

2018 Loan Limits

	1-Unit	2-Unit	3-Unit	4-Unit
Fannie Mae	\$453,100	\$580,150	\$701,250	\$871,450
Freddie Mac	\$453,100	\$580,150	\$701,250	\$871,250
VA*	\$453,100	\$580,150	\$701,250	\$871,250
FHA*	\$294,515	\$377,075	\$455,800	\$566,425

*FHA floor nationally is set at 65% of the conforming loan limit and can vary by county. VA limits the amount of guarantee for a zero down loan at the conforming loan limit. Jumbo VA loans above these limits require a down payment of 25% of the difference between the conforming limit and the sales price. USDA loans do not have a loan limit but limit the household income.

** High Cost limits for areas in which 115% of the local median home value exceeds the baseline conforming loan limit. Maximum limit is 150% of the conforming loan limit. Limits can be higher in Hawaii, Alaska, Guam and the U.S. Virgin Islands

High Cost**

	1-Unit	2-Unit	3-Unit	4-Unit
Fannie Mae	\$679,650	\$870,225	\$1,051,875	\$1,307,175
Freddie Mac	\$679,650	\$870,225	\$1,051,875	\$1,307,175
VA*	\$679,650	\$870,225	\$1,051,875	\$1,307,175
FHA*	\$679,950	\$870,225	\$1,051,875	\$1,307,175