

Higher Limits. Starting Today.

First Colony Wholesale is getting ahead of the curve — and passing the benefit to you.



Hi {{Lead_FirstName}},

I've got exciting news I wanted to get in front of you right away! First Colony Wholesale is expanding our conforming loan limits for Fannie Mae and Freddie Mac — ahead of the official release from the FHFA. Rather than wait, we're getting ahead of the curve and passing the benefit on to you and your clients now.



Effective Immediately

For loans locked **on or after September 10, 2026**, you can begin using our new higher limits right away.

What this means for you:

- ✔ Lock loans now using the anticipated 2027 conforming loan limits
- ✔ Offer conforming balance pricing on loans that are still technically High Balance — better pricing means more buying power for your borrowers
- ✔ AUS findings that come back ineligible solely due to loan amount (DU Approve/Ineligible or LPA Accept/Ineligible) will be accepted as eligible under the new limits

Expanded Conforming Loan Limits:

UNITS	EXPANDED LIMIT NEW		CURRENT LIMIT (2026)	
	States (Excl. AK)	AK	States (Excl. AK)	AK
1	\$845,000	\$1,267,500	\$832,750	\$1,249,125
2	\$1,081,950	\$1,622,925	\$1,066,250	\$1,599,375
3	\$1,307,800	\$1,961,700	\$1,288,800	\$1,933,200
4	\$1,625,350	\$2,438,025	\$1,601,750	\$2,402,625

This is a fantastic opportunity to get ahead of the market and give your borrowers more purchasing power today. If you have loans in the pipeline that could benefit from these new limits, let's talk — I'd love to help you take advantage of this right away.

Reach out anytime with questions.

Looking forward to helping you close more deals!



{{REP_NAME}}
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NMLS #3112

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