

Exhibit A

SONYMA Low Interest Rate Mortgage Program*

Income and Purchase Price Limits

Effective Date: For Reservations Accepted April 27, 2009 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
VI CAPITAL	Albany	\$74,100	\$88,920	\$85,215	\$103,740	\$273,050	\$333,730	\$349,550	\$427,230	\$422,510	\$516,410	\$525,100	\$641,790
	Montgomery	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Rensselaer	\$74,100	\$88,920	\$85,215	\$103,740	\$273,050	\$333,730	\$349,550	\$427,230	\$422,510	\$516,410	\$525,100	\$641,790
	Saratoga	\$74,100	\$88,920	\$85,215	\$103,740	\$273,050	\$333,730	\$349,550	\$427,230	\$422,510	\$516,410	\$525,100	\$641,790
	Schenectady	\$74,100	\$88,920	\$85,215	\$103,740	\$273,050	\$333,730	\$349,550	\$427,230	\$422,510	\$516,410	\$525,100	\$641,790
	Schoharie	\$74,100	\$88,920	\$85,215	\$103,740	\$273,050	\$333,730	\$349,550	\$427,230	\$422,510	\$516,410	\$525,100	\$641,790
VII MOHAWK VALLEY	Clinton	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Essex	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Franklin	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Fulton	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Hamilton	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Herkimer	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Jefferson	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Lewis	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Oneida	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	St. Lawrence	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Warren	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
	Washington	\$67,900	\$81,480	\$78,085	\$95,060	\$258,690	\$316,170	\$331,170	\$404,770	\$400,270	\$489,220	\$497,480	\$608,030
VIII DOWNSTATE	Rockland	\$122,400	\$122,400	\$142,800	\$142,800	\$637,640	\$779,340	\$816,290	\$997,680	\$986,720	\$1,205,990	\$1,226,270	\$1,498,770
	Westchester	\$126,360	\$126,360	\$147,420	\$147,420	\$637,640	\$779,340	\$816,290	\$997,680	\$986,720	\$1,205,990	\$1,226,270	\$1,498,770
IX LONG ISLAND	Nassau	\$122,160	\$122,160	\$142,520	\$142,520	\$637,640	\$779,340	\$816,290	\$997,680	\$986,720	\$1,205,990	\$1,226,270	\$1,498,770
	Suffolk	\$122,160	\$122,160	\$142,520	\$142,520	\$637,640	\$779,340	\$816,290	\$997,680	\$986,720	\$1,205,990	\$1,226,270	\$1,498,770
X NEW YORK CITY	Bronx	\$92,160	\$92,160	\$107,520	\$107,520	\$637,640	\$779,340	\$816,290	\$997,680	\$986,720	\$1,205,990	\$1,226,270	\$1,498,770
	Kings	\$92,160	\$92,160	\$107,520	\$107,520	\$637,640	\$779,340	\$816,290	\$997,680	\$986,720	\$1,205,990	\$1,226,270	\$1,498,770
	New York	\$92,160	\$92,160	\$107,520	\$107,520	\$637,640	\$779,340	\$816,290	\$997,680	\$986,720	\$1,205,990	\$1,226,270	\$1,498,770
	Queens	\$92,160	\$92,160	\$107,520	\$107,520	\$637,640	\$779,340	\$816,290	\$997,680	\$986,720	\$1,205,990	\$1,226,270	\$1,498,770
	Richmond	\$92,160	\$92,160	\$107,520	\$107,520	\$637,640	\$779,340	\$816,290	\$997,680	\$986,720	\$1,205,990	\$1,226,270	\$1,498,770

* 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 APPLICATIONS DATED ON OR AFTER APRIL 27, 2009***

REGION	COUNTY	INCOME LIMITS	One-Family New & Existing	Two-Family New** & Existing
I-BUFFALO	Cattaraugus	\$35,700	\$258,690	\$331,170
	Chautauqua	\$36,330	\$258,690	\$331,170
	Erie	\$44,450	\$258,690	\$331,170
	Niagara	\$44,450	\$258,690	\$331,170
II-ROCHESTER	Genesee	\$41,440	\$258,690	\$331,170
	Livingston	\$46,550	\$258,690	\$331,170
	Monroe	\$46,550	\$258,690	\$331,170
	Ontario	\$46,550	\$258,690	\$331,170
	Orleans	\$46,550	\$258,690	\$331,170
	Seneca	\$40,040	\$258,690	\$331,170
	Wayne	\$46,550	\$258,690	\$331,170
	Wyoming	\$41,510	\$258,690	\$331,170
	Yates	\$37,100	\$258,690	\$331,170
III-SYRACUSE	Cayuga	\$41,230	\$258,690	\$331,170
	Cortland	\$39,760	\$258,690	\$331,170
	Madison	\$44,590	\$258,690	\$331,170
	Onondaga	\$44,590	\$258,690	\$331,170
	Oswego	\$44,590	\$258,690	\$331,170
IV-BINGHAMTON	Allegany	\$35,490	\$258,690	\$331,170
	Broome	\$41,020	\$258,690	\$331,170
	Chemung	\$38,850	\$258,690	\$331,170
	Chenango	\$37,590	\$258,690	\$331,170
	Delaware	\$36,190	\$258,690	\$331,170
	Otsego	\$38,290	\$258,690	\$331,170
	Schuyler	\$38,150	\$258,690	\$331,170
	Steuben	\$37,660	\$258,690	\$331,170
	Tioga	\$41,020	\$258,690	\$331,170
	Tompkins	\$49,910	\$258,690	\$331,170
	V-MID-HUDSON	Columbia	\$45,780	\$258,690
Dutchess		\$57,260	\$387,740	\$496,350
Greene		\$40,250	\$258,690	\$331,170
Orange		\$57,260	\$387,740	\$496,350
Putnam		\$64,510	\$637,640	\$816,290
Sullivan		\$41,370	\$258,690	\$331,170
Ulster		\$48,790	\$354,970	\$454,410

REGION	COUNTY	INCOME LIMITS	One-Family New & Existing	Two-Family New** & Existing
VI-CAPITAL	Albany	\$51,870	\$273,050	\$349,550
	Montgomery	\$38,080	\$258,690	\$331,170
	Rensselaer	\$51,870	\$273,050	\$349,550
	Saratoga	\$51,870	\$273,050	\$349,550
	Schenectady	\$51,870	\$273,050	\$349,550
	Schoharie	\$51,870	\$273,050	\$349,550
VII-MOHAWK VALLEY	Clinton	\$42,630	\$258,690	\$331,170
	Essex	\$38,640	\$258,690	\$331,170
	Franklin	\$35,140	\$258,690	\$331,170
	Fulton	\$35,630	\$258,690	\$331,170
	Hamilton	\$36,470	\$258,690	\$331,170
	Herkimer	\$39,060	\$258,690	\$331,170
	Jefferson	\$35,840	\$258,690	\$331,170
	Lewis	\$35,140	\$258,690	\$331,170
	Oneida	\$39,060	\$258,690	\$331,170
	St. Lawrence	\$34,720	\$258,690	\$331,170
	Warren	\$41,580	\$258,690	\$331,170
Washington	\$41,580	\$258,690	\$331,170	
VIII-DOWNSTATE	Rockland	\$71,400	\$637,640	\$816,290
	Westchester	\$73,710	\$637,640	\$816,290
IX-LONG ISLAND	Nassau	\$71,260	\$637,640	\$816,290
	Suffolk	\$71,260	\$637,640	\$816,290
X-NEW YORK CITY	Bronx	\$64,510	\$637,640	\$816,290
	Kings	\$64,510	\$637,640	\$816,290
	New York	\$64,510	\$637,640	\$816,290
	Queens	\$64,510	\$637,640	\$816,290
	Richmond	\$64,510	\$637,640	\$816,290



* Subject to change

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