New Maximum Loan Limits for 2021!

New higher limits make the best rates available for more homes.



Conventional two-family **\$702,000**

Conventional three-family \$848,500

Conventional four-family **\$1,054,500**



Certain high cost areas maximum single-family limit \$822,375

Remember that maximum loan limits vary by area, so always check with us to see what applies. As well, jumbo financing kicks in where conventional loan limits stop. If it's a more expensive home you're interested in, we still have options that may work for you.

New FHA Loan Limits for 2021

Higher limits make FHA program benefits available to more homebuyers.

Single-family (low-cost / high-cost) \$356,362 / \$822,375

Two-family (low-cost / high-cost) \$456,275 / \$1,053,000

Three-family (low-cost / high-cost) \$551,500 / \$1,272,750

Four-family (low-cost / high-cost) \$685,400 / \$1,581,750

Aside from the new higher loan limits, FHA loans allow for low down payments, and can be more flexible or lenient than conforming loan types. The FHA even has options for renovation financing.

Check with us for details and see if an FHA loan may be right for you.