IMPORTANT REMINDER

BULLETIN 36 09242025

Issued to: **All Channels**

Date: **September 24, 2025**

Subject: **Expanded Fannie Mae and Freddie Mac Conforming Loan Limits**

Effective: **Immediately**

Expanded Fannie Mae and Freddie Mac Conforming Loan Limits

FCM TPO is excited to announce that we are expanding our conforming loan limits in advance of the official release from the Federal Housing Finance Agency (FHFA). Each year, the FHFA sets the annual conforming loan limits for Fannie Mae and Freddie Mac, with the 2026 update based on the Q3 HPA (home price appreciation) typically published in late November.

Effective with loans locked on or after September 23, 2025, you may begin using the new higher limits immediately.

This early adoption provides an opportunity to provide conforming balance pricing to your clients on loans that are still technically High Balance: the better pricing expands their buying power.

What This Means for You

- You can lock loans **September 23, 2025,** using the anticipated 2026 conforming loan limits.
- AUS findings that are ineligible only because of loan amount (DU Approve/Ineligible or LPA Accept/Ineligible) will be accepted.

Expanded Conforming Loan Limits

	New Limit		Previous Limit	
Units	States (not including AK)	AK	States (not including AK)	AK
1	$819,000	$1,228,500	$806,500	$1,209,750
2	$1,048,500	$1,572,500	$1,032,650	$1,548,975
3	$1,268,000	$1,902,000	$1,248,150	$1,872,225
4	$1,575,000	$2,362,500	$1,551,250	$2,326,875

Underwriting Guidance

AUS Findings

Ineligible findings for loan amount only are acceptable. Loans receiving Approve/Ineligible (DU) or Accept/Ineligible (LPA) will be treated as eligible under the new loan limits when the sole ineligibility factor is the loan amount.

Please contact your Account Executive should you have any questions.

We appreciate your business!