

Exhibit A

**SONYMA Low Interest Rate Mortgage Program*
Income and Purchase Price Limits**

Effective Date: For Reservations Accepted September 15, 2010 and Until Further Notice

SONYMA REGION	COUNTY	INCOME LIMITS				PURCHASE PRICE LIMITS							
		Household Size				1 Family		2 Family		3 Family Existing		4 Family Existing	
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing		3 Family Existing		4 Family Existing	
		Non Target	Target	Non Target	Target	Non Target	Target	Non Target	Target	Non Target	Target	Non Target	Target
I BUFFALO	Cattaraugus	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Chautauqua	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Erie	\$67,900	\$81,480	\$78,085	\$95,060	\$248,620	\$303,870	\$318,280	\$389,010	\$384,700	\$470,190	\$478,120	\$584,370
	Niagara	\$67,900	\$81,480	\$78,085	\$95,060	\$248,620	\$303,870	\$318,280	\$389,010	\$384,700	\$470,190	\$478,120	\$584,370
II ROCHESTER	Genesee	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Livingston	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Monroe	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Ontario	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Orleans	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Seneca	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Wayne	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Wyoming	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
Yates	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370	
III SYRACUSE	Cayuga	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Cortland	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Madison	\$67,900	\$81,480	\$78,085	\$95,060	\$253,120	\$309,370	\$324,040	\$396,050	\$391,680	\$478,720	\$486,760	\$594,930
	Onondaga	\$67,900	\$81,480	\$78,085	\$95,060	\$253,120	\$309,370	\$324,040	\$396,050	\$391,680	\$478,720	\$486,760	\$594,930
	Oswego	\$67,900	\$81,480	\$78,085	\$95,060	\$253,120	\$309,370	\$324,040	\$396,050	\$391,680	\$478,720	\$486,760	\$594,930
IV BINGHAMTON	Allegany	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Broome	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Chemung	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Chenango	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Delaware	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Otsego	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Schuyler	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Steuben	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Tioga	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Tompkins	\$71,800	\$86,160	\$82,570	\$100,520	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
V MID HUDSON	Columbia	\$67,900	\$81,480	\$78,085	\$95,060	\$248,620	\$303,870	\$318,280	\$389,010	\$384,700	\$470,190	\$478,120	\$584,370
	Dutchess	\$97,061	\$98,160	\$111,620	\$114,520	\$399,370	\$488,120	\$511,240	\$624,850	\$617,980	\$755,310	\$768,010	\$938,680
	Greene	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Orange	\$97,061	\$98,160	\$111,620	\$114,520	\$399,370	\$488,120	\$511,240	\$624,850	\$617,980	\$755,310	\$768,010	\$938,680
	Putnam	\$92,160	\$92,160	\$107,520	\$107,520	\$656,770	\$802,720	\$840,780	\$1,027,620	\$1,016,320	\$1,242,170	\$1,263,060	\$1,543,740
	Sullivan	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Ulster	\$83,640	\$83,640	\$97,580	\$97,580	\$365,620	\$446,870	\$468,040	\$572,050	\$565,780	\$691,510	\$703,120	\$859,370

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**SONYMA Low Interest Rate Mortgage Program*
Income and Purchase Price Limits**

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SONYMA REGION	COUNTY	INCOME LIMITS				PURCHASE PRICE LIMITS							
		Household Size				1 Family		2 Family		3 Family Existing		4 Family Existing	
		1 & 2 Person**		3 + Person**		New & Existing		New*** & Existing		3 Family Existing		4 Family Existing	
		Non Target	Target	Non Target	Target	Non Target	Target	Non Target	Target	Non Target	Target	Non Target	Target
VI CAPITAL	Albany	\$74,100	\$88,920	\$85,215	\$103,740	\$281,250	\$343,750	\$360,040	\$440,050	\$435,190	\$531,900	\$540,850	\$661,040
	Montgomery	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Rensselaer	\$74,100	\$88,920	\$85,215	\$103,740	\$281,250	\$343,750	\$360,040	\$440,050	\$435,190	\$531,900	\$540,850	\$661,040
	Saratoga	\$74,100	\$88,920	\$85,215	\$103,740	\$281,250	\$343,750	\$360,040	\$440,050	\$435,190	\$531,900	\$540,850	\$661,040
	Schenectady	\$74,100	\$88,920	\$85,215	\$103,740	\$281,250	\$343,750	\$360,040	\$440,050	\$435,190	\$531,900	\$540,850	\$661,040
	Schoharie	\$74,100	\$88,920	\$85,215	\$103,740	\$281,250	\$343,750	\$360,040	\$440,050	\$435,190	\$531,900	\$540,850	\$661,040
VII MOHAWK VALLEY	Clinton	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Essex	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Franklin	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Fulton	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Hamilton	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Herkimer	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Jefferson	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Lewis	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Oneida	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	St. Lawrence	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Warren	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
	Washington	\$67,900	\$81,480	\$78,085	\$95,060	\$243,940	\$298,150	\$312,300	\$381,700	\$377,460	\$461,340	\$469,120	\$573,370
VIII DOWNSTATE	Rockland	\$122,400	\$122,400	\$142,800	\$142,800	\$656,770	\$802,720	\$840,780	\$1,027,620	\$1,016,320	\$1,242,170	\$1,263,060	\$1,543,740
	Westchester	\$126,360	\$126,360	\$147,420	\$147,420	\$656,770	\$802,720	\$840,780	\$1,027,620	\$1,016,320	\$1,242,170	\$1,263,060	\$1,543,740
IX LONG ISLAND	Nassau	\$122,160	\$122,160	\$142,520	\$142,520	\$656,770	\$802,720	\$840,780	\$1,027,620	\$1,016,320	\$1,242,170	\$1,263,060	\$1,543,740
	Suffolk	\$122,160	\$122,160	\$142,520	\$142,520	\$656,770	\$802,720	\$840,780	\$1,027,620	\$1,016,320	\$1,242,170	\$1,263,060	\$1,543,740
X NEW YORK CITY	Bronx	\$92,160	\$92,160	\$107,520	\$107,520	\$656,770	\$802,720	\$840,780	\$1,027,620	\$1,016,320	\$1,242,170	\$1,263,060	\$1,543,740
	Kings	\$92,160	\$92,160	\$107,520	\$107,520	\$656,770	\$802,720	\$840,780	\$1,027,620	\$1,016,320	\$1,242,170	\$1,263,060	\$1,543,740
	New York	\$92,160	\$92,160	\$107,520	\$107,520	\$656,770	\$802,720	\$840,780	\$1,027,620	\$1,016,320	\$1,242,170	\$1,263,060	\$1,543,740
	Queens	\$92,160	\$92,160	\$107,520	\$107,520	\$656,770	\$802,720	\$840,780	\$1,027,620	\$1,016,320	\$1,242,170	\$1,263,060	\$1,543,740
	Richmond	\$92,160	\$92,160	\$107,520	\$107,520	\$656,770	\$802,720	\$840,780	\$1,027,620	\$1,016,320	\$1,242,170	\$1,263,060	\$1,543,740

* These limits also apply to the Construction Incentive and Remodel New York Programs, as applicable.

** Household size is determined by the number of persons in the household including children, regardless of age. For example, a married couple with one two year old child would use the 3+ person household limit.

*** For target areas only. New Two Families are not permitted in non target areas.

**STATE OF NEW YORK MORTGAGE AGENCY
ACHIEVING THE DREAM MORTGAGE PROGRAM
MAXIMUM INCOME AND PURCHASE PRICE/APPRaised VALUE LIMITS
EFFECTIVE FOR LOAN RESERVATIONS ACCEPTED ON OR AFTER SEPTEMBER 15, 2010***

REGION	COUNTY	INCOME LIMITS	One Family New & Existing	Two Family New** & Existing
I BUFFALO	Cattaraugus	\$35,700	\$243,940	\$312,300
	Chautauqua	\$36,330	\$243,940	\$312,300
	Erie	\$44,450	\$248,620	\$318,280
	Niagara	\$44,450	\$248,620	\$318,280
II ROCHESTER	Genesee	\$41,440	\$243,940	\$312,300
	Livingston	\$46,550	\$243,940	\$312,300
	Monroe	\$46,550	\$243,940	\$312,300
	Ontario	\$46,550	\$243,940	\$312,300
	Orleans	\$46,550	\$243,940	\$312,300
	Seneca	\$40,040	\$243,940	\$312,300
	Wayne	\$46,550	\$243,940	\$312,300
	Wyoming	\$41,510	\$243,940	\$312,300
III SYRACUSE	Cayuga	\$41,230	\$243,940	\$312,300
	Cortland	\$39,760	\$243,940	\$312,300
	Madison	\$44,590	\$253,120	\$324,040
	Onondaga	\$44,590	\$253,120	\$324,040
	Oswego	\$44,590	\$253,120	\$324,040
IV BINGHAMTON	Allegany	\$35,490	\$243,940	\$312,300
	Broome	\$41,020	\$243,940	\$312,300
	Chemung	\$38,850	\$243,940	\$312,300
	Chenango	\$37,590	\$243,940	\$312,300
	Delaware	\$36,190	\$243,940	\$312,300
	Otsego	\$38,290	\$243,940	\$312,300
	Schuyler	\$38,150	\$243,940	\$312,300
	Steuben	\$37,660	\$243,940	\$312,300
	Tioga	\$41,020	\$243,940	\$312,300
	Tompkins	\$49,910	\$243,940	\$312,300
	V MID HUDSON	Columbia	\$45,780	\$248,620
Dutchess		\$57,260	\$399,370	\$511,240
Greene		\$40,250	\$243,940	\$312,300
Orange		\$57,260	\$399,370	\$511,240
Putnam		\$64,510	\$656,770	\$840,780
Sullivan		\$41,370	\$243,940	\$312,300
Ulster		\$48,790	\$365,620	\$468,040

REGION	COUNTY	INCOME LIMITS	One Family New & Existing	Two Family New** & Existing
VI CAPITAL	Albany	\$51,870	\$281,250	\$360,040
	Montgomery	\$38,080	\$243,940	\$312,300
	Rensselaer	\$51,870	\$281,250	\$360,040
	Saratoga	\$51,870	\$281,250	\$360,040
	Schenectady	\$51,870	\$281,250	\$360,040
	Schoharie	\$51,870	\$281,250	\$360,040
VII MOHAWK VALLEY	Clinton	\$42,630	\$243,940	\$312,300
	Essex	\$38,640	\$243,940	\$312,300
	Franklin	\$35,140	\$243,940	\$312,300
	Fulton	\$35,630	\$243,940	\$312,300
	Hamilton	\$36,470	\$243,940	\$312,300
	Herkimer	\$39,060	\$243,940	\$312,300
	Jefferson	\$35,840	\$243,940	\$312,300
	Lewis	\$35,140	\$243,940	\$312,300
	Oneida	\$39,060	\$243,940	\$312,300
	St. Lawrence	\$34,720	\$243,940	\$312,300
VIII DOWNSTATE	Warren	\$41,580	\$243,940	\$312,300
	Washington	\$41,580	\$243,940	\$312,300
	Rockland	\$71,400	\$656,770	\$840,780
	Westchester	\$73,710	\$656,770	\$840,780
IX LONG ISLAND	Nassau	\$71,260	\$656,770	\$840,780
	Suffolk	\$71,260	\$656,770	\$840,780
X NEW YORK CITY	Bronx	\$64,510	\$656,770	\$840,780
	Kings	\$64,510	\$656,770	\$840,780
	New York	\$64,510	\$656,770	\$840,780
	Queens	\$64,510	\$656,770	\$840,780
	Richmond	\$64,510	\$656,770	\$840,780



* Subject to change

** Two Family homes that are less than 5 years old must be located in a Target Area