



CORRESPONDENT ANNOUNCEMENT 2018-22

November 30, 2018

The Federal Housing Finance Agency has announced an increase in the maximum conforming loan limits for mortgages to be acquired by Fannie Mae and Freddie Mac. In most of the U.S., the **2019** maximum conforming loan limit for one-unit properties will be increasing from \$453,100 to **\$484,350**. High-Cost counties have been increased; individual county limits may be found [here](#).

Effective immediately, FCM is aligning with the FHFA 2019 conforming loan limits for both standard conforming and high-balance loans. DU will be updated on December 8th and LPA will be updated on December 1st; until then, AUS findings will return an “ineligible” feedback. When ineligibility is exclusively due to exceeding the 2018 conforming loan limit, FCM will accept the findings.

The Federal Housing Administration (FHA) and the Veterans Administration (VA) have not yet announced adoption of the 2019 loan limits. 2018 loan limits remain in effect for FHA and VA loans.