WHOLESALE ANNOUNCEMENT 2025-94

November 26, 2025

Conforming Loan Limit Increase

a Mortgage Boutique is a division of first community mortgage

Effective Date

New Locks on or after Wednesday, November 26th

Update/Summary

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

UNITS	2026 Standard Conforming Limits	2026 High-Cost Area Maximum Ceiling[1]
1	$832,750	$1,249,125
2	$1,066,250	$1,599,375
3	$1,288,800	$1,933,200
4	$1,601,750	$2,402,625

[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 will be updated on December 6th and LPA on December 7th)*
  - DU Approve/Ineligible only permitted due to loan amount exceeding 2025 limits
  - LP Accept/Ineligible only permitted due to loan amount exceeding 2025 limits
- Optimal Blue is currently working on coding; we will send an update when pricing is available in Blue Sage

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