

Exhibit A

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

Effective Date: For Reservations Accepted May 20, 2008 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					
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
I BUFFALO	Cattaraugus	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Chautauqua	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Erie	\$65,300	\$78,360	\$75,095	\$91,420	\$247,560	\$302,580	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Niagara	\$65,300	\$78,360	\$75,095	\$91,420	\$247,560	\$302,580	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
II ROCHESTER	Genesee	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Livingston	\$65,300	\$78,360	\$75,095	\$91,420	\$241,870	\$295,620	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Monroe	\$65,300	\$78,360	\$75,095	\$91,420	\$241,870	\$295,620	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Ontario	\$65,300	\$78,360	\$75,095	\$91,420	\$241,870	\$295,620	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Orleans	\$65,300	\$78,360	\$75,095	\$91,420	\$241,870	\$295,620	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Seneca	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Wayne	\$65,300	\$78,360	\$75,095	\$91,420	\$241,870	\$295,620	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Wyoming	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Yates	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
III SYRACUSE	Cayuga	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Cortland	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Madison	\$65,300	\$78,360	\$75,095	\$91,420	\$253,120	\$309,370	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Onondaga	\$65,300	\$78,360	\$75,095	\$91,420	\$253,120	\$309,370	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Oswego	\$65,300	\$78,360	\$75,095	\$91,420	\$253,120	\$309,370	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
IV BINGHAMTON	Allegany	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Broome	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Chemung	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Chenango	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Delaware	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Otsego	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Schuyler	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Steuben	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Tioga	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Tompkins	\$71,800	\$86,160	\$82,570	\$100,520	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
V MID-HUDSON	Columbia	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Dutchess	\$86,816	\$94,680	\$99,838	\$110,460	\$399,370	\$488,120	\$449,820	\$549,780	\$546,510	\$667,960	\$630,590	\$770,720
	Greene	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Orange	\$86,816	\$94,680	\$99,838	\$110,460	\$399,370	\$488,120	\$449,820	\$549,780	\$546,510	\$667,960	\$630,590	\$770,720
	Putnam+	\$92,160	\$92,160	\$107,520	\$107,520	\$550,000	\$671,000	\$618,170	\$755,540	\$748,280	\$914,570	\$870,160	\$1,063,530
	Sullivan	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Ulster	\$80,040	\$80,040	\$92,674	\$93,380	\$365,620	\$446,870	\$411,800	\$503,320	\$500,320	\$611,510	\$577,300	\$705,590

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Income and Purchase Price Limits**

Effective Date: For Reservations Accepted May 20, 2008 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		Non-Target	Target	Non-Target	Target
		Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target	Non-Target	Target
VI CAPITAL	Albany	\$70,600	\$84,720	\$81,190	\$98,840	\$281,130	\$343,610	\$316,640	\$387,010	\$384,710	\$470,200	\$455,840	\$557,140
	Montgomery	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Rensselaer	\$70,600	\$84,720	\$81,190	\$98,840	\$281,130	\$343,610	\$316,640	\$387,010	\$384,710	\$470,200	\$455,840	\$557,140
	Saratoga	\$70,600	\$84,720	\$81,190	\$98,840	\$281,130	\$343,610	\$316,640	\$387,010	\$384,710	\$470,200	\$455,840	\$557,140
	Schenectady	\$70,600	\$84,720	\$81,190	\$98,840	\$281,130	\$343,610	\$316,640	\$387,010	\$384,710	\$470,200	\$455,840	\$557,140
	Schoharie	\$70,600	\$84,720	\$81,190	\$98,840	\$281,130	\$343,610	\$316,640	\$387,010	\$384,710	\$470,200	\$455,840	\$557,140
VII MOHAWK VALLEY	Clinton	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Essex	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Franklin	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Fulton	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Hamilton	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Herkimer	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Jefferson	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Lewis	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Oneida	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	St. Lawrence	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
	Warren	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140
Washington	\$65,300	\$78,360	\$75,095	\$91,420	\$237,030	\$289,700	\$303,450	\$370,880	\$366,800	\$448,310	\$455,840	\$557,140	
VIII DOWNSTATE	Rockland+	\$96,700	\$116,040	\$111,205	\$135,380	\$550,000	\$671,000	\$618,170	\$755,540	\$748,280	\$914,570	\$870,160	\$1,063,530
	Westchester+	\$101,600	\$121,920	\$116,840	\$142,240	\$550,000	\$671,000	\$618,170	\$755,540	\$748,280	\$914,570	\$870,160	\$1,063,530
IX LONG ISLAND	Nassau+	\$97,100	\$116,520	\$111,665	\$135,940	\$550,000	\$671,000	\$618,170	\$755,540	\$748,280	\$914,570	\$870,160	\$1,063,530
	Suffolk+	\$97,100	\$116,520	\$111,665	\$135,940	\$550,000	\$671,000	\$618,170	\$755,540	\$748,280	\$914,570	\$870,160	\$1,063,530
X NEW YORK CITY	Bronx+	\$92,160	\$92,160	\$107,520	\$107,520	\$550,000	\$671,000	\$618,170	\$755,540	\$748,280	\$914,570	\$870,160	\$1,063,530
	Kings+	\$92,160	\$92,160	\$107,520	\$107,520	\$550,000	\$671,000	\$618,170	\$755,540	\$748,280	\$914,570	\$870,160	\$1,063,530
	New York+	\$92,160	\$92,160	\$107,520	\$107,520	\$550,000	\$671,000	\$618,170	\$755,540	\$748,280	\$914,570	\$870,160	\$1,063,530
	Queens+	\$92,160	\$92,160	\$107,520	\$107,520	\$550,000	\$671,000	\$618,170	\$755,540	\$748,280	\$914,570	\$870,160	\$1,063,530
	Richmond+	\$92,160	\$92,160	\$107,520	\$107,520	\$550,000	\$671,000	\$618,170	\$755,540	\$748,280	\$914,570	\$870,160	\$1,063,530

* 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.

+ These purchase price limits are only available for loans reserved on or after May 20, 2008 and approved by SONYMA by December 15, 2008.