

BULLETIN



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BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Wednesday, December 31, 2025

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NOTICE TO ALL CUSTOMERS

Jumbo Products Minimum 2026 Loan Amounts

FLCBank informs all customers of the minimum loan amounts for the Jumbo products offered starting January 1, 2026, as follows:

- Elite Express Jumbo: The minimum loan amount must be \$1 over the 2026 one-unit conforming loan limit (\$832,751).
- Gold Jumbo:
 - Fixed Rate Option: The minimum loan amount must be \$1 over the agency conforming loan limits applicable for the subject property's number of units.
 - ARM Rate Option: The minimum loan amount remains unchanged at \$600,000.
- Preferred Jumbo: The minimum loan amount remains unchanged at \$350,000.
- Sapphire Jumbo: The minimum loan amount must be \$1 over the 2026 one-unit conforming loan limit (\$832,751).

Please note the minimum loan amount applies to new loans submissions as well as loans currently in the pipeline that are not locked before this date for "all" Jumbo loan products.

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

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