CALIFORNIA COUNTIES	HIGH COST MULTIPLIER	2002 THRESHOLD BASIS LIMITS NON-ELEVATOR				
		\$42,048	\$48,481	\$58,469	\$74,840	\$83,375
		Zero	One	Two	Three	Four
		Bedroom	Bedroom	Bedroom	Bedroom	Bedroom
ALAMEDA (incl. Oakland)	205%	\$86,198	\$99,386	\$119,861	\$153,422	\$170,919
ALPINE	202%	\$84,937	\$97,932	\$118,107	\$151,177	\$168,418
AMADOR	202%	\$84,937	\$97,932	\$118,107	\$151,177	\$168,418
BUTTE	195%	\$81,994	\$94,538	\$114,015	\$145,938	\$162,581
CALAVERAS	191%	\$80,312	\$92,599	\$111,676	\$142,944	\$159,246
COLUSA	197%	\$82,835	\$95,508	\$115,184	\$147,435	\$164,249
CONTRA COSTA	202%	\$84,937	\$97,932	\$118,107	\$151,177	\$168,418
DEL NORTE	183%	\$76,948	\$88,720	\$106,998	\$136,957	\$152,576
EL DORADO (Eastern Portion, inc. S. Lake Tahoe)	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
EL DORADO (Western Portion)	204%	\$85,778	\$98,901	\$119,277	\$152,674	\$170,085
FRESNO	176%	\$74,004	\$85,327	\$102,905	\$131,718	\$146,740
GLENN	197%	\$82,835	\$95,508	\$115,184	\$147,435	\$164,249
HUMBOLDT	183%	\$76,948	\$88,720	\$106,998	\$136,957	\$152,576
IMPERIAL	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
INYO	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
KERN	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
KINGS	166%	\$69,800	\$80,478	\$97,059	\$124,234	\$138,403
LACCEN	176%	\$74,004	\$85,327	\$102,905	\$131,718	\$146,740
LASSEN	204%	\$85,778	\$98,901	\$119,277	\$152,674	\$170,085
LOS ANGELES	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
MARIN	160%	\$67,277	\$77,570	\$93,550	\$119,744	\$133,400
MARIPOSA	199% 166%	\$83,676 \$69,800	\$96,477 \$80,478	\$116,353 \$97,059	\$148,932 \$124,234	\$165,916 \$138,403
MENDOCINO	166%	\$69,800	\$80,478	\$97,059	\$124,234	\$138,403
MERCED	163%	\$68,538	\$79,024	\$95,304	\$124,234	\$135,901
MODOC	204%	\$85,778	\$98,901	\$119,277	\$152,674	\$170,085
MONO	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
MONTEREY	193%	\$81,153	\$93,568	\$112,845	\$144,441	\$160,914
NAPA	191%	\$80,312	\$92,599	\$111,676	\$142,944	\$159,246
NEVADA	204%	\$85,778	\$98,901	\$119,277	\$152,674	\$170,085
ORANGE	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
PLACER	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
PLUMAS	200%	\$84,096	\$96,962	\$116,938	\$149,680	\$166,750
RIVERSIDE	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
SACRAMENTO	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
SAN BENITO	186%	\$78,209	\$90,175	\$108,752	\$139,202	\$155,078
SAN BERNARDINO	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
SAN DIEGO	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
SAN FRANCISCO	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
SAN JOAQUIN	204%	\$85,778	\$98,901	\$119,277	\$152,674	\$170,085
SAN LUIS OBISPO	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
SAN MATEO	200%	\$84,096	\$96,962	\$116,938	\$149,680	\$166,750
SANTA BARBARA	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
SANTA CLARA (except San Jose)	199%	\$83,676	\$96,477	\$116,353	\$148,932	\$165,916
SANTA CLARA (San Jose)	205%	\$86,198	\$99,386	\$119,861	\$153,422	\$170,919
SANTA CRUZ	185%	\$77,789	\$89,690	\$108,168	\$138,454	\$154,244
SHASTA	204%	\$85,778	\$98,901	\$119,277	\$152,674	\$170,085
SIERRA	200%	\$84,096	\$96,962	\$116,938 \$110,277	\$149,680 \$152,674	\$166,750 \$170,085
SISKIYOU SOLANO	204%	\$85,778 \$80,312	\$98,901 \$92,599	\$119,277 \$111,676	\$152,674 \$142,944	\$170,085 \$159.246
SONOMA	191% 186%	\$80,312 \$78,209	\$92,599	\$111,676 \$108,752	\$142,944 \$139,202	\$159,246 \$155,078
STANISLAUS	163%	\$68,538	\$79,024	\$100,752	\$139,202	\$135,078
SUTTER	195%	\$81,994	\$79,024	\$95,304 \$114,015	\$121,969	\$135,901
TEHAMA	204%	\$85,778	\$94,538	\$114,015	\$145,936	\$170,085
TRINITY	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
TULARE	166%	\$69,800	\$80,478	\$97,059	\$124,234	\$138,403
TOULUMME	191%	\$80,312	\$92,599	\$111,676	\$142,944	\$159,246
VENTURA	210%	\$88,301	\$101,810	\$122,785	\$157,164	\$175,088
YOLO	195%	\$81,994	\$94,538	\$114,015	\$145,938	\$162,581
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CALIFORNIA COUNTIES	HIGH COST MULTIPLIER	2002 THRESHOLD BASIS LIMITS NON-ELEVATOR					
		\$42,048	\$48,481	\$58,469	\$74,840	\$83,375	
YUBA	191%	\$80,312	\$92,599	\$111,676	\$142,944	\$159,246	