

Conforming and FHA 2022 Loan Limits

Purpose

This announcement includes the following topic:

- ✓ Conforming Loan Limits
 - ✓ FHA Loan Limits
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**Conforming
Loan Limits**

The Federal Housing Finance Agency (FHFA) has announced the maximum conforming loan limits for 2022.

The general (baseline) limits for the Contiguous States and District of Columbia are as follows:

Number of Units	Maximum Base Loan Limit
1	\$647,200
2	\$828,700
3	\$1,001,650
4	\$1,244,850

Loan limits for all counties can be located at:

<https://www.fhfa.gov/CLLs>

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Issue Date 12/01/21

Effective Date As Noted

GA 2021-035

Conforming and FHA 2022 Loan Limits, Continued

AUS Information **Fannie Mae DU:** The 2022 loan limits will be applied to DU Version 11.0 loan casefiles submitted or resubmitted on/after the weekend of December 4, 2021.

Freddie Mac LPA: The 2022 loan limits will be updated in LPA on December 5, 2021 and are to be applied to casefiles submitted or resubmitted on/after that date.

AUS findings must reflect Approve/Eligible prior to closing. Any loans submitted to AUS at the 2022 loan limits prior to DU/LPA being updated, will require resubmission to the applicable AUS system after the loan limits have been implemented.

Note: There are no closing/note date restrictions for conventional loans.

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Conforming and FHA 2022 Loan Limits, Continued

FHA Loan Limits Per [FHA Mortgagee Letter 2021-28](#), forward mortgage limits for calendar year 2022 are effective *for case numbers assigned on or after January 1, 2022*

Unit Number	FHA National Low-Cost Area Mortgage Limits	FHA National High-Cost Area Mortgage Limits
1	\$420,680	\$970,800
2	\$538,650	\$1,243,050
3	\$651,050	\$1,502,475
4	\$809,150	\$1,867,275

Limits for individual MSA's and counties are available at:
[FHA Mortgage Limits | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

Effective Date As Noted

Questions Retail – Please contact your manager with any questions
 Mod Corr – Please send all questions to FSMTPO@fsmloans.biz