

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**

<b>HOMEBUYER EDUCATION REQUIRED</b>	If All Borrowers on Loan are First-Time Homebuyers
<b>PURCHASE LOANS OVER 95% LTV/CLTV</b>	At least 1 borrower MUST be a First-Time Homebuyer
<b>NON-OCCUPANT CO-BORROWERS</b>	Not permitted
<b>REFINANCES OVER 95% LTV/CLTV</b>	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**

<b>INCOME RESTRICTION</b>	File income must not exceed 80% of AMI
<b>HOMEBUYER EDUCATION REQUIRED</b>	If All Borrowers on Loan are First-Time Homebuyers
<b>REFINANCES OVER 95% LTV/CLTV</b>	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%							

