

NOTICE TO ALL CUSTOMERS

2025 Conventional Loan Limits

Great News! The Federal Housing Finance Agency (FHFA) announced the 2025 maximum conforming loan limit for one-to-four-unit properties on November 26, 2024.

Effective immediately, customers can submit, lock and close loan applications under the **new 2025 loan limits** on all conventional products including HomeReady, Home Possible, HomeOne, RefiNow and Refi Possible.

2025 Conforming Loan Limits

Standard Conforming Loan Limits	
Number of Units	Continental U.S Loan Limits 2025
One	\$806,500
Two	\$1,032,650
Three	\$1,248,150
Four	\$1,551,250

2025 High Balance/Super Conforming Loan Limits

Standard High Balance/Super Conforming Loan Limits	
Number of Units	Continental U.S Loan Limits 2025
One	\$1,209,750
Two	\$1,548,975
Three	\$1,872,225
Four	\$2,326,875

Important: For loan applications dated, or loans submitted to DU before Dec. 7, 2024, or LPA before December 8, 2024, the 2024 designation of high-cost or non-high-cost area will be used to determine the applicable area median income that applies to the first-time homebuyer LLPA waiver.

- Freddie Mac's Loan Product Advisor (LPA) will be updated to accept the new 2025 loan limits on December 8, 2024. Loans with LPA decisions prior to December 8, 2024, that receive an Ineligible recommendation due solely to exceeding the 2024 loan limit and meet the 2025 limits are eligible for loan submission and closing.
- Fannie Mae' Desktop Underwriter (DU) will be updated to accept the new 2025 loan limits on December 7, 2024. Loans with DU decisions prior to December 7, 2024, that receive an Ineligible recommendation due solely to exceeding the 2024 loan limit and meet the 2025 limits are eligible for loan submission and closing.

FLC Bank is in the process of updating our pricing engine and Product Guidelines with the 2025 loan limits.

NOTE: The minimum loan amount for FLC Bank's Jumbo Products remains unchanged until further notice.

If you have any questions, please contact your [Account Executive or Client Relations Representative](#).