

Fannie Mae Increased Loan Limits

Policy Date: December 9, 2017

The Federal Housing Finance Agency (FHFA) has issued increased maximum loan limits that will apply to conventional loans to be acquired by Fannie Mae in 2018.

Effective December 9, 2017, Western Bancorp has aligned with the increased agency loan limits for all agency conventional conforming and high balance loans with casefiles submitted and or resubmitted as of December 9, 2017. Additionally, Western Bancorp will allow for funding under the new limits in the month December 2017.

First Mortgage Loan Limits

The following chart contains the general loan limits for 2018:

Units	General Loan Limits	
	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	\$453,100	\$679,650
Two	\$580,150	\$870,225
Three	\$701,250	\$1,051,875
Four	\$871,450	\$1,307,175

The high-cost area loan limits are established for each county (or equivalent) and are published on [Fannie Mae's website](#) and on [FHFA's website](#). The maximum limits for 2018 are:

Units	High-Cost Area Loan Limits	
	Contiguous States, District of Columbia, and Puerto Rico*	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	\$679,650	\$1,019,475
Two	\$870,225	\$1,305,325
Three	\$1,051,875	\$1,577,800
Four	\$1,307,175	\$1,960,750

* A number of states and Puerto Rico do not have any high-cost areas in 2018.

Please Contact your Account Executive regarding any questions at: 1.888.398.8757 or ask@westernbancorp.com

