

## WHOLESALE ANNOUNCEMENT 2025-6 January 23, 2025 Freddie Mac Update

## **Effective Date**

Effective December 8, 2024

## **Update:**

## 2025 Loan Limit Values

- Loan Product Advisor (LPA) was updated to reflect the 2025 conforming loan limits. For a 1-unit property in most areas in the U.S., the 2025 maximum baseline conforming loan limit value will be \$806,500. The maximum loan limit value for a super conforming mortgage secured by a 1-unit property will be \$1,209,750.
- Mortgages with original loan amounts that exceed the 2024 loan limit values but not the higher 2025 limits are not eligible for sale to Freddie Mac until on or after January 1, 2025.

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

