



IMPORTANT REMINDER

BULLETIN 51 11262025

Issued to: All Channels

Date: November 26, 2025

Subject: 2026 Fannie Mae & Freddie Mac Conforming Loan Limits — Official Release

Government Shutdown Rollback

Effective: Immediately

With all federal government operations resuming as of November 13, 2025, First Colony is removing the temporary operational changes that were implemented during the shutdown. All standard processes have now been restored.

USDA – Resumption of Full Operations and PITI Reminder

Effective: Immediately

USDA's Single-Family Housing Guaranteed Loan Program has resumed full operations following the conclusion of the federal government shutdown. As a reminder, USDA's updated maximum PITI ratio of 29% became effective on November 4, 2025:

- Applications submitted before November 4, 2025 may follow the previous 34% PITI ratio.
- Applications submitted on or after November 4, 2025 must adhere to the updated 29% ratio.

For additional information see USDA's [Update to PITI Ratio Guidelines](#) announcement.

Idaho Housing – VA Temporary Buydowns No Longer Eligible

Effective December 1, 2025

Idaho Housing will no longer accept VA loan locks with temporary buydowns. Idaho Housing made this change due to pooling and execution issues tied to VA loans containing buydown features.

- Locks received before December 1 will follow existing guidelines.
- FHA, USDA, and Conventional temporary buydowns remain eligible.

Idaho Housing Announcement: [Program Bulletin 2025-13](#)

LUX I JUMBO – Updated Monthly Depreciating Markets List

Effective: Immediately

First Colony has updated the Depreciating Markets list applicable to the LUX I JUMBO product. The updated Depreciating Markets doc can be found in the FUEL Resource Center in the Product Guidelines/Jumbo section.

Please contact your Account Executive should you have any questions.

We appreciate your business!