

BULLETIN



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BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Wednesday, November 26, 2025

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NOTICE TO ALL CUSTOMERS

2026 Conventional Loan Limits

Great News! The Federal Housing Finance Agency (FHFA) announced the 2026 maximum conforming loan limit for one-to-four-unit properties yesterday November 25, 2025.

Effective Monday December 1, 2025, customers can submit, lock and close loan applications under the **new 2026 loan limits** on all conventional products including HomeReady, Home Possible, HomeOne, RefiNow and Refi Possible.

2026 Conforming Loan Limits	
Standard Conforming Loan Limits	
Number of Units	Continental U.S Loan Limits 2026
One	\$832,750
Two	\$1,066,250
Three	\$1,288,800
Four	\$1,601,750

2026 High Balance/Super Conforming Loan Limits	
Standard High Balance/Super Conforming Loan Limits	
Number of Units	Continental U.S Loan Limits 2026
One	\$1,249,125
Two	\$1,599,375
Three	\$1,933,200
Four	\$2,402,625

Important: For loan applications dated, or loans submitted to DU before Dec. 6, 2025, or LPA before December 7, 2025, the 2025 designation of high-cost or non-high-cost area will be used to determine the applicable area median income that applies to the first-time homebuyer LLPA waiver.

- Fannie Mae' Desktop Underwriter (DU) will be updated to accept the new 2026 loan limits on December 6, 2025. Loans with DU decisions prior to December 6, 2025, that receive an Ineligible recommendation due solely to exceeding the 2025 loan limit and meet the 2026 limits are eligible for loan submission and closing.
- Freddie Mac's Loan Product Advisor (LPA) will be updated to accept the new 2026 loan limits on December 7, 2025. Loans with LPA decisions prior to December 7, 2025, that receive an Ineligible recommendation due solely to exceeding the 2025 loan limit and meet the 2026 limits are eligible for loan submission and closing.

FLC Bank is in the process of updating our pricing engine and Product Guidelines with the 2026 loan limits.

NOTE: The minimum loan amount for FLC Bank's Jumbo Products remains unchanged until further notice.

If you have any questions, please contact your [Account Executive or Client Relations Representative](#).

Please reference full product guidelines posted on the FLC Bank website at www.flcbmtg.com. All products are subject to credit and property approval. Program terms and conditions are subject to change without notice. Not all products are available in all states for all dollar amounts. Other restrictions and limitations apply. FLC Bank is a registered trademark of Florida Capital Bank, N.A. Member FDIC NMLS 790396 Equal Housing Lender. FLC Bank 10151 Deerwood Park Blvd. Bldg. 100, Suite 200, Jacksonville, FL 32256 1.866.295.0014