



## Bulletin 17-34

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### 2018 Conventional Loan Limits

The Federal Housing Finance Agency (FHFA) has announced an increase to the maximum loan limits for 2018 for both conforming and high balance/super conforming loan amounts. The loan limits indicated below apply to both Fannie Mae and Freddie Mac transactions.

2018 Conforming Loan Limits		
Number of Units	Contiguous States including Washington D.C.	Alaska, Hawaii
One	\$453,100	\$679,650
Two	\$580,150	\$870,225
Three	\$701,250	\$1,051,875*
Four	\$871,450	\$1,307,175*

2018 High-Cost Area Loan Limits		
Number of Units	Contiguous States including Washington D.C.	Alaska, Hawaii
One	\$679,650	\$1,019,475
Two	\$870,225	\$1,305,325*
Three	\$1,051,875*	\$1,577,800*
Four	\$1,307,175*	\$1,960,750*

\*HomeBridge limits the maximum loan amount on Freddie Mac transactions to \$1,000,000 regardless of the number of units

Actual loan limits for certain high-cost counties may be **lower** than the maximum loan amount identified above. If the loan is a high balance/super conforming loan, it is important to check the loan limit for the specific county in which the property is located.

A complete list of counties, including high-coast area counties and their specific maximum loan limit, may be viewed at [Federal Housing Finance Agency](#).

**The new 2018 loan limits may be applied effective Monday, December 4, 2017 to new submissions and to loans currently in the pipeline.**

#### Fannie Mae – DU Update

- Fannie Mae will be updating DU with the new 2018 loan limits the weekend of December 9, 2017.

#### Freddie Mac – LPA Update

- Freddie Mac will be updating LPA with the new 2018 loan limits December 3, 2017.

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Loans submitted to DU or LPA prior to the system updates that exceed the current 2017 limits will receive an “Approve/Ineligible” or “Accept/Ineligible” Finding due to the loan amount exceeding the 2017 limit.

HomeBridge will accept the “Approve/Ineligible” or “Accept/Ineligible” Findings if the only reason for the “Ineligible” finding is to the loan amount exceeding the current 2017 limit **however the loan will need to be re-run through DU/LPA, as applicable, once the 2018 loan limits have been updated in the related system and receive “Approve/Eligible” (Fannie Mae) or “Accept/Eligible” (Freddie Mac)**

The HomeBridge Fannie Mae and Freddie Mac matrices have been updated with the 2018 loan limits and will be posted on the website at [www.HomeBridgeWholesale.com](http://www.HomeBridgeWholesale.com).

If you have any questions, please contact your Account Executive.