homebridgewholesale

Bulletin 26-18

Conventional Loan Limits for 2027

The Federal Housing Finance Agency (FHFA) announced an increase to the maximum loan limits for both conforming and high balance/super conforming loan amounts for 2027.

The loan limits below apply to Fannie Mae, Freddie Mac, Investor Solution transactions.

The 2027 loan limits may be applied to new submissions and loans currently in the pipeline. Loans are eligible to close with the new 2027 limits.

2027 Maximum Loan Limits

2027 Conforming Loan Limits		
Units	**Contiguous States**	**Alaska, Hawaii**
One	$855,400	$1,283,100
Two	$1,095,250	$1,642,875
Three	$1,323,900	$1,985,850
Four	$1,645,350	$2,468,025

2027 High-Cost Area Loan Limits			
Units	**Contiguous States**	**Alaska/Hawaii** (**except** Maui and Kalawao county Hawaii*)	***Maui County and Kalawao County, Hawaii ONLY**
One	$1,283,100	N/A	$1,299,500
Two	$1,642,875	N/A	$1,663,600
Three	$1,985,850	N/A	$2,010,950
Four	$2,468,025	N/A	$2,499,100

Alaska and Hawaii do not have high-cost areas in 2027; the applicable conforming limit applies **except for Maui County, Hawaii and Kalawao County, Hawaii** (see chart above for high-cost limits)

To view the 2027 loan limits by county click here: FHFA 2027 Loan Limits

Actual loan limits for certain high-cost counties may be lower than the amount indicated 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 FHFA.gov

DU/LPA Updates

- **FNMA DU:** Fannie Mae will update DU with the 2027 loan limits over the weekend of December 5, 2026
- **FHLMC LPA**: Freddie Mac will update LPA with the 2027 loan limits on December 6, 2026

Until DU and LPA have been updated, loans submitted to DU or LPA prior to the system updates that exceed the current 2026 limits will receive an “Approve/Ineligible” or “Accept/Ineligible” Finding due to the loan amount exceeding the 2026 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 2026 loan limit. **The loan amount must comply with the 2027 limit.** Re-submission to DU or LPA will not be required.

Lock Requirements

- 1-unit transactions with a loan amount ≤ $832,750 follow standard lock procedures
- Until PATH has been programmed with the 2027 loan limits the following require a manual lock. To request a manual lock email the lock desk at locks@homebridge.com:
    - 1-unit transactions with a loan amount > $832,750 up to $855,400
    - 1-unit transactions with a high-cost loan amount exceeding the applicable 2026 limit
    - 2-4 unit transactions with a loan amount exceeding the applicable 2026 limit

The Homebridge Fannie Mae and Freddie Mac guidelines, including HomeReady, Home Possible, and the Investor Solution guidelines have been updated with the 2027 loan limits and posted on the Homebridge website at www.HomebridgeWholesale.com

If you have any questions, please contact your Account Executive