



## Bulletin 18-62

### Freddie Mac Loan Amount Enhancement

Freddie Mac announced in [Bulletin 2018-15](#) that loan amounts > \$1,000,000 are now eligible to be submitted to Loan Product Advisor (LPA) and will **no longer** require a manual underwrite.

With this change, 3-4 units, which were previously ineligible with HomeBridge due to the loan amount exceeding \$1,000,000, will now be eligible with an “Accept” Finding from LPA.

This change is effective for loans submitted or re-submitted to LPA on or after December 19, 2018.

Transactions are subject to the 2019 loan limits as noted below:

#### 2019 Maximum Loan Limits

Number of Units	Conforming Loan Limits for 2019		High-Cost Area Loan Limits 2019**	
	Contiguous States including Washington D.C.	Alaska, Hawaii	Contiguous States including Washington D.C.	Alaska, Hawaii*
1	\$484,350	\$726,525	\$726,525	N/A
2	\$620,200	\$930,300	\$930,300	N/A
3	\$749,650	\$1,124,475	\$1,124,475	N/A
4	\$931,600	\$1,397,400	\$1,397,400	N/A

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

\*\*Actual loan limits for certain high-cost counties may be **lower** than the maximum amount listed above

The Freddie Mac guidelines have been updated with this information and posted on the HomeBridge website at [www.HomeBridgeWholesale.com](http://www.HomeBridgeWholesale.com)

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