



# WHOLESALE ANNOUNCEMENT 2021-37

## 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 locks<sup>1</sup> on or after December 6, 2021

FCM will be increasing conforming loan limits as follows:

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

<sup>1</sup>Pricing available in Optimal Blue

<sup>2</sup>DU will be updated on December 4<sup>th</sup> to accommodate 2022 loan limits

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

### VA

#### Effective Date

New locks<sup>1</sup> 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**

<sup>1</sup>Pricing available in Optimal Blue





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### 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 <sup>1</sup>
2	\$538,650	
3	\$651,050	
4	\$890,150	

<sup>1</sup> 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