

2026 CONFORMING LOAN AMOUNT LIMITS		
UNITS	STANDARD LIMITS	HIGH BALANCE LIMITS
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

STANDARD BALANCE & FANNIE 97%										
LOAN TYPE	PROPERTY TYPE	PRIMARY			SECOND HOME			INVESTMENT		
		P	R/T	C/O	P	R/T	C/O	P	R/T	C/O
		MAX LTV/CLTV								
FIXED RATE	SFR/PUD/CONDO	97%	97%	80%	90%	90%	75%	85%	75%	75%
	MANUFACTURED	95%	95%	65%	90%	90%				
	2 UNIT	95%	95%	75%				75%	75%	70%
	3-4 UNIT	95%	95%	75%				75%	75%	70%
ADJUSTABLE RATE	SFR/PUD/CONDO	95%	95%	80%	90%	90%	75%	85%	75%	75%
	MANUFACTURED									
	2 UNIT	95%	95%	75%				75%	75%	70%
	3-4 UNIT	95%	95%	75%				75%	75%	70%

> 95% LTV RESTRICTIONS

HOMEBUYER EDUCATION REQUIRED	If All Borrowers on Loan are First-Time Homebuyers
PURCHASE LOANS OVER 95% LTV/CLTV	At least 1 borrower MUST be a First-Time Homebuyer
NON-OCCUPANT CO-BORROWERS	Not permitted
REFINANCES OVER 95% LTV/CLTV	The loan being paid off must be owned by Fannie Mae

HIGH BALANCE										
LOAN TYPE	PROPERTY TYPE	PRIMARY			SECOND HOME			INVESTMENT		
		P	R/T	C/O	P	R/T	C/O	P	R/T	C/O
		MAX LTV/CLTV								
FIXED RATE	SFR/PUD/CONDO	95%	95%	80%	90%	90%	75%	85%	75%	75%
	MANUFACTURED									
	2 UNIT	85%	85%	75%				75%	75%	70%
	3-4 UNIT	75%	75%	75%				75%	75%	70%
ADJUSTABLE RATE	SFR/PUD/CONDO	95%	95%	80%	90%	90%	75%	85%	75%	75%
	MANUFACTURED									
	2 UNIT	85%	85%	75%				75%	75%	70%
	3-4 UNIT	75%	75%	75%				75%	75%	70%

HOME READY STANDARD BALANCE										
LOAN TYPE	PROPERTY TYPE	PRIMARY			SECOND HOME			INVESTMENT		
		P	R/T	C/O	P	R/T	C/O	P	R/T	C/O
		MAX LTV/CLTV								
FIXED RATE	SFR/PUD/CONDO	97%	97%							
	MANUFACTURED	95%	95%							
	2 UNIT	95%	95%							
	3-4 UNIT	95%	95%							
ADJUSTABLE RATE	SFR/PUD/CONDO	95%	95%							
	MANUFACTURED									
	2 UNIT	95%	95%							
	3-4 UNIT	95%	95%							

HOME READY RESTRICTIONS

INCOME RESTRICTION	File income must not exceed 80% of AMI
HOMEBUYER EDUCATION REQUIRED	If All Borrowers on Loan are First-Time Homebuyers
REFINANCES OVER 95% LTV/CLTV	Loan being paid off must be owned by Fannie Mae

HOME READY HIGH BALANCE										
LOAN TYPE	PROPERTY TYPE	PRIMARY			SECOND HOME			INVESTMENT		
		P	R/T	C/O	P	R/T	C/O	P	R/T	C/O
		MAX LTV/CLTV								
FIXED RATE	SFR/PUD/CONDO	95%	95%							
	MANUFACTURED									
	2 UNIT	85%	85%							
	3-4 UNIT	75%	75%							
ADJUSTABLE RATE	SFR/PUD/CONDO	95%	95%							
	MANUFACTURED									
	2 UNIT	85%	85%							
	3-4 UNIT	75%	75%							

