



Seller Guide Update



SEL-2025-053: Conforming Loan Limit Increase

November 28, 2025

☒ Correspondent Lending

☒ Housing Finance Agency (HFA)

Summary

Underwriting/Delivery	
<input checked="" type="checkbox"/>	Corr. Delegated
<input checked="" type="checkbox"/>	Corr. Non-Delegated
<input checked="" type="checkbox"/>	Corr. EZD
<input checked="" type="checkbox"/>	Corr. Mandatory
<input checked="" type="checkbox"/>	HFA Delegated
<input checked="" type="checkbox"/>	HFA Non-Delegated
Products	
<input checked="" type="checkbox"/>	Conv. (Freddie)
<input checked="" type="checkbox"/>	Conv. (Fannie)
	Conv. (Portfolio)
	FHA
	VA
	Rural Development

[Freddie Mac](#) and [Fannie Mae](#) have announced the new 2026 loan limits for conforming agency production.

Fannie Mae's Desktop Underwriter (DU) will be updated the weekend of December 6th and Freddie Mac's Loan Product Advisor (LPA) on December 7th. U.S. Bank will accept DU Approve/Ineligible or LPA Accept/Ineligible decisions, when the "ineligible" result is solely due to the loan amount being in excess of the 2025 limits but is within the 2026 limits.

Please refer to the **System Readiness and Using New Limits** section of this announcement on page 2 for instructions on how to use the new loan limits in Lender Portal **beginning November 28, 2025**.

The changes to the conforming and super conforming loan limits are as follows:

Conforming Limits:

Number of Units	Contiguous States and District of Columbia		Alaska and Hawaii	
	2026	2025	2026	2025
1	\$832,750	\$806,500	\$1,249,125	\$1,209,750
2	\$1,066,250	\$1,032,650	\$1,599,375	\$1,548,975
3	\$1,288,800	\$1,248,150	\$1,933,200	\$1,872,225
4	\$1,601,750	\$1,551,250	\$2,402,625	\$2,326,875

Super Conforming Limits:

Number of Units	Contiguous States and District of Columbia		Alaska and Hawaii	
	2026	2025	2026*	2025
1	\$1,249,125	\$1,209,750	\$1,873,675	N/A
2	\$1,599,375	\$1,548,975	\$2,399,050	N/A
3	\$1,933,200	\$1,872,225	\$2,899,800	N/A
4	\$2,402,625	\$2,326,875	\$3,603,925	N/A

Important Notes:

- *Actual loan limit values for certain high-cost areas, as determined by FHFA, may be lower than the maximum high-cost area loan limits identified.
- HFA lenders should follow HFA-specific loan limit requirements if more restrictive.
- There are no high-cost areas in AK for 2026.
- Two new counties in HI (Maui and Kalawao) are considered high-cost areas for 2026.
- If originating super conforming mortgages, verify the loan limits for the county where the property is located. Click [here](#) for the 2026 county limits from the FHFA.



This document is not a Consumer Credit Advertisement and is intended for Correspondent/HFA use only. This information is provided to assist Correspondents/HFA and is not a consumer credit advertisement as defined by Regulation Z. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all amounts. Interest rates and program terms are subject to change without notice. Mortgage and Home Equity products are offered by U.S. Bank National Association. Deposit Products offered by U.S. Bank National Association. Member FDIC. ©2025 U.S. Bank. CR-66860069

Additional Notes

When utilizing the new 2026 loan limits, please note:

- **Fannie Mae's DU will be updated the weekend of December 6th and Freddie Mac's LPA on December 7th.** U.S. Bank will accept DU Approve/Ineligible or LPA Accept/Ineligible decisions, when the "ineligible" result is solely due to the loan amount being in excess of the 2025 limits but is within the 2026 limits.
- Loans currently locked as a Freddie Mac or Fannie Mae super conforming product will remain under that product. If a product change is requested, it will be subject to worse-case pricing per the standard product change procedures.
- Relocks of expired transactions will be worse-case pricing based on the product guidelines they fit at the time of relock.
- The U.S. Bank Portfolio Products minimum loan amounts will continue to be based on the 2025 loan limits until new initial registrations/locks as of January 1, 2026.
- The maximum loan limits for FHA, VA and Rural Development loans will continue to be based on the 2025 limits until further notice.

System Readiness and Using New Limits

Lenders will need to use the 2025 limits to register/lock, then submit a request to U.S. Bank to increase the loan amount via Lender Portal as shown below until our system is updated.

Lender Portal
Please use the Comments section to request a loan amount change via the Client Support/Rate Lock category.

Note: The 2026 loan limits are also available for loans previously registered or locked using the change request procedures outlined above.

Seller Guide Updates

Updates to the Correspondent Seller Guide including the Product Guidelines will be updated in AllRegs over the next couple of weeks with the new loan limits with an estimated completion date on or near January 1, 2026.

Resources

- [FHFA Announces Maximum Conforming Loan Limits Values for 2026 \(11/25/2025\)](#)
- [Fannie Mae Lender Letter LL-2025-04 – Confirmation of Conforming Loan Limits Values for 2026 \(11/25/2025\)](#)
- [Freddie Mac Announces 2026 Conforming Limits \(11/25/2025\)](#)

Questions



Correspondent: Please contact your Account Executive or the Client Support Area at 800.200.5881, option 1.

HFA: Please contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.