



## Correspondent

### Lakeview Loan Servicing

#### Agency

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Community Loan Servicing, LLC offers niche products.  
Lakeview Loan Servicing, LLC offers traditional Agency, FHA, and VA products.

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## 2025 Conforming Loan Limits

### Channel:

- Correspondent Delegated

### Products:

- The National
- Bayview Fannie Mae Conforming & High Balance | FNMA Conforming and High Balance | FNMA HomeReady
- Bayview Freddie Mac Conforming & Super Conforming | FHLMC Conforming and Super Conforming | FHLMC Home Possible
- Texas 50(a)(6) Program

**Effective Date:** Conventional | High Balance | Super Conforming – Immediately.  
Jumbo AUS – Effective for all loans locked on or after January 1, 2025.

The Federal Housing Finance Agency (FHFA) announced an increase to the maximum loan limits for 2025. The increase impacts all Conforming and High Balance | Super Conforming loan amounts.

Please note that HFA program loan limits still will apply. It is important to review all applicable HFA program guides and restrictions for both MRB and TBA loans to ensure compliance as other limits may be more restrictive. As a reminder, the current sales price limits for DSHA still apply.

The minimum loan amount for the Bayview Jumbo AUS products will be \$1 over the 2025 Conforming loan limits for locks on or after January 1, 2025.

Actual loan limits for certain high-cost areas, as determined by FHFA, may be lower than the maximum original loan amounts identified below. For High Balance and Super Conforming mortgages, it is important to check the loan limits for the specific county where the property is located. The 2025 loan limits for high-cost areas will be available on the [FHFA website](#).

Freddie Mac’s Loan Product Advisor (LPA) as well as Fannie Mae’s Desktop Underwriter (DU) will be updated to reflect this change. Loan case files submitted on or after these systematic updates will be underwritten with the new loan limits. All LPA or DU Approve/Ineligible decisions will be accepted when the “Ineligible” result is **solely** due to the loan amount being in excess of the 2024 limits (with the exception of CalHFA loans. CalHFA will begin to accept the new loan limit with locks as of January 1, 2025).

The following charts contain general and high-cost loan limits for 2025:

| Units | General Loan Limits      |             |
|-------|--------------------------|-------------|
|       | Contiguous States and DC | Alaska      |
| One   | \$806,500                | \$1,209,750 |
| Two   | \$1,032,650              | \$1,548,975 |
| Three | \$1,248,150              | \$1,872,225 |
| Four  | \$1,551,250              | \$2,326,875 |

| Units | High-Cost Loan Limits    |                |
|-------|--------------------------|----------------|
|       | Contiguous States and DC | Alaska         |
| One   | \$1,209,750              | Not Applicable |
| Two   | \$1,548,975              |                |
| Three | \$1,872,225              |                |
| Four  | \$2,326,875              |                |

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