

Bulletin 24-50

Conventional Loan Limits for 2025

The [Federal Housing Finance Agency](#) (FHFA) announced an increase to the maximum loan limits for both conforming and high balance/super conforming loan amounts for 2025.

The loan limits below apply to Fannie Mae and Freddie Mac transactions.

The 2025 loan limits may be applied to new submissions and loans currently in the pipeline. Loans are eligible to close with the new 2025 limits.

2025 Conforming Loan Limits		
Units	Contiguous States	Alaska, Hawaii
One	\$806,500	\$1,209,750
Two	\$1,032,650	\$1,548,975
Three	\$1,248,150	\$1,872,225
Four	\$1,551,250	\$2,326,875
2025 High-Cost Area Loan Limits		
Units	Contiguous States	Alaska, Hawaii
One	\$1,209,750	N/A
Two	\$1,548,975	N/A
Three	\$1,872,225	N/A
Four	\$2,326,875	N/A

*Alaska/Hawaii do **not** have high-cost areas in 2025; the applicable conforming limit applies

Actual loan limits for certain high-cost counties may be **lower** than the amount indicated above. If the loan is a high balance/super conforming loan, it is important to check the loan limit for the specific county in which the property is located

A complete list of counties, including high-cost area counties and their specific maximum loan limit, may be viewed at [FHFA.gov](https://www.fhfa.gov)

DU/LPA Updates

- **Fannie Mae:** Fannie Mae will update DU with the 2025 loan limits over the weekend of December 7, 2024.
- **Freddie Mac:** Freddie Mac will update LPA with the 2025 loan limits on December 8, 2024.

Until DU and LPA have been updated, loans submitted to DU or LPA prior to the system updates that exceed the current 2024 limits will receive an “Approve/Ineligible” or “Accept/Ineligible” Finding due to the loan amount exceeding the 2024 limit.

Homebridge will accept the “Approve/Ineligible” or “Accept/Ineligible” Findings if the **only reason** for the “Ineligible” is due to the loan amount exceeding the current 2024 loan limit. **The loan amount must comply with the 2025 limit.** Re-submission to DU or LPA will not be required.

Lock Requirements

- 1-unit transactions with a loan amount \leq \$802,650 follow standard lock procedures
- Until P.A.T.H. has been programmed with the 2025 loan limits the following require a manual lock. To request a manual lock email the lock desk at locks@homebridge.com:
 - 1-unit transactions with a loan amount $>$ \$802,650 up to \$806,500
 - 1-unit transactions with a high-cost loan amount exceeding the applicable 2024 limit
 - 2-4 unit transactions with a loan amount exceeding the applicable 2024 limit

The Homebridge Fannie Mae and Freddie Mac guidelines, including HomeReady and Home Possible have been updated with the 2025 loan limits and will be posted on the Homebridge website at www.HomebridgeWholesale.com

If you have any questions, please contact your Account Executive