



WHOLESALE ANNOUNCEMENT 2024-76

November 26, 2024

Conforming Loan Limit Increase

Effective Date

New Locks on or after Tuesday, November 26th

Update/Summary

FCM is aligning with the conforming loan limit increase announced by Fannie Mae and Freddie Mac as follows:

UNITS	2025 Standard Conforming Limits	2025 High-Cost Area Maximum Ceiling ¹
1	\$806,500	\$1,209,750
2	\$1,032,650	\$1,548,975
3	\$1,248,150	\$1,872,225
4	\$1,551,250	\$2,326,875

¹ High Cost loan amounts vary by county, please see [loan limit page/loan limit look-up table](#) for details

Restrictions

- DU/LP Eligible (*DU and LPA will be updated on December 8th*)
 - DU Approve/Ineligible only permitted due to loan amount exceeding 2024 limits
 - LP Accept/Ineligible only permitted due to loan amount exceeding 2024 limits
- Pricing will be available in Optimal Blue on 12/2/2024

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