

2026 CONFORMING LOAN AMOUNT LIMITS									
UNITS		STANDARD LIMITS			SUPER CONFORMING LMIITS				
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 & HOMEONE 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%	85%	75%
	MANUFACTURED	95%	95%		85%	85%				
	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%	85%	75%
	MANUFACTURED									
	2 UNIT	95%	95%	75%				75%	75%	70%
	3-4 UNIT	95%	95%	75%				75%	75%	70%

&gt; 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 Freddie Mac

SUPER CONFORMING										
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%	85%	75%
	MANUFACTURED									
	2 UNIT	85%	85%	75%				75%	75%	70%
	3-4 UNIT	80%	80%	75%				75%	75%	70%
ADJUSTABLE RATE	SFR/PUD/CONDO	95%	95%	80%	90%	90%	75%	85%	85%	75%
	MANUFACTURED									
	2 UNIT	85%	85%	75%				75%	75%	70%
	3-4 UNIT	80%	80%	75%				75%	75%	70%

HOME POSSIBLE 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	75%	75%							

HOME POSSIBLE 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 Freddie Mac								

HOME POSSIBLE SUPER CONFORMING										
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	80%	80%							
ADJUSTABLE RATE	SFR/PUD/CONDO	95%	95%							
	MANUFACTURED									
	2 UNIT	85%	85%							
	3-4 UNIT	75%	75%							

