

11. Geographic Lending Areas

Loan applications for properties located in the following geographical areas may be submitted to EMIGRANT under Portfolio or Agency (Fannie/Freddie) Programs:

Eligible Counties

States	AGENCY PROGRAMS	PORTFOLIO PROGRAMS
Connecticut	All Counties.	
Florida	Southeast Counties: Broward, Miami-Dade, Monroe and Palm Beach Counties. West Coast Counties: Charlotte, Collier, Hillsborough, Lee, Manatee, Pinellas, and Sarasota Counties.	
Massachusetts	Barnstable, Bristol, Dukes, Essex, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk and Worcester Counties.	Not Applicable
New Jersey	All Counties.	Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Passaic, Somerset, and Union.
New York*	Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester Counties. The Boroughs of Brooklyn, Queens, Bronx, Staten Island and Manhattan.	Nassau, Suffolk, and Westchester Counties. The Boroughs of Brooklyn, Queens, Bronx, Staten Island and Manhattan.
Pennsylvania	Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties.	Not Applicable

***Cooperatives (co-ops):** Eligible Co-op Lending Areas refer to the bullets below for further details:

- **Agency (Fannie/Freddie) Program Co-op Lending Areas include:**
New York: Brooklyn, Bronx, Manhattan, Queens & Staten Island Boroughs and the counties of Nassau, Rockland, Suffolk & Westchester.
New Jersey: All Counties
- **Portfolio FullDoc Program Co-op Lending Areas include:**
New York: Brooklyn, Bronx, Manhattan, Queens & Staten Island Boroughs and the counties of Nassau, Suffolk & Westchester.

Portfolio Programs: You Must Refer to **Section 12 – Portfolio Program Guidelines** and **Section 15 – Special Features** to determine if any **State or County Specific Restrictions** apply.

Agency (Fannie / Freddie) Programs: Refer to **Section 13 – Agency (Fannie /Freddie) Program Guidelines**.