



first community mortgage

CORRESPONDENT ANNOUNCEMENT 2021-29

December 2, 2021

2022 Loan Limits

FCM is pleased to announce we will be expanding loan limits to meet 2022 Conforming, VA, and FHA Loan Limits

Conforming

Effective Date

New locks¹ on or after December 6, 2021

FCM will be increasing conforming loan limits as follows:

UNITS	2022 Standard Conforming Limits ²	2022 High-Cost Area Limits
1	\$647,200	Varies by County ³
2	\$828,700	
3	\$1,001,650	
4	\$1,244,850	

¹ Pricing available in Optimal Blue

² DU will be updated on December 4th to accommodate 2022 loan limits

³ [loan limit page/loan limit look-up table](#)

VA

Effective Date

New locks¹ on or after December 6, 2021

FCM will be increasing VA loan limits as follows:

UNITS	2022 Standard Conforming Limits
1	\$647,200
2	\$828,700
3	\$1,001,650
4	\$1,244,850

Any amount over standard conforming limits must be priced as and follow VA Jumbo Guidelines

¹ Pricing available in Optimal Blue



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December 2, 2021

2022 Loan Limits

FHA

Effective Date

New case files pulled on or after January 1, 2022*

* Locks accepted based on new limits starting on Monday January 3, 2022

FCM will be increasing FHA loan limits as follows:

UNITS	2022 Standard Conforming Limits	2022 High-Cost Area Limits
1	\$420,680	Varies by County ¹
2	\$538,650	
3	\$651,050	
4	\$890,150	

¹ [FHA Maximum Mortgage Limits](#)

USDA/RD

No changes to USDA/Rural Development

Non-Conforming Jumbo

Effective Date

New locks on or after January 3, 2021

Non-Conforming Jumbo Floor will be \$1 over 2022 Standard Conforming Limits

Should you have any questions, please reach out to your
Account Executive or Client Manager