



Bulletin 18-55

2019 Conventional Loan Limits

The Federal Housing Finance Agency (FHFA) has announced an increase to the maximum loan limits for 2019 for both conforming and high balance/super conforming loan amounts. The loan limits indicated below apply to both Fannie Mae and Freddie Mac transactions.

The new 2019 loan limits may be applied to new submissions and loans currently in the pipeline. Loans are eligible to close with the new 2019 limits.

2019 Conforming Loan Limits		
Number of Units	Contiguous States including Washington D.C.	Alaska, Hawaii
One	\$484,350	\$726,525
Two	\$620,200	\$930,300
Three	\$749,650	\$1,124,475**
Four	\$931,600	\$1,397,400**

2019 High Cost Area Loan Limits		
Number of Units	Contiguous States including Washington D.C.	Alaska, Hawaii *
One	\$726,525	N/A
Two	\$930,300	N/A
Three	\$1,124,475 **	N/A
Four	\$1,397,400 **	N/A

*Alaska/Hawaii do **not** have high-cost areas in 2019; the applicable conforming limit applies

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

Actual loan limits for certain high-cost counties may be **lower** than the 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-cost area counties and their specific maximum loan limit, may be viewed at [Federal Housing Finance Agency](#).

The FHFA did **not** identify high-cost limits for Alaska and Hawaii for 2019 therefore loan amounts for those states **cannot exceed the applicable conforming loan limit**.

HomeBridge will provide additional information in the near future for Alaska/Hawaii loans that are above the new 2019 loan limits that do not fund by December 31, 2018.

Fannie Mae – DU Update

- Fannie Mae will be updating DU with the new 2019 loan limits the weekend of December 8, 2018

Freddie Mac – LPA Update

- Freddie Mac will be updating LPA with the new 2019 loan limits on December 1, 2018

Loans submitted to DU or LPA prior to the system updates that exceed the current 2018 limits will receive an “Approve/Ineligible” or “Accept/Ineligible” Finding due to the loan amount exceeding the 2018 limit.

HomeBridge will accept the “Approve/Ineligible” or “Accept/Ineligible” Findings if the **only reason** for the “Ineligible” is due to the loan amount exceeding the current 2018 loan limit. **The loan amount must comply with the 2019 limit.** Resubmission to DU or LPA will not be required.

The HomeBridge Fannie Mae and Freddie Mac guidelines will be updated with the 2019 loan limits and will be posted on the HomeBridge website at www.HomeBridgeWholesale.com

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