Name: **Bank of York**
Headquartered In: York, SC
Website: www.bankofyork.com

Rating: **A-** Yr Founded: 1935
Has Branches In: SC
Telephone: (803) 684-4249

Bank Name: **First National Bank of South Carolina**
Headquartered In: Holly Hill, SC
Website: www.fnbsc.com

Rating: **A-** Yr Founded: 1905
Has Branches In: SC
Telephone: (803) 496-5011

Bank Name: **The Peoples Bank**
Headquartered In: Iva, SC
Website: www.peoplesbanksc.com

Rating: **A-** Yr Founded: 1951
Has Branches In: SC
Telephone: (864) 348-6181

South Dakota

Bank Name: **First State Bank of Roscoe**
Headquartered In: Roscoe, SD
Website: www.fsbroscoe.com

Rating: **A-** Yr Founded: 1903
Has Branches In: SD
Telephone: (605) 287-4451

Bank Name: **Richland State Bank**
Headquartered In: Bruce, SD
Website: www.richlandstate.org

Rating: **A-** Yr Founded: 1913
Has Branches In: SD
Telephone: (605) 627-5671

Bank Name: **The Security State Bank**
Headquartered In: Emery, SD
Website: www.thesecuritystatebank.com

Rating: **A-** Yr Founded: 1920
Has Branches In: SD
Telephone: (605) 449-4261



Tennessee

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **CBBC Bank**
 Headquartered In: Maryville, TN
 Website: www.cbbcbank.com

Rating: **A-** Yr Founded: 1973
 Has Branches In: TN
 Telephone: (865) 977-5900

Texas

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **International Bank of Commerce**
 Headquartered In: Brownsville, TX
 Website: www.ibc.com

Rating: **A** Yr Founded: 1984
 Has Branches In: TX
 Telephone: (956) 547-1000

Bank Name: **The First National Bank of Stanton**
 Headquartered In: Stanton, TX
 Website: www.fnbstanton.com

Rating: **A** Yr Founded: 1906
 Has Branches In: TX
 Telephone: (432) 756-3361

Bank Name: **Beal Bank**
 Headquartered In: Plano, TX
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 1988
 Has Branches In: CA, OH, PA, TX
 Telephone: (469) 467-5000

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **Charter Bank**
 Headquartered In: Corpus Christi, TX
 Website: www.charterbankcc.com

Rating: **A-** Yr Founded: 1962
 Has Branches In: TX
 Telephone: (361) 241-7681

Bank Name: **Citizens National Bank**
 Headquartered In: Crockett, TX
 Website: www.cnbcrockett.com

Rating: **A-** Yr Founded: 1982
 Has Branches In: TX
 Telephone: (936) 544-9661

Bank Name: **City National Bank of Taylor**
 Headquartered In: Taylor, TX
 Website: www.cnbt.bank

Rating: **A-** Yr Founded: 1900
 Has Branches In: TX
 Telephone: (512) 671-2265

Bank Name: **Commerce Bank**
 Headquartered In: Laredo, TX
 Website: www.ibc.com

Rating: **A-** Yr Founded: 1982
 Has Branches In: TX
 Telephone: (956) 724-1616



Bank Name: First State Bank Headquartered In: Stratford, TX Website: www.firstclassbanking.com	Rating: A- Yr Founded: 1948 Has Branches In: TX Telephone: (806) 396-5521
Bank Name: First State Bank of Livingston Headquartered In: Livingston, TX Website: www.fsblivingston.bank	Rating: A- Yr Founded: 1910 Has Branches In: TX Telephone: (936) 327-5211
Bank Name: International Bank of Commerce Headquartered In: Zapata, TX Website: www.ibc.com	Rating: A- Yr Founded: 1984 Has Branches In: TX Telephone: (956) 765-8361
Bank Name: International Bank of Commerce Headquartered In: Oklahoma City, OK Website: www.ibc.com	Rating: A- Yr Founded: 2017 Has Branches In: OK, TX Telephone: (405) 841-2100
Bank Name: Lakeside Bank Headquartered In: Rockwall, TX Website: www.lbtexas.com	Rating: A- Yr Founded: 1974 Has Branches In: TX Telephone: (972) 771-8311
Bank Name: Marion State Bank Headquartered In: Marion, TX Website: www.marionstatebanktx.com/	Rating: A- Yr Founded: 1906 Has Branches In: TX Telephone: (830) 420-2331
Bank Name: Mason Bank Headquartered In: Mason, TX Website: www.masonbank.com	Rating: A- Yr Founded: 1904 Has Branches In: TX Telephone: (325) 347-5911
Bank Name: Muenster State Bank Headquartered In: Muenster, TX Website: www.muensterstate.bank	Rating: A- Yr Founded: 1923 Has Branches In: TX Telephone: (940) 759-2257
Bank Name: Texas Community Bank Headquartered In: Laredo, TX Website: www.tx-communitybank.com	Rating: A- Yr Founded: 1983 Has Branches In: TX Telephone: (956) 722-8333
Bank Name: Texas Exchange Bank Headquartered In: Crowley, TX Website: www.txexbank.com	Rating: A- Yr Founded: 1970 Has Branches In: TX Telephone: (817) 297-4331
Bank Name: The Perryton National Bank Headquartered In: Perryton, TX Website: www.perrytonbank.com	Rating: A- Yr Founded: 1919 Has Branches In: TX Telephone: (806) 435-9641
Bank Name: The State National Bank of Big Spring Headquartered In: Big Spring, TX Website: www.statenational.bank	Rating: A- Yr Founded: 1909 Has Branches In: TX Telephone: (432) 264-2100
Bank Name: United Texas Bank Headquartered In: Dallas, TX Website: www.utb.com	Rating: A- Yr Founded: 1986 Has Branches In: TX Telephone: (972) 239-7000



Bank Name: **ValueBank Texas**
 Headquartered In: Corpus Christi, TX
 Website: www.valuebanktexas.com

Rating: **A-** Yr Founded: 1967
 Has Branches In: TX
 Telephone: (361) 888-4451

Bank Name: **Zavala County Bank**
 Headquartered In: Crystal City, TX
 Website: www.zcbank.com

Rating: **A-** Yr Founded: 1909
 Has Branches In: TX
 Telephone: (830) 374-5866

Utah

Bank Name: **Optum Bank, Inc.**
 Headquartered In: Draper, UT
 Website: www.optumbank.com

Rating: **A+** Yr Founded: 2003
 Has Branches In: UT
 Telephone: (866) 234-8913

Bank Name: **First Electronic Bank**
 Headquartered In: Salt Lake City, UT
 Website: www.firstelectronic.bank

Rating: **A** Yr Founded: 2000
 Has Branches In: UT
 Telephone: (801) 572-4004

Bank Name: **Central Bank**
 Headquartered In: Provo, UT
 Website: www.cbutah.com

Rating: **A-** Yr Founded: 1891
 Has Branches In: UT
 Telephone: (801) 375-1000

Bank Name: **Green Dot Bank**
 Headquartered In: Provo, UT
 Website: www.greendot.com

Rating: **A-** Yr Founded: 1978
 Has Branches In: UT
 Telephone: (801) 344-7020

Bank Name: **Morgan Stanley Bank, N.A.**
 Headquartered In: Salt Lake City, UT

Rating: **A-** Yr Founded: 0
 Has Branches In: NM, NY, UT
 Telephone: (801) 236-3600

Bank Name: **The Pitney Bowes Bank Inc.**
 Headquartered In: Salt Lake City, UT
 Website: www.pitneybowes.com

Rating: **A-** Yr Founded: 1998
 Has Branches In: UT
 Telephone: (801) 832-4440

Bank Name: **WEX Bank**
 Headquartered In: Sandy, UT
 Website: www.wexinc.com

Rating: **A-** Yr Founded: 1998
 Has Branches In: ME, NE, UT
 Telephone: (801) 568-4345



Vermont

* There are no A Rated Banks with branches in VT. The top-rated bank with branches in VT is:

Bank Name: **Bar Harbor Bank and Trust Company**
 Headquartered In: Bar Harbor, ME
 Website: www.barharbor.bank

Rating: **B+** Yr Founded: 1887
 Has Branches In: ME, NH, VT
 Telephone: (207) 288-3314

Virginia

Bank Name: **AMG National Trust Bank**
 Headquartered In: Greenwood Village, CO
 Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
 Has Branches In: CO, IL, NC, NJ, SC, VA, WY
 Telephone: (800) 999-2190

Bank Name: **Citizens Bank and Trust Company**
 Headquartered In: Blackstone, VA
 Website: www.cbtva.com

Rating: **A-** Yr Founded: 1873
 Has Branches In: VA
 Telephone: (434) 292-8100

Bank Name: **The Bank of Southside Virginia**
 Headquartered In: Carson, VA
 Website: www.bsvnet.com

Rating: **A-** Yr Founded: 1911
 Has Branches In: VA
 Telephone: (434) 246-5211

Washington

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **Cashmere Valley Bank**
 Headquartered In: Cashmere, WA
 Website: www.cashmerevalleybank.com

Rating: **A-** Yr Founded: 1932
 Has Branches In: WA
 Telephone: (509) 665-1070

Bank Name: **Security State Bank**
 Headquartered In: Centralia, WA
 Website: www.ssbwa.com

Rating: **A** Yr Founded: 1903
 Has Branches In: WA
 Telephone: (360) 736-0763

West Virginia

Bank Name: **Clay County Bank, Inc.**
 Headquartered In: Clay, WV
 Website: www.claycounty.bank

Rating: **A-** Yr Founded: 1902
 Has Branches In: WV
 Telephone: (304) 587-4221



Wisconsin

* There are no A Rated Banks with branches in WI. The top-rated bank with branches in WI is:

Bank Name: Bank of Prairie Du Sac Headquartered In: Prairie Du Sac, WI Website: www.bankpds.com	Rating: B+ Yr Founded: 1916 Has Branches In: WI Telephone: (608) 643-3393
Bank Name: Banner Banks Headquartered In: Birnamwood, WI Website: www.bannerbanks.com	Rating: B+ Yr Founded: 1900 Has Branches In: WI Telephone: (715) 449-2556
Bank Name: Bay Bank Headquartered In: Green Bay, WI Website: www.baybankgb.com	Rating: B+ Yr Founded: 1995 Has Branches In: WI Telephone: (920) 490-7600
Bank Name: CBI Bank & Trust Headquartered In: Muscatine, IA Website: www.cbibt.com	Rating: B+ Yr Founded: 1933 Has Branches In: IA, IL, WI Telephone: (563) 263-3131
Bank Name: Citizens Bank Headquartered In: Mukwonago, WI Website: www.citizenbank.bank	Rating: B+ Yr Founded: 1892 Has Branches In: WI Telephone: (262) 363-6500
Bank Name: Cumberland Federal Bank, Federal Savings Bank Headquartered In: Cumberland, WI Website: www.cumberlandfederal.com/	Rating: B+ Yr Founded: 1934 Has Branches In: WI Telephone: (715) 822-2249
Bank Name: Farmers Savings Bank Headquartered In: Mineral Point, WI Website: www.farmerssavings.com	Rating: B+ Yr Founded: 1916 Has Branches In: WI Telephone: (608) 987-3321
Bank Name: National Exchange Bank and Trust Headquartered In: Fond du Lac, WI Website: www.nebat.com	Rating: B+ Yr Founded: 1933 Has Branches In: WI Telephone: (920) 921-7700
Bank Name: Security State Bank Headquartered In: Iron River, WI Website: www.sbankonline.com	Rating: B+ Yr Founded: 1911 Has Branches In: WI Telephone: (715) 372-4242
Bank Name: The Farmers State Bank of Waupaca Headquartered In: Waupaca, WI Website: www.fsbwaupaca.com	Rating: B+ Yr Founded: 1911 Has Branches In: WI Telephone: (715) 258-1400
Bank Name: The International Bank of Amherst Headquartered In: Amherst, WI Website: https://secure.ibamherst.com	Rating: B+ Yr Founded: 1893 Has Branches In: WI Telephone: (715) 824-3325



Bank Name: **WoodTrust Bank**
Headquartered In: Wisconsin Rapids, WI
Website: www.woodtrust.com

Rating: **B+** Yr Founded: 1891
Has Branches In: WI
Telephone: (715) 423-7600

Wyoming

Bank Name: **AMG National Trust Bank**
Headquartered In: Greenwood Village, CO
Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
Has Branches In: CO, IL, NC, NJ, SC, VA, WY
Telephone: (800) 999-2190

Bank Name: **Wyoming Bank & Trust**
Headquartered In: Cheyenne, WY
Website: www.wyomingbank.bank

Rating: **A-** Yr Founded: 1919
Has Branches In: WY
Telephone: (307) 632-7733





Weiss Ratings' Recommended Homeowners Insurers

The following pages list Weiss Ratings' Recommended Homeowners Insurers (based strictly on financial safety) and the states in which they are licensed to do business. These insurers currently receive a Weiss Safety Rating of A+, A, A-, B+ or B, indicating their strong financial position. Companies are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.

Insurer Name	The insurance company's legally registered name, which can sometimes differ from the name that the company uses for advertising. An insurer's name can be very similar to the name of other companies which may not be on this list, so make sure you note the exact name before contacting your agent.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
City & State	The city in which the company's corporate office is located and the state in which the company's corporate office is located.
Licensed In	The states in which an insurer is licensed to conduct business.
Website	The company's web address
Telephone	The telephone number to call for information on purchasing an insurance policy from the company.

The following list of Recommended Homeowners Insurers is based on ratings as of March 28, 2024. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



A- Rated Homeowners Insurers

Insurer: **GOODVILLE MUTUAL CAS CO**
Rating: A-
Headquarters: New Holland, PA
Licensed In: DE, IL, IN, KS, OH, OK, PA, VA
Website: www.goodville.com
Telephone: (717) 354-4921

Insurer: **PROGRESSIVE PROPERTY INS CO**
Rating: A-
Headquarters: St Petersburg, FL
Licensed In: FL, LA, TX
Website: www.americanstrategic.com
Telephone: (727) 821-8765

Insurer: **SENTINEL INS CO LTD**
Rating: A-
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

B+ Rated Homeowners Insurers

Insurer: **AMICA MUTUAL INS CO**
Rating: B+
Headquarters: Providence, RI
Licensed In: All states except PR
Website: www.amica.com
Telephone: (800) 652-6422

Insurer: **AUTO CLUB INS ASSN**
Rating: B+
Headquarters: Dearborn, MI
Licensed In: CA, IL, MI, MN, NE, NY, ND, PA, WI
Website: www.michigan.aaa.com
Telephone: (313) 336-1234

Insurer: **AUTOMOBILE INS CO OF HARTFORD CT**
Rating: B+
Headquarters: Hartford, CT
Licensed In: All states except CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111



Insurer: **CHUBB INS CO OF NJ**
Rating: B+
Headquarters: Whitehouse Stati, NJ
Licensed In: NJ
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CITIZENS INS CO OF AM**
Rating: B+
Headquarters: Worcester, MA
Licensed In: All states except FL, KY, LA, WY, PR
Website: www.hanover.com
Telephone: (508) 853-7200

Insurer: **HARTFORD INS CO OF THE SOUTHEAST**
Rating: B+
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, HI, ID, IA, ME, MT, NH, NJ, NY, ND, SD, WI, WY, PR
Website: www.thehartford.com
Telephone: (860) 277-0111

Insurer: **HARTFORD LLOYDS INS CO**
Rating: B+
Headquarters: Hartford, CT
Licensed In: TX
Website: www.thehartford.com
Telephone: (860) 277-0111

Insurer: **INDIANA FARMERS MUTUAL INS CO**
Rating: B+
Headquarters: Indianapolis, IN
Licensed In: IL, IN, KY, OH, TN
Website: www.indianafarmers.com
Telephone: (317) 846-4211

Insurer: **MOTORISTS MUTUAL INS CO**
Rating: B+
Headquarters: Columbus, OH
Licensed In: All states except AK, AZ, AR, CO, DC, FL, HI, ID, KS, LA, MN, MS, NV, NM, WA, WY, PR
Website: www.encova.com
Telephone: (614) 225-8211

Insurer: **TOKIO MARINE AMERICA INS CO**
Rating: B+
Headquarters: Bala Cynwyd, PA
Licensed In: All states, the District of Columbia and Puerto Rico
Website: <https://tmamerica.com>
Telephone: (800) 628-2796



Insurer: **TRAVELERS PROPERTY CAS OF AMERICA**
 Rating: B+
 Headquarters: Hartford, CT
 Licensed In: All states, the District of Columbia and Puerto Rico
 Website: www.travelers.com
 Telephone: (860) 277-0111

Insurer: **TWIN CITY FIRE INS CO**
 Rating: B+
 Headquarters: Hartford, CT
 Licensed In: All states except PR
 Website: www.thehartford.com
 Telephone: (860) 547-5000

Insurer: **VIGILANT INS CO**
 Rating: B+
 Headquarters: Warren, NJ
 Licensed In: All states except PR
 Website: www.chubb.com
 Telephone: (215) 640-1000

B Rated Homeowners Insurers

Insurer: **ACCELERANT SPECIALTY INS CO**
 Rating: B
 Headquarters: Sandy Springs, GA
 Licensed In: All states except PR
 Website: www.accelins.com
 Telephone: (833) 284-9200

Insurer: **ACCREDITED SPECIALTY INS CO**
 Rating: B
 Headquarters: Orlando, FL
 Licensed In:
 Website: www.accredited-inc.com
 Telephone: (407) 629-2131

Insurer: **ACUITY A MUTUAL INS CO**
 Rating: B
 Headquarters: Sheboygan, WI
 Licensed In: All states except AK, CA, CT, DC, FL, HI, LA, MA, NJ, NY, NC, RI, SC, PR
 Website: www.acuity.com
 Telephone: (800) 242-7666

Insurer: **AGRARIA INSURANCE CO**
 Rating: B
 Headquarters: Jamestown, ND
 Licensed In: IA, ND, SD, UT, WI
 Website: www.fumic.com
 Telephone: (701) 952-1199



Insurer: **ALFA GENERAL INS CORP**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, GA, MS
Website: www.alfainsurance.com
Telephone: (334) 288-3900

Insurer: **ALFA INS CORP**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, GA, MS
Website: www.alfainsurance.com
Telephone: (334) 288-3900

Insurer: **ALFA MUTUAL GENERAL INS CO**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, GA, MS
Website: www.alfainsurance.com
Telephone: (334) 288-3900

Insurer: **ALFA MUTUAL INS CO**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, FL, GA, IL, IN, KY, NC, OH, VA
Website: www.alfainsurance.com
Telephone: (334) 288-3900

Insurer: **ALLSTATE INDEMNITY CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except NJ, PR
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **ALLSTATE P&C INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except HI, MA, NJ, PR
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **ALLSTATE TEXAS LLOYDS**
Rating: B
Headquarters: Northbrook, IL
Licensed In: TX
Website: www.allstate.com
Telephone: (847) 402-5000



Insurer: **ALLSTATE VEHICLE & PROPERTY INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except CA, FL, NJ, PR
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **AMERICAN BANKERS INS CO OF FL**
Rating: B
Headquarters: Miami, FL
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.assurant.com
Telephone: (305) 253-2244

Insurer: **AMERICAN FAMILY INS CO**
Rating: B
Headquarters: Madison, WI
Licensed In: AZ, CO, GA, ID, IL, IN, IA, KS, MN, MO, NE, NV, ND, OH, OR, SD, UT, WA, WI
Website: <http://www.amfam.com>
Telephone: (608) 249-2111 32638

Insurer: **AMERICAN FAMILY MUTL INS CO SI**
Rating: B
Headquarters: Madison, WI
Licensed In: AZ, CO, FL, GA, ID, IL, IN, IA, KS, MN, MO, MT, NE, NV, NM, NC, ND, OH, OR, SC, SD, TN, TX, UT, VA, WA, WI, WY
Website: www.amfam.com
Telephone: (608) 242-4100

Insurer: **AMERICAN HOME ASR CO**
Rating: B
Headquarters: New York, NY
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.aig.com
Telephone: (800) 225-5244

Insurer: **AMERICAN MERCURY INS CO**
Rating: B
Headquarters: Oklahoma City, OK
Licensed In: All states except DC, HI, ME, MA, MI, NH, NY, OH, RI, SC, VT, WV, PR
Website: www.mercuryinsurance.com
Telephone: (405) 621-6590

Insurer: **AMERICAN MERCURY LLOYDS INS CO**
Rating: B
Headquarters: Oklahoma City, OK
Licensed In: TX
Website: www.mercuryinsurance.com
Telephone: (405) 621-6590



Insurer: **AMERICAN MODERN PROPERTY & CASUALTY**
Rating: B
Headquarters: Cincinnati, OH
Licensed In: All states except NY, PR
Website: www.amig.com
Telephone: (800) 543-2644

Insurer: **AMERICAN NATIONAL LLOYDS INS CO**
Rating: B
Headquarters: Springfield, MO
Licensed In: All states except PR
Website: www.americannational.com
Telephone: (417) 887-0220

Insurer: **AMERICAN NATIONAL PROPERTY & CAS CO**
Rating: B
Headquarters: Springfield, MO
Licensed In: All states except CT, MA, NY
Website: www.americannational.com
Telephone: (417) 887-0220

Insurer: **AMERICAN SECURITY INS CO**
Rating: B
Headquarters: Atlanta, GA
Licensed In: All states except NH
Website: www.assurant.com
Telephone: (770) 763-1000

Insurer: **AMERICAN STANDARD INS CO OF OH**
Rating: B
Headquarters: Madison, WI
Licensed In: GA, OH, WI
Website: www.amfam.com
Telephone: (608) 249-2111

Insurer: **ASI PREFERRED INS CORP**
Rating: B
Headquarters: St Petersburg, FL
Licensed In: FL, MA
Website: www.americanstrategic.com
Telephone: (727) 821-8765

Insurer: **AUTO-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: All states except AK, CA, CT, DC, DE, HI, LA, ME, MD, MA, MT, NH, NJ, NY, OK, RI, TX, VT, WV, WY, PR
Website: www.auto-owners.com
Telephone: (517) 323-1200



Insurer: **BENCHMARK INS CO**
Rating: B
Headquarters: Wayzata, MN
Licensed In: All states except NY, PR
Website: www.benchmarkinsco.com
Telephone: 800-283-0622

Insurer: **BERKLEY INS CO**
Rating: B
Headquarters: Greenwich, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: <https://berkleyasia.com>
Telephone: (203) 542-3800

Insurer: **BRETHREN MUTUAL INS CO**
Rating: B
Headquarters: Hagerstown, MD
Licensed In: DC, DE, MD, PA, VA
Website: www.bmic.com
Telephone: (301) 739-0950

Insurer: **CALIFORNIA AUTOMOBILE INS CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: CA
Website: www.mercuryinsurance.com
Telephone: (714) 671-6600

Insurer: **CASTLE KEY INDEMNITY CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: FL, IL
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **CASTLE KEY INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: FL, IL, PA
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **CENTRAL MUTUAL INS CO**
Rating: B
Headquarters: Van Wert, OH
Licensed In: All states except AK, FL, HI, KS, LA, SD, PR
Website: www.central-insurance.com
Telephone: (419) 238-1010



Insurer: **CHARTER OAK FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **CHUBB INDEMNITY INS CO**
Rating: B
Headquarters: Warren, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CHUBB LLOYDS INS CO OF TX**
Rating: B
Headquarters: Warren, NJ
Licensed In: MS, TX
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CHUBB NATIONAL INS CO**
Rating: B
Headquarters: Whitehouse Stati, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CINCINNATI CASUALTY CO**
Rating: B
Headquarters: Cincinnati, OH
Licensed In: All states except PR
Website: www.cinfin.com
Telephone: (513) 870-2000

Insurer: **CINCINNATI INS CO**
Rating: B
Headquarters: Cincinnati, OH
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.cinfin.com
Telephone: (513) 870-2000

Insurer: **CINCINNATI SPECIALTY UNDERWRITER**
Rating: B
Headquarters: Cincinnati, OH
Licensed In: All states except PR
Website: www.cinfin.com
Telephone: (513) 870-2000



Insurer: **COMMERCE & INDUSTRY INS CO**
Rating: B
Headquarters: New York, NY
Licensed In: All states except PR
Website: www.aig.com
Telephone: (800) 225-5244

Insurer: **COUNTRY MUTUAL INS CO**
Rating: B
Headquarters: Bloomington, IL
Licensed In: All states except CA, DC, FL, HI, LA, MS, PR
Website: www.countryfinancial.com
Telephone: (309) 821-3000

Insurer: **COUNTRY PREFERRED INS CO**
Rating: B
Headquarters: Bloomington, IL
Licensed In: All states except CA, CT, DC, FL, HI, LA, ME, MA, MS, NH, NJ, NY, NC, SC, UT, VT, VA, WV, PR
Website: www.countryfinancial.com
Telephone: (309) 821-3000

Insurer: **DONEGAL MUTUAL INS CO**
Rating: B
Headquarters: Marietta, PA
Licensed In: All states except AK, AR, CA, CT, FL, HI, ID, KS, KY, LA, MA, MN, MS, MO, MT, NV, NJ, NY, ND, OR, RI, WA, PR
Website: www.donegalgroup.com/home
Telephone: (717) 426-1931

Insurer: **DRYDEN MUTUAL INS CO**
Rating: B
Headquarters: Dryden, NY
Licensed In: NY
Website: www.drydenmutual.com
Telephone: 800-724-0560

Insurer: **ECONOMY PREFERRED INS CO**
Rating: B
Headquarters: Woodland Hills, CA
Licensed In: All states except AK, CA, DC, DE, HI, ME, MA, MI, NV, NH, NJ, NY, RI, SC, VT, VA, PR
Website: www.farmers.com
Telephone: (818) 965-0433

Insurer: **ECONOMY PREMIER ASR CO**
Rating: B
Headquarters: Woodland Hills, CA
Licensed In: All states except AK, CA, DC, DE, HI, ME, MA, MI, NV, NH, NJ, RI, SC, VT, PR
Website: www.farmers.com
Telephone: (818) 965-0433



Insurer: **ENCOMPASS INDEMNITY CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except CA, FL, HI, ME, MA, NJ, PR
Website: www.encompassinsurance.com
Telephone: (847) 402-5000

Insurer: **ERIE & NIAGARA INS ASSN**
Rating: B
Headquarters: Williamsville, NY
Licensed In: NY
Website: www.enia.com
Telephone: 716-632-5433

Insurer: **ERIE INS EXCHANGE**
Rating: B
Headquarters: Erie, PA
Licensed In: All states except AK, AZ, AR, CA, CO, FL, HI, ID, KS, LA, MA, MI, MS, OK, OR, UT, WA, PR
Website: www.erieinsurance.com
Telephone: (814) 870-2000

Insurer: **FARM BU TOWN & COUNTRY INS CO OF MO**
Rating: B
Headquarters: Jefferson City, MO
Licensed In: MO
Website: www.mofbinsurance.com
Telephone: (573) 893-1427

Insurer: **FARM BUREAU GENERAL INS CO OF MI**
Rating: B
Headquarters: Lansing, MI
Licensed In: MI
Website: www.farmbureauinsurance-mi.com
Telephone: (517) 323-5678

Insurer: **FARM BUREAU P&C INS CO**
Rating: B
Headquarters: West Des Moines, IA
Licensed In: AZ, ID, IA, KS, MN, MO, NE, NM, SD, UT, WI
Website: www.fbfs.com
Telephone: (515) 225-5400

Insurer: **FARM FAMILY CASUALTY INS CO**
Rating: B
Headquarters: Albany, NY
Licensed In: CT, DE, ME, MD, MA, MO, NH, NJ, NY, PA, RI, VT, VA, WV
Website: www.americannational.com
Telephone: (518) 431-5000



Insurer: **FARMERS AUTOMOBILE INS ASN**
Rating: B
Headquarters: Pekin, IL
Licensed In: AZ, IL, IN, IA, MI, NV, OH, UT, WI
Website: www.pekininsurance.com
Telephone: (309) 346-1161

Insurer: **FARMERS INS CO OF FLEMINGTON**
Rating: B
Headquarters: Flemington, NJ
Licensed In: NJ
Website: www.farmersofflemington.com
Telephone: (908) 782-4120

Insurer: **FARMINGTON CASUALTY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **FEDERATED MUTUAL INS CO**
Rating: B
Headquarters: Owatonna, MN
Licensed In: All states except HI, PR
Website: www.federatedinsurance.com
Telephone: (507) 455-5200

Insurer: **FOREMOST INS CO**
Rating: B
Headquarters: Grand Rapids, MI
Licensed In: All states except PR
Website: www.foremost.com
Telephone: (616) 942-3000

Insurer: **FRANKENMUTH INSURANCE CO**
Rating: B
Headquarters: Frankenmuth, MI
Licensed In: All states except AK, CA, HI, PR
Website: www.fmins.com
Telephone: (989) 652-6121

Insurer: **GARRISON P&C INS CO**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states except PR
Website: www.usaa.com
Telephone: (210) 531-8722



Insurer: **GREAT NORTHERN INS CO**
Rating: B
Headquarters: Whitehouse Stati, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **HANOVER INS CO**
Rating: B
Headquarters: Worcester, MA
Licensed In: All states except PR
Website: www.hanover.com
Telephone: (508) 853-7200

Insurer: **HARTFORD ACCIDENT & INDEMNITY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD CASUALTY INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD INS CO OF IL**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, FL, ID, IA, ME, MT, NH, NJ, ND, OH, SD, WI, WY, PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD INS CO OF THE MIDWEST**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000



Insurer: **HARTFORD UNDERWRITERS INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HASTINGS MUTUAL INS CO**
Rating: B
Headquarters: Hastings, MI
Licensed In: IL, IN, IA, KY, MI, OH, PA, TN, WI
Website: www.hastingsmutual.com
Telephone: (800) 442-8277

Insurer: **HIGHLANDER SPECIALTY INS CO**
Rating: B
Headquarters: Guaynabo, PR
Licensed In:
Website: www.clearblueinsurancegroup.com
Telephone: (787) 339-2100

Insurer: **HOME-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: AL, AR, CO, GA, IL, IN, IA, KY, MI, MO, NE, NV, ND, OH, PA, SC, SD, UT, VA, WI
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **HORACE MANN P&C INS CO**
Rating: B
Headquarters: Springfield, IL
Licensed In: All states except HI, PR
Website: www.horacemann.com
Telephone: (217) 789-2500

Insurer: **INS CO OF ILLINOIS**
Rating: B
Headquarters: Boston, M
Licensed In: AZ, CA, CO, DC, DE, IL, IN, IA, KS, MD, MI, MO, NE, NV, OH, SD, VA, WI
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **INTERINS EXCHANGE**
Rating: B
Headquarters: Santa Ana, CA
Licensed In: CA, FL, HI, ME, MI, MO, NH, NM, OH, PA, RI, TX, VT, VA
Website: www.aaa.com
Telephone: (714) 850-5111



Insurer: **IOWA MUTUAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: CO, IL, IA, KS, MN, MO, MT, NE, ND, OH, SD, WI
Website: www.encova.com
Telephone: (614) 225-8211

Insurer: **KEMPER INDEPENDENCE INS CO**
Rating: B
Headquarters: Jacksonville, FL
Licensed In: AZ, CA, CO, CT, GA, IL, IN, KS, ME, MD, MI, MO, NV, NY, NC, OH, OR, PA, SD, TX, VT, VA, WI
Website: www.kemper.com
Telephone: (904) 245-5600

Insurer: **KIN INTERINSURANCE NETWORK**
Rating: B
Headquarters: Chicago, IL
Licensed In:
Website: www.kin.com
Telephone: 855-216-7674

Insurer: **KINSALE INS CO**
Rating: B
Headquarters: Richmond, VA
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.kinsaleins.com
Telephone: (804) 289-1300

Insurer: **LIBERTY MUTUAL INS CO**
Rating: B
Headquarters: Boston, MA
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.libertymutual.com
Telephone: 844-629-8984

Insurer: **MARKEL INS CO**
Rating: B
Headquarters: Deerfield, IL
Licensed In: All states except PR
Website: www.markelinsurance.com
Telephone: (800) 431-1270

Insurer: **MERCURY CASUALTY CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: AZ, CA, FL, GA, IL, MI, NV, NJ, NY, OK, PA, TX, VA, WA
Website: www.mercuryinsurance.com
Telephone: (714) 671-6600



Insurer: **MERCURY INS CO OF GA**
Rating: B
Headquarters: Atlanta, GA
Licensed In: GA
Website: www.mercuryinsurance.com
Telephone: (770) 552-5100

Insurer: **MERCURY INS CO OF IL**
Rating: B
Headquarters: Lake Forest, IL
Licensed In: IL, NJ, PA
Website: www.mercuryinsurance.com
Telephone: (847) 816-4300

Insurer: **MET LLOYDS INS CO OF TX**
Rating: B
Headquarters: Woodland Hills, CA
Licensed In: TX
Website: www.farmers.com
Telephone: (818) 965-0433

Insurer: **METROPOLITAN DIRECT PROP & CAS INS**
Rating: B
Headquarters: Woodland Hills, CA
Licensed In: All states except MA, MN, VT, WY, PR
Website: www.farmers.com
Telephone: (818) 965-0433

Insurer: **METROPOLITAN P&C INS CO**
Rating: B
Headquarters: Woodland Hills, CA
Licensed In: All states except AK, CA, PR
Website: www.farmers.com
Telephone: (818) 965-0433

Insurer: **MICO INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: IL, IN, IA, KY, MN, OH, PA, TN, VA, WV, WI
Website: www.encova.com
Telephone: (614) 225-8211

Insurer: **MID-CENTURY INS CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: All states except AK, ME, PR
Website: www.farmers.com
Telephone: (818) 965-0433



Insurer: **NATIONWIDE AFFINITY INS CO OF AMER**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except CA, HI, PR
Website: www.nationwide.com
Telephone: (614) 249-1545

Insurer: **NATIONWIDE GENERAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except HI, PR
Website: www.nationwide.com
Telephone: (614) 249-1545

Insurer: **NATIONWIDE INS CO OF AM**
Rating: B
Headquarters: Columbus, IA
Licensed In: All states except HI, LA, PR
Website: www.nationwide.com
Telephone: (614) 249-1545

Insurer: **NATIONWIDE MUTUAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except PR
Website: www.nationwide.com
Telephone: (614) 249-1545

Insurer: **NJ MANUFACTURERS INS CO**
Rating: B
Headquarters: West Trenton, NJ
Licensed In: CT, DE, ME, MD, NJ, NY, OH, PA, RI
Website: www.njm.com
Telephone: (609) 883-1300

Insurer: **NORTH CAROLINA FARM BU MUTUAL INS CO**
Rating: B
Headquarters: Raleigh, NC
Licensed In: NC
Website: www.ncfbins.com
Telephone: (919) 782-1705

Insurer: **OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: All states except AK, CA, CT, DC, DE, HI, LA, ME, MD, MA, MT, NH, NJ, NY, OK, RI, TX, VT, WV, WY, PR
Website: www.auto-owners.com
Telephone: (517) 323-1200



Insurer: **P&C INS CO OF HARTFORD**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **PEKIN INS CO**
Rating: B
Headquarters: Pekin, IL
Licensed In: AZ, IL, IN, IA, MI, NV, OH, UT, WI
Website: www.pekininsurance.com
Telephone: (309) 346-1161

Insurer: **PHOENIX INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **PIONEER STATE MUTUAL INS CO**
Rating: B
Headquarters: Flint, MI
Licensed In: IN, MI
Website: www.psmic.com
Telephone: (810) 733-2300

Insurer: **PREFERRED MUTUAL INS CO**
Rating: B
Headquarters: New Berlin, NY
Licensed In: CT, MA, NH, NJ, NY, NC, OH, PA, RI, SC
Website: www.preferredmutual.com
Telephone: (607) 847-6161

Insurer: **PROPERTY-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: AL, AR, GA, IL, IN, IA, KY, MI, MO, NE, NV, ND, SC, SD, UT, VA, WI
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **PURE SPECIALTY EXCHANGE**
Rating: B
Headquarters: White Plains, NY
Licensed In:
Website: www.purespecialtyexchange.com
Telephone: 888.813.7873



Insurer: **QBE INS CORP**
Rating: B
Headquarters: Sun Prairie, WI
Licensed In: All states except PR
Website: www.qbe.com/us
Telephone: (800) 362-5448

Insurer: **QBE SPECIALTY INS CO**
Rating: B
Headquarters: New York, NY
Licensed In: All states except PR
Website: www.qbe.com/us
Telephone: (800) 362-5448

Insurer: **RLI INS CO**
Rating: B
Headquarters: Peoria, IL
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.rlicorp.com
Telephone: (309) 692-1000

Insurer: **SAFECO INS CO OF IL**
Rating: B
Headquarters: Boston, MA
Licensed In: All states except DC, DE, HI, ME, MA, NJ, NY, NC, ND, RI, SC, SD, VT, WV, PR
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **SAFECO INS CO OF INDIANA**
Rating: B
Headquarters: Boston, MA
Licensed In: All states except CA, FL, ME, MI, NH, PR
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **SAFECO INS CO OF OREGON**
Rating: B
Headquarters: Boston, MA
Licensed In: GA, IL, LA, OR, WA
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **SAFECO NATIONAL INS CO**
Rating: B
Headquarters: Boston, MA
Licensed In: All states except AK, CA, CT, DC, DE, HI, MA, MI, MN, MS, NJ, NC, PA, SC, TX, VT, WA, PR
Website: www.safeco.com
Telephone: (617) 357-9500



Insurer: **SECURITY MUTUAL INS CO**
Rating: B
Headquarters: Ithaca, NY
Licensed In: NY
Website: www.securitymutual.com
Telephone: 607-257-5000

Insurer: **SELECTIVE AUTO INS CO OF NJ**
Rating: B
Headquarters: Branchville, NJ
Licensed In: NJ, NC
Website: www.selective.com
Telephone: (973) 948-3000

Insurer: **SELECTIVE INS CO OF SC**
Rating: B
Headquarters: Branchville, NJ
Licensed In: All states except AK, AR, CA, DC, FL, HI, LA, ME, MT, NE, ND, OK, OR, TX, WY, PR
Website: www.selective.com
Telephone: (973) 948-3000

Insurer: **SELECTIVE INS CO OF THE SOUTHEAST**
Rating: B
Headquarters: Branchville, NJ
Licensed In: All states except AK, AR, CA, HI, ME, MT, NE, ND, OR, WY, PR
Website: www.selective.com
Telephone: (973) 948-3000

Insurer: **SHELTER MUTUAL INS CO**
Rating: B
Headquarters: Columbia, MO
Licensed In: All states except AK, AZ, CA, CT, DC, FL, HI, ME, MI, NM, ND, RI, UT, WA, PR
Website: www.shelterinsurance.com
Telephone: (573) 445-8441

Insurer: **SOUTHERN-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: FL, MI
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **SPINNAKER INS CO**
Rating: B
Headquarters: Bedminster, NJ
Licensed In: All states except PR
Website: www.spinnakerins.com
Telephone: (888) 221-7742



- Insurer: **SPINNAKER SPECIALTY INS CO**
Rating: B
Headquarters: Bedminster, NJ
Licensed In:
Website: www.spinnakerins.com
Telephone: (888) 221-7742
- Insurer: **STANDARD FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.travelers.com
Telephone: (860) 277-0111
- Insurer: **STANDARD GUARANTY INS CO**
Rating: B
Headquarters: Atlanta, GA
Licensed In: All states except AK, CT, ME, MA, NY, PA, WY, PR
Website: www.assurant.com
Telephone: (770) 763-1000
- Insurer: **STATE FARM FIRE & CAS CO**
Rating: B
Headquarters: Bloomington, IL
Licensed In: All states except PR
Website: www.statefarm.com
Telephone: (309) 766-2311
- Insurer: **STATE FARM LLOYDS**
Rating: B
Headquarters: Dallas, TX
Licensed In: TX
Website: www.statefarm.com
Telephone: (972) 732-5000
- Insurer: **STERLING INS CO**
Rating: B
Headquarters: Cobleskill, NY
Licensed In: NY
Website: www.sterlingins.com
Telephone: (518) 234-2521
- Insurer: **SUTTON SPECIALTY INSURANCE CO**
Rating: B
Headquarters: Dania Beach, FL
Licensed In:
Website: www.suttonnational.com
Telephone: (561) 893-6329



Insurer: **TENNESSEE FARMERS MUTUAL INS CO**
Rating: B
Headquarters: Columbia, TN
Licensed In: TN
Website: www.fbitn.com
Telephone: (931) 388-7872

Insurer: **TOGGLE INSURANCE CO**
Rating: B
Headquarters: Woodland Hills, CA
Licensed In: All states except CA, PR
Website: www.farmers.com
Telephone: (818) 965-0433

Insurer: **TOWER HILL INSURANCE EXCHANGE**
Rating: B
Headquarters: Gainesville, FL
Licensed In:
Website: www.thig.com
Telephone: 800-342-3407

Insurer: **TRAVCO INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS CASUALTY & SURETY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS COMMERCIAL INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, NH, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS HOME & MARINE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111



Insurer: **TRAVELERS INDEMNITY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS INDEMNITY CO OF AMERICA**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS LLOYDS OF TEXAS INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: TX
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS PERSONAL INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, FL, HI, ID, LA, MI, NV, ND, SD, WV, WY, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS PERSONAL SECURITY INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, FL, HI, ID, LA, MN, NV, ND, SD, WV, WY, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS PROPERTY CASUALTY INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, MA, NH, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRUMBULL INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, PR
Website: www.thehartford.com
Telephone: (860) 547-5000



Insurer: **UNITED FARM FAMILY INS CO**
Rating: B
Headquarters: Albany, NY
Licensed In: DE, MD, NJ, NY, PA, VT, WV
Website: www.americannational.com
Telephone: (518) 431-5000

Insurer: **UNITED FARM FAMILY MUTUAL INS CO**
Rating: B
Headquarters: Indianapolis, IN
Licensed In: IN, OH
Website: www.infarmbureau.com
Telephone: (317) 692-7200

Insurer: **UNITED SERVICES AUTOMOBILE ASN**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.usaa.com
Telephone: (210) 531-8722

Insurer: **UNITRIN SAFEGUARD INS CO**
Rating: B
Headquarters: Brookfield, WI
Licensed In: All states except AK, CA, CT, FL, HI, MA, MI, NH, NJ, RI, WA, PR
Website: www.kemper.com
Telephone: (904) 245-5600

Insurer: **USAA CASUALTY INS CO**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states except PR
Website: www.usaa.com
Telephone: (210) 531-8722

Insurer: **USAA GENERAL INDEMNITY CO**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.usaa.com
Telephone: (210) 531-8722

Insurer: **VALLEY P&C INS CO**
Rating: B
Headquarters: Salem, OR
Licensed In: OR, WA, WI
Website: www.kemper.com
Telephone: (904) 245-5600



Insurer: **WEST BEND MUTUAL INS CO**
Rating: B
Headquarters: West Bend, WI
Licensed In: All states except PR
Website: www.thesilverlining.com
Telephone: (262) 334-5571

Insurer: **WESTERN AGRICULTURAL INS CO**
Rating: B
Headquarters: West Des Moines, IA
Licensed In: AL, AZ, AR, CO, ID, IL, IN, IA, KS, MI, MN, MO, MT, NE, NV, NM, ND, OH, OK, SC, SD, TN, TX, UT, VA, WI, WY
Website: www.fbfs.com
Telephone: (515) 225-5400

Insurer: **WILSON MUTUAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: MN, OH, WI
Website: www.encova.com
Telephone: (614) 225-8211





Weiss Ratings' Weakest Homeowners Insurers

The following pages list Weiss Ratings' Weakest Homeowners Insurers (based strictly on financial safety) licensed to do business in each state. These insurers currently receive a Weiss Safety Rating of D+, D, D-, E+, E, or E-, indicating their weak financial position.

The company currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that policyholders could incur significant risks.

Companies are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.

Insurer Name	The insurance company's legally registered name, which can sometimes differ from the name that the company uses for advertising. An insurer's name can be very similar to the name of other companies which may not be on this list, so make sure you note the exact name before contacting your agent.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
City & State	The city in which the company's corporate office is located and the state in which the company's corporate office is located.
Licensed In	The states in which an insurer is licensed to conduct business.
Website	The company's web address
Telephone	The telephone number to call for information on purchasing an insurance policy from the company.

The following list of Weakest Homeowners Insurers is based on ratings as of March 28, 2024. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



E- Rated Homeowners Insurers

Insurer: **COMMONWEALTH CASUALTY CO**
Rating: E-
Headquarters: Phoenix, AZ
Licensed In:
Website: www.commonwealthcasualty.com
Telephone: (877) 603-1310

Insurer: **UNITRIN AUTO & HOME INS CO**
Rating: E-
Headquarters: Jacksonville, FL
Licensed In: All states except CT, ME, MA, NH, RI, VT, PR
Website: www.kemper.com
Telephone: (904) 245-5600

E Rated Homeowners Insurers

Insurer: **AMERICAN TRADITIONS INS CO**
Rating: E
Headquarters: Pinellas Park, FL
Licensed In: FL
Website: www.jergermga.com
Telephone: 866-561-3433

Insurer: **AMSHIELD INS CO**
Rating: E
Headquarters: Columbia, MO
Licensed In:
Website: www.shelterinsurance.com
Telephone: (573) 445-8441

Insurer: **CENTURY-NATIONAL INS CO**
Rating: E
Headquarters: Winston-Salem, NC
Licensed In: All states except DC, HI, MA, NH, NY, RI, PR
Website: www.nationalgeneral.com
Telephone: 888-325-1190

Insurer: **LOUDOUN MUTUAL INS CO**
Rating: E
Headquarters: Waterford, VA
Licensed In: PA, VA
Website: www.loudounmutual.com
Telephone: (540) 882-3232



Insurer: **STONEGATE INS CO**
Rating: E
Headquarters: Chicago, IL
Licensed In: All states except CA, NY, UT, PR
Website: www.stonegateins.com
Telephone: 773-458-1055

Insurer: **UNITED MUTUAL INS CO (WI)**
Rating: E
Headquarters: Medford, WI
Licensed In: WI
Website: www.unitedmutualinsurance.com
Telephone: 800-236-2682

E+ Rated Homeowners Insurers

Insurer: **ALAMANCE FARMERS MUTUAL INS CO**
Rating: E+
Headquarters: Graham, NC
Licensed In: NC
Website: www.alamancefarmers.com
Telephone: (336)-226-7872

Insurer: **ASI LLOYDS**
Rating: E+
Headquarters: St Petersburg, FL
Licensed In: FL, LA, TX
Website: www.americanstrategic.com
Telephone: (727) 821-8765

Insurer: **GREAT BAY INSURANCE CO**
Rating: E+
Headquarters: Pleasantville, NJ
Licensed In:
Website: www.greatbayinsurancegroup.com
Telephone: (609) 434-2000

Insurer: **STERLING INS COOP INC**
Rating: E+
Headquarters: Cobleskill, NY
Licensed In:
Website: www.sterlingins.com
Telephone: (518) 234-2521

Insurer: **TYPTAP INS CO**
Rating: E+
Headquarters: Tampa, FL
Licensed In:
Website: www.typtap.com
Telephone: 844-289-7968



Insurer: **UNIQUE INS CO**
 Rating: E+
 Headquarters: Chicago, IL
 Licensed In: AL, AZ, FL, GA, IL, IN, KY, LA, MS, NM, OH, SC, TN, UT
 Website: www.uniqueinsuranceco.com
 Telephone: 866-426-8842

Insurer: **UNIVERSAL NORTH AMERICA INS CO**
 Rating: E+
 Headquarters: Sarasota, FL
 Licensed In: No States
 Website: www.uihna.com
 Telephone: 866-458-4262

Insurer: **VAULT RECIPROCAL EXCHANGE**
 Rating: E+
 Headquarters: Saint Petersburg, FL
 Licensed In: All states except AL, CA, ID, KS, MN, NY, WI, PR
 Website: vault.insurance
 Telephone: (844) 368-2858

D- Rated Homeowners Insurers

Insurer: **BATTLE CREEK MUTUAL INS CO**
 Rating: D-
 Headquarters: Fargo, ND
 Licensed In: NE, ND
 Website: www.bcmutual.com
 Telephone: 402-347-0470

Insurer: **CAMERON MUTUAL INS CO**
 Rating: D-
 Headquarters: Cameron, MO
 Licensed In: AR, IL, IA, KS, MO
 Website: www.cameron-insurance.com
 Telephone: 800-326-6511

Insurer: **MOUNTAIN VALLEY INDEMNITY CO**
 Rating: D-
 Headquarters: Winston-Salem, NC
 Licensed In: CO, DE, HI, ID, IN, KS, KY, ME, MD, MA, MO, MT, NE, NV, NH, NY, OK, OR, PA, RI, SC, TN, TX, UT, VT, WA
 Website: www.mvic-aie.com
 Telephone: (336) 435-2000

Insurer: **TEXAS FAIR PLAN ASSN**
 Rating: D-
 Headquarters: Austin, TX
 Licensed In: TX



Website: www.texasfairplan.org
Telephone: (512) 899-4900

Insurer: **TOWER HILL PRIME INS CO**
Rating: D-
Headquarters: Gainesville, FL
Licensed In: AL, AZ, AR, FL, GA, IL, IN, KY, LA, MI, MS, MO, NV, NM, NC, OH, PA, SC, TN, TX, UT, WI

Website: www.thig.com
Telephone: (352) 332-8800

Insurer: **TRUSTED RESOURCE UNDERWRITERS**
Rating: D-
Headquarters: Boston, MA
Licensed In: FL, TX
Website: www.trueins.com

D Rated Homeowners Insurers

Insurer: **ADIRONDACK INS EXCHANGE**
Rating: D
Headquarters: Winston-Salem, NC
Licensed In: NH, NY
Website: www.aie-ny.com
Telephone: 877-629-8003

Insurer: **AMERICAN HALLMARK INS CO OF TX**
Rating: D
Headquarters: Dallas, TX
Licensed In: All states except CA, NH, SD, PR
Website: www.hallmarkgrp.com
Telephone: 817-348-1600

Insurer: **CHUNG KUO INS CO LTD GUAM BRANCH**
Rating: D
Headquarters: Hagatna, GU
Licensed In: No States
Website: www.cki.com.tw
Telephone: (671) 477-7696

Insurer: **CONIFER INS CO**
Rating: D
Headquarters: Troy, MI
Licensed In: All states except NY, PR
Website: www.coniferinsurance.com
Telephone: (248) 559-0840



Insurer: **EDISON INS CO**
Rating: D
Headquarters: Boca Raton, FL
Licensed In: FL, NJ
Website: www.edisoninsurance.com
Telephone: (877) 229-2244

Insurer: **FIRST COMMUNITY INS CO**
Rating: D
Headquarters: St. Petersburg, FL
Licensed In: AZ, CO, CT, FL, LA, MD, MS, NV, NC, OH, SC, TX, VA, WA
Website: www.bankersinsurance.com
Telephone: (727) 344-9797

Insurer: **FLORIDA FARM BU CASUALTY INS CO**
Rating: D
Headquarters: Gainesville, FL
Licensed In: FL
Website: <https://floridafarmbureau.com>
Telephone: (352) 378-8810

Insurer: **FULMONT MUTUAL INS CO**
Rating: D
Headquarters: Johnstown, NY
Licensed In: NY
Website: www.fulmontmutual.com
Telephone: (518) 762-3171

Insurer: **GULFSTREAM SELECT INS CO**
Rating: D
Headquarters: Sarasota, FL
Licensed In:
Telephone: (941) 388-0905

Insurer: **INTEGRITY SELECT INSURANCE CO**
Rating: D
Headquarters: Appleton, WI
Licensed In: IA, MN, MO, OH, WI
Website: www.integrityinsurance.com
Telephone: (614) 445-2900

Insurer: **KENSINGTON INS CO**
Rating: D
Headquarters: New York, NY
Licensed In: NY
Website: www.kensington-ins.com
Telephone: (212) 629-8838



Insurer: **MAPFRE PRAICO INS CO**
Rating: D
Headquarters: San Juan, PR
Licensed In: No States
Website: www.mapfre.pr
Telephone: (787) 250-6500

Insurer: **MEMBERS INS CO**
Rating: D
Headquarters: Charlotte, NC
Licensed In: NC
Website: <https://carolinas.aaa.com>
Telephone: (704) 569-7854

Insurer: **MOTORS INS CORP**
Rating: D
Headquarters: Detroit, MI
Licensed In: All states except PR

Insurer: **MUTUALAID EXCHANGE**
Rating: D
Headquarters: Overland Park, KS
Licensed In: AZ, GA, ID, IL, IN, IA, KS, MD, MI, MN, MO, MT, NE, NM, NC, ND, OH, OK, OR, PA, SC, SD, UT, VA, WA, WV, WI, WY
Website: www.maxinsurance.com
Telephone: (913) 338-1100

Insurer: **NEW JERSEY SKYLANDS INS ASSN**
Rating: D
Headquarters: New York, NY
Licensed In: NJ
Website: www.njsi.com
Telephone: 888-855-4622

Insurer: **NORTH LIGHT SPECIALTY INS CO**
Rating: D
Headquarters: Northbrook, IL
Licensed In: All states except DC, NE, NM, SD, WY, PR
Website: www.northlightspecialty.com
Telephone: (847) 402-5000

Insurer: **NORTHERN NECK INS CO**
Rating: D
Headquarters: Irvington, VA
Licensed In: VA
Website: www.nnins.com
Telephone: (804) 438-6611

Insurer: **OTSEGO COUNTY PATRONS CO-OP F R ASN**
Rating: D
Headquarters: Schenevus, NY
Licensed In: NY
Telephone: (607) 638-9741



Insurer: **ROCKINGHAM CASUALTY CO**
Rating: D
Headquarters: Harrisonburg, VA
Licensed In: All states except CA, NY, PR
Website: www.rockingham.insure
Telephone: (540) 434-5344

Insurer: **STANDARD P&C INS CO**
Rating: D
Headquarters: Winston-Salem, NC
Licensed In: IL, IN, IA
Website: www.nationalgeneral.com
Telephone: 888-325-1190

Insurer: **TOWER HILL PREFERRED INS CO**
Rating: D
Headquarters: Gainesville, FL
Licensed In: FL
Website: www.thig.com
Telephone: (352) 332-8800

Insurer: **UNITRIN PREFERRED INS CO**
Rating: D
Headquarters: Jacksonville, FL
Licensed In: AR, CT, DC, ID, IL, IN, IA, KY, LA, MI, MO, NE, NH, NJ, NY, OH, PA, SC, TX, WV, WI
Website: www.kemper.com
Telephone: (904) 245-5600

Insurer: **UNIVERSAL INS CO**
Rating: D
Headquarters: Winston-Salem, NC
Licensed In: NC, SC
Website: <https://carolinas.aaa.com>
Telephone: (336) 771-0400

Insurer: **WOLVERINE MUTUAL INS CO**
Rating: D
Headquarters: Dowagiac, MI
Licensed In: IN, MI, WI
Website: www.wolverinemutual.com
Telephone: 269.782.3451



D+ Rated Homeowners Insurers

Insurer: **ACCEPTANCE CASUALTY INS CO**
Rating: D+
Headquarters: Raleigh, NC
Licensed In: All states except AL, AZ, CO, DC, DE, FL, GA, IN, IA, KY, LA, MA, MI, MS, NJ, NM, NY, OH, OK, RI, WY, PR
Website: www.iatinsurancegroup.com
Telephone: (919) 833-1600

Insurer: **AEGIS SECURITY INS CO**
Rating: D+
Headquarters: Harrisburg, PA
Licensed In: All states except PR
Website: www.aegisinsco.com
Telephone: (877) 640-1094

Insurer: **AGENTS MUTUAL INS CO**
Rating: D+
Headquarters: Pine Bluff, AR
Licensed In: AR
Website: www.agentsmutualins.com
Telephone: (870) 535-2840

Insurer: **AMERICAN INTEGRITY INS CO OF FL**
Rating: D+
Headquarters: Tampa, FL
Licensed In: FL, GA, SC
Website: www.aiicfl.com
Telephone: 866-968-8390

Insurer: **ARIZONA HOME INS CO**
Rating: D+
Headquarters: Scottsdale, AZ
Licensed In: AZ
Website: www.arizonahomeinsurance.com
Telephone: (949) 724-9402

Insurer: **CITIZENS PROPERTY INS CORP**
Rating: D+
Headquarters: Tallahassee, FL
Licensed In: FL
Website: www.citizensfla.com
Telephone: 866.411.2742

Insurer: **CLAVERACK CO-OPERATIVE INS CO**
Rating: D+
Headquarters: Montgomery, NY
Licensed In: NY
Telephone: (845) 457-5001



Insurer: **CORNERSTONE NATIONAL INS CO**
Rating: D+
Headquarters: Columbia, MO
Licensed In: AL, AZ, AR, CA, CO, GA, IL, IN, KS, LA, MO, OH, OK, PA, SC, TN, TX,
UT, VA, WA
Website: www.cornerstonenational.com
Telephone: 888-735-5764

Insurer: **CRUM & FORSTER INDEMNITY CO**
Rating: D+
Headquarters: Morristown, NJ
Licensed In: All states except PR
Website: www.cfins.com
Telephone: (973) 490-6600

Insurer: **CSAA AFFINITY INS CO**
Rating: D+
Headquarters: Wilmington, DE
Licensed In: AZ, CT, DC, DE, KS, KY, MD, NJ, OH, PA, VA, WV
Website: <https://csaa-insurance.aaa.com>
Telephone: (925) 279-2300

Insurer: **DE SMET FARM MUTUAL INS CO OF SD**
Rating: D+
Headquarters: De Smet, SD
Licensed In: No States
Website: www.desmetfarmmutual.com
Telephone: (605) 854-3732

Insurer: **DELAWARE GRANGE MUTUAL FIRE INS CO**
Rating: D+
Headquarters: Dover, DE
Licensed In: DE
Website: www.dgmic.com
Telephone: (302) 736-5159

Insurer: **DOVER BAY SPECIALTY INS CO**
Rating: D+
Headquarters: Bloomington, IL
Licensed In:
Website: <https://doverbay.statefarm.com>
Telephone: (309) 766-2311

Insurer: **ELLINGTON MUTUAL INS CO**
Rating: D+
Headquarters: Hortonville, WI
Licensed In: WI
Website: <https://ellingtonmutual.com>
Telephone: (920) 779-4515



Insurer: **FARMERS MUTUAL INS CO OF MI**
Rating: D+
Headquarters: Coldwater, MI
Licensed In: MI
Website: www.fmibc.com
Telephone: (517) 278-2108

Insurer: **FBALLIANCE INS CO**
Rating: D+
Headquarters: Schaumburg, IL
Licensed In: GA, IL, KY, MI, MT, SC, TX, WY
Website: <https://fballianceins.com>
Telephone: (804) 432-4328

Insurer: **FREDERICK MUTUAL INS CO**
Rating: D+
Headquarters: Frederick, MD
Licensed In: No States
Website: www.frederickmutual.com
Telephone: (301) 663-9522

Insurer: **FREMONT INS CO**
Rating: D+
Headquarters: Fremont, MI
Licensed In: IN, IA, MI, WI
Website: www.fmic.com
Telephone: (231) 924-0300

Insurer: **HERITAGE P&C INS CO**
Rating: D+
Headquarters: Tampa, FL
Licensed In: AL, CA, FL, GA, MS, NC, SC
Website: www.heritagepci.com
Telephone: (727) 362-7200

Insurer: **IMPERIAL F&C INS CO**
Rating: D+
Headquarters: Winston-Salem, NC
Licensed In: AL, AZ, AR, FL, GA, IN, KS, KY, LA, MS, MO, NE, NV, NM, NC, OK, SC, TN, TX, WV
Website: www.nationalgeneral.com
Telephone: 888-325-1190

Insurer: **KENTUCKY NATIONAL INS CO**
Rating: D+
Headquarters: Lexington, KY
Licensed In: IN, KY, TN, VA
Website: www.kynat.com
Telephone: (800) 432-9310



Insurer: **LANCASTER MUTUAL INS CO**
Rating: D+
Headquarters: New Holland, PA
Licensed In: PA
Website: www.lancastermutual.com
Telephone: (717) 336-6962

Insurer: **LEMONADE INS CO**
Rating: D+
Headquarters: New York, NY
Licensed In: All states except AK, DE, ID, KS, MN, SD, VT, WV, WY, PR
Website: www.lemonade.com
Telephone: 844-733-8666

Insurer: **MISSOURI VALLEY MUTUAL INS CO**
Rating: D+
Headquarters: Burke, SD
Licensed In: SD
Website: www.mvmic.com
Telephone: (605) 775-2636

Insurer: **MONARCH NATIONAL INS CO**
Rating: D+
Headquarters: Sunrise, FL
Licensed In:
Website: www.fednat.com
Telephone: (800) 293-2532

Insurer: **OLYMPUS INS CO**
Rating: D+
Headquarters: Jacksonville, FL
Licensed In: FL
Website: www.olympusinsurance.com
Telephone: (561) 231-5600

Insurer: **PALISADES P&C INS CO**
Rating: D+
Headquarters: Woodbridge, NJ
Licensed In: NJ, NY, PA
Website: www.plymouthrock.com
Telephone: (732) 978-6000

Insurer: **PALOMAR SPECIALTY INS CO**
Rating: D+
Headquarters: La Jolla, CA
Licensed In: All states except DC, ID, ME, MA, MN, MT, NE, NH, NY, ND, VT, WV, WI, WY, PR
Website: www.plmr.com
Telephone: (619) 567-5290

Insurer: **PROPERTY INSURANCE CO OF AM**
Rating: D+
Headquarters: Pass Christian, MS



Insurer: **SECURITY FIRST INS CO**
Rating: D+
Headquarters: Ormond Beach, FL
Licensed In: All states except AK, CA, ID, IN, ME, MA, MI, NY, OH, VA, WV, WI, WY, PR
Website: www.securityfirstflorida.com
Telephone: 877-333-9992

Insurer: **SLIDE INSURANCE CO**
Rating: D+
Headquarters: Tampa, FL
Licensed In:
Website: www.slideinsurance.com
Telephone: (800) 748-2030

Insurer: **TOWER HILL SIGNATURE INS CO**
Rating: D+
Headquarters: Gainesville, FL
Licensed In: AR, FL, NC, OH, TX
Website: www.thig.com
Telephone: (352) 332-8800

Insurer: **UNDERWRITERS AT LLOYDS (VI)**
Rating: D+
Headquarters: Frankfort, KY
Licensed In: No States
Website: www.lloyds.com
Telephone: (502) 875-5940

Insurer: **UNITED HERITAGE PROP & CAS CO**
Rating: D+
Headquarters: Meridian, ID
Licensed In: AZ, ID, OR, UT, WA
Website: www.unitedheritagepc.com
Telephone: (208) 493-6200

Insurer: **UNITED SURETY & INDEMNITY CO**
Rating: D+
Headquarters: San Juan, PR
Licensed In: No States
Website: www.usicgroup.com
Telephone: (787) 625-1105

Insurer: **UNIVERSAL P&C INS CO**
Rating: D+
Headquarters: Fort Lauderdale, FL
Licensed In: AL, DE, FL, GA, HI, IL, IN, IA, MD, MA, MI, MN, NH, NJ, NY, NC, PA, SC, TN, VA, WI
Website: <https://universalproperty.com>
Telephone: (954) 958-1200



Insurer: **WEA P&C INS CO**
Rating: D+
Headquarters: Madison, WI
Licensed In: WI
Website: www.weabenefits.com
Telephone: 800-279-4030



Appendices

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Helpful Resources

Contact any of the following organizations for further information about buying a home and homeowners insurance.

- **Your state department of insurance** - See next page for a specific contact
- **National Association of Insurance Commissioners** - www.naic.org
- **Insurance Information Institute** - www.iii.org
- **Independent Insurance Agents & Brokers of America**
www.independentagent.com/default.aspx
- **Weiss Ratings, LLC** provides financial strength ratings for banks and insurers nationwide: www.weissratings.com
- **National Association of Realtors** - <https://www.nar.realtor/>
- **National Home Owners Association** - <http://nhoa.com/>



State Insurance Commissioners' Departmental Contact Information

State	Official's Title	Website Address	Phone
Alabama	Commissioner	www.aldoi.gov	(334) 269-3550
Alaska	Director	https://www.commerce.alaska.gov/web/ins/	(907) 269-7900
Arizona	Director	https://insurance.az.gov/	(602) 364-3100
Arkansas	Commissioner	www.insurance.arkansas.gov	(501) 371-2600
California	Commissioner	www.insurance.ca.gov	(916) 492-3500
Colorado	Commissioner	https://dora.colorado.gov/	(303) 894-7499
Connecticut	Commissioner	https://portal.ct.gov/cid	(860) 297-3800
Delaware	Commissioner	https://insurance.delaware.gov/	(302) 674-7300
Dist. of Columbia	Commissioner	http://disb.dc.gov/	(202) 727-8000
Florida	Commissioner	www.floir.com/	(850) 413-3140
Georgia	Commissioner	www.oci.ga.gov/	(404) 656-2070
Hawaii	Commissioner	http://cca.hawaii.gov/ins/	(808) 586-2790
Idaho	Director	www.doi.idaho.gov	(208) 334-4250
Illinois	Director	www.illinois.gov/	(217) 558-2757
Indiana	Commissioner	www.in.gov/idoi/	(317) 232-2385
Iowa	Commissioner	https://iid.iowa.gov/	(515) 654-6600
Kansas	Commissioner	https://insurance.kansas.gov/	(785) 296-3071
Kentucky	Commissioner	https://insurance.ky.gov/ppc/new_default.aspx	(502) 564-3630
Louisiana	Commissioner	www.lidi.la.gov/	(225) 342-5900
Maine	Superintendent	www.maine.gov/pfr/insurance/	(207) 624-8475
Maryland	Commissioner	http://insurance.maryland.gov/Pages/default.aspx	(410) 468-2000
Massachusetts	Commissioner	https://www.mass.gov/orgs/division-of-insurance	(617) 521-7794
Michigan	Director	http://www.michigan.gov/difs	(517) 284-8800
Minnesota	Commissioner	http://mn.gov/commerce/	(651) 539-1500
Mississippi	Commissioner	http://www.mid.ms.gov/	(601) 359-3569
Missouri	Director	www.insurance.mo.gov	(573) 751-4126



State	Official's Title	Website Address	Phone
Montana	Commissioner	http://csimt.gov/	(406) 444-2040
Nebraska	Director	www.doi.nebraska.gov/	(402) 471-2201
Nevada	Commissioner	https://doi.nv.gov/	(775) 687-0700
New Hampshire	Commissioner	www.nh.gov/insurance/	(603) 271-2261
New Jersey	Commissioner	www.state.nj.us/dobi/	(609) 292-7272
New Mexico	Superintendent	www.osi.state.nm.us/	(505) 827-4601
New York	Superintendent	www.dfs.ny.gov/	(212) 709-3500
North Carolina	Commissioner	https://www.ncdoi.gov/	(919) 807-6000
North Dakota	Commissioner	https://www.insurance.nd.gov/	(701) 328-2440
Ohio	Director	www.insurance.ohio.gov	(614) 644-2658
Oklahoma	Commissioner	https://www.oid.ok.gov/	(405) 521-2828
Oregon	Insurance Commissioner	http://dfr.oregon.gov/Pages/index.aspx	(503) 947-7980
Pennsylvania	Commissioner	www.insurance.pa.gov/	(717) 787-7000
Puerto Rico	Commissioner	https://ocs.pr.gov/English/Pages/default.aspx	(787) 304-8686
Rhode Island	Superintendent	https://dbr.ri.gov/contact/	(401) 462-9500
South Carolina	Director	www.doi.sc.gov	(803) 737-6160
South Dakota	Director	http://dlr.sd.gov/insurance/default.aspx	(605) 773-3563
Tennessee	Commissioner	http://tn.gov/commerce/	(615) 741-2241
Texas	Commissioner	www.tdi.texas.gov/	(512) 676-6000
Utah	Commissioner	www.insurance.utah.gov	(801) 957-9200
Vermont	Commissioner	www.dfr.vermont.gov/	(802) 828-3301
Virgin Islands	Lieutenant Governor	https://ltg.gov.vi/	(340) 774-7166
Virginia	Commissioner	https://scc.virginia.gov/pages/Home	(804) 371-9741
Washington	Commissioner	www.insurance.wa.gov	(360) 725-7000
West Virginia	Commissioner	www.wvinsurance.gov	(304) 558-3354
Wisconsin	Commissioner	https://oci.wi.gov/Pages/Homepage.aspx	(608) 266-3586
Wyoming	Commissioner	http://doi.wyo.gov/	(307) 777-7401



Glossary

Adjustable-Rate Mortgage:	Also called variable-rate.) A type of mortgage in which the interest rate will vary over the course of the loan; distinct from fixed-rate mortgages.
Closing Disclosure:	A printed form from a lender that shows all of the closing costs involved in a mortgage transaction. It was made mandatory by the “Know Before You Owe” Rule in the Dodd-Frank Act.
Conforming Mortgage Loan:	A mortgage that adheres to standards set by Fannie Mae and Freddie Mac; distinct from Non-Conforming Mortgage Loans.
Consumer Financial Protection Bureau (CFPB):	Created in 2010 in the wake of the financial crisis, an agency tasked with consumer protection in the financial sector.
Conventional Mortgage Loan:	The most common kind of loan for a mortgage; distinct from mortgage loans that are linked to government programs, such as FHA loans.
Debt-to-Income Ratio (DTI):	The ratio of your monthly debts to your monthly income; used to determine mortgage loan eligibility.
Dodd-Frank Wall Street Reform and Consumer Protection Act:	Passed in 2010, a law that established lending rules after the financial crisis and created the Consumer Financial Protection Bureau.



- Fair Housing Act of 1968:** Prohibits discrimination concerning the sale, rental, or financing of housing on the basis of race, religion, national origin, sex, handicap, and family status. The law has not been amended to prohibit discrimination on the basis of sexual orientation.
- Fannie Mae:** Commonly used nickname for the Federal National Mortgage Association, a government sponsored enterprise that buys, bundles, and sells the mortgages that lenders make according to its criteria. This creates liquidity for lenders, and the rules it establishes for mortgages generally benefit consumers. Similar to Freddie Mac.
- FHA Mortgage Loans:** A type of mortgage loan insured by the Federal Housing Administration; easier to qualify for than conventional mortgage loans and common among first-time home buyers, as well as low and middle-income families.
- Fixed-Rate Mortgage:** A type of mortgage in which the interest rate will remain unchanged over the course of the loan; distinct from adjustable-rate mortgages.
- Freddie Mac:** Common nickname for the Federal Home Loan Mortgage Corporation created in 1970, a government-sponsored enterprise that buys, bundles, and sells the mortgages. This creates liquidity for lenders, and the rules it establishes for mortgages generally benefit consumers. Similar to Fannie Mae.
- Home Owners Association (HOA):** When you purchase a condominium, townhouse or another type of property in a planned development you are typically obligated to join the community's HOA and pay monthly or annual fees for the upkeep of common areas and the building.



Loan Estimate:	A printed form from a lender that describes clearly the costs and risks of a loan. It was made mandatory by the “Know Before You Owe” Rule in the Dodd-Frank Act.
Mortgage:	A special type of loan for buying a house according to which the bank lends money at interest in exchange for taking title of the property until the debt is paid.
“Know Before You Owe:”	A rule established by the Dodd-Frank Wall Street Reform and Consumer Protection Act. It requires lenders to give clear and accurate information to consumers shopping for a mortgage. In practice, this is fulfilled with two forms, a Loan Estimate sheet and a Closing Disclosure sheet.
Non-Conforming Mortgage Loan:	A mortgage loan that deviates from the rules set by Fannie Mae and Freddie Mac, usually with regards to the size of the loan. Distinct from Conforming Mortgage Loans.
Variable-Rate Mortgage:	See Adjustable-Rate Mortgage.



Weiss Ratings: What Our Ratings Mean

- A Excellent.** The company offers excellent financial security. It has maintained a conservative stance in its investment strategies, business operations and underwriting commitments. While the financial position of any company is subject to change, we believe that this company has the resources necessary to deal with severe economic conditions.
- B Good.** The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.
- C Fair.** This is a cautionary or yellow flag. In the event of a recession or major financial crisis, we feel this company may encounter difficulties in maintaining its financial stability.
- D Weak.** The company currently demonstrates what, in our opinion, we consider to be significant weaknesses which could negatively impact policyholders. In an unfavorable economic environment, these weaknesses could be magnified.
- E Very Weak.** The company currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that policyholders could incur significant risks.
- F Failed.** The company is deemed failed if it is either 1) under supervision of an insurance regulatory authority; 2) in the process of rehabilitation; 3) in the process of liquidation; or 4) voluntarily dissolve after disciplinary or other regulatory action by an insurance regulatory authority.
- +** The plus sign is an indication that the company is in the upper third of the letter grade.
- The minus sign is an indication that the company is in the lower third of the letter grade.
- U** Unrated. The company is unrated for one or more of the following reasons: (1) total assets are less than \$1 million; (2) premium income for the current year was less than \$100,000; or (3) the company functions almost exclusively as a holding company rather than as an underwriter; or, (4) in our opinion, we do not have enough information to reliably issue a rating.



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