SFH DIRECT STATE AREA LOAN LIMITS

State	County or Equivalent	Est. Limit - Effective 3-01-09
VT	Non-MSA Addison	$200,160
VT	Non-MSA Bennington	$200,160
VT	Non-MSA Caledonia	$188,600
VT	Non-MSA Chittenden Part	$237,975
VT	Non-MSA Essex	$188,600
VT	INACTIVENon-MSA Grand Isle	$237,975
VT	Non-MSA Lamoille	$200,160
VT	Non-MSA Orange	$200,160
VT	Non-MSA Orleans	$188,600
VT	Non-MSA Rutland	$200,160
VT	Non-MSA Washington	$200,160
VT	Non-MSA Windham	$200,160
VT	Non-MSA Windsor	$200,160
VT	INACTIVENon-MSA Franklin	$237,975
VT	Burlington-South BurlingtonMSA	$237,975
VT	INACTIVE MSA Part Franklin	$237,975
VT	INACTIVE MSA Part Grand Isle	$237,975