



WHOLESALE ANNOUNCEMENT 2021-30

October 21, 2021

Conforming Loan Limit Increase

first community mortgage

GREAT NEWS...FCM is expanding conforming loan limits!

Effective Date

New locks on or after October 22, 2021

Summary

FCM will be increasing conforming loan limits as follows:

	1 Unit	2 Units	3 Units	4 Units
Current 2021 Loan Limits	\$548,250	\$702,000	\$848,500	\$1,054,500
FCM Expanded Loan Limits	\$625,000	\$800,250	\$967,250	\$1,202,000

- Standard conforming limits have been raised for all counties. High balance counties over \$625,000 will remain the same until further notice.
- DU Approve/Ineligible and LPA Accept/Ineligible only permitted due to loan amount exceeding 2021 limits
- Full Appraisal required; appraisal waivers not permitted
- Pricing available in Optimal Blue

Please contact your Account Executive or Client Coordinator with questions