

Date: December 17, 2020



Conforming FHFA (FNMA - FHLMC) 2021 County Loan Limits

Attention: Correspondent Sellers
Re: **2021 County Loan Limits**

Effective Date:

- **Immediately**

2021 Conforming County Loan Limits

The Federal Housing Finance Agency (FHFA) announced today the updated 2021 county loan limits for mortgages purchased by Fannie Mae and Freddie Mac. The standard Conforming max loan limit has now been set to \$548,250. The High-Balance/Super Conforming limit is now set to \$822,375 for properties located in high-cost areas. RPF Correspondent will accept the updated county loan limits immediately for new loans and existing pipeline. Loans locked under the updated limits may be purchased prior to January 1st, 2021.

Standard Conforming:

Units	Contiguous States	Alaska – Hawaii
1	\$548,250	\$822,375
2	\$702,000	\$1,053,000
3	\$848,500	\$1,272,750
4	\$1,054,500	\$1,581,750

High-Balance/Super-Conforming:

Units	Contiguous States	Alaska – Hawaii
1	\$822,375	N/A
2	\$1,053,000	N/A
3	\$1,272,750	N/A
4	\$1,581,750	N/A

The Credit Policy Team