

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%

> 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	Mortgage being paid off must be owned by Freddie Mac Mortgage being paid off must be seasoned at least 12 months

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

Home Possible Super Conforming is no longer permitted for any application dated on or after April 12th, 2026 OR any settlement date on or after July 12th, 2026

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