



**MFM Bulletin: 029-2025**

**Date:** November 26, 2025

**Subject:** Fannie Mae/Freddie Mac 2026 Loan Limits

The FHFA has issued the conventional conforming loan limits for 2026. **New 2026 limits are effective for loans delivered to Fannie Mae and Freddie Mac on or after January 1, 2026. The loan limits will not be live in Optimal Blue (OB) until Monday December 8, 2025.**

Fannie Mae DU will be updated with the new limits on December 6, 2025, and Freddie Mac LPA will update on December 7, 2025. Please contact MFM Secondary Marketing if you wish to lock a loan at the new 2026 limits before then.

**2026 Loan Limits:**

- **Baseline**

Units	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and the US Virgin Islands
1	\$832,750	\$1,249,125
2	\$1,066,250	\$1,599,375
3	\$1,288,800	\$1,933,200
4	\$1,601,750	\$2,402,625

- **High-Cost Areas**

There are high-cost areas within the following states: California, Colorado, Connecticut, District of Columbia, Florida, Hawaii, Idaho, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Tennessee, Utah, Virginia, Washington, West Virginia, Wyoming.

Units	Contiguous States, District of Columbia, and Puerto Rico	Hawaii	Alaska, Guam, and the US Virgin Islands
1	\$1,249,125	\$1,299,500	Not applicable
2	\$1,599,375	\$1,633,600	Not applicable
3	\$1,933,200	\$2,010,950	Not applicable
4	\$2,402,625	\$2,499,100	Not applicable

Please contact MFM Secondary Marketing ([secondary\\_marketing@memberfirstmortgage.com](mailto:secondary_marketing@memberfirstmortgage.com)) with any questions on investor specific requirements. Contact the MFM Underwriting Dept. ([underwriting@memberfirstmortgage.com](mailto:underwriting@memberfirstmortgage.com)) if you have questions pertaining to guidelines and/or eligibility.

Thank you!