



Single-Family Update

In line with the Federal Housing Finance Agency (FHFA) announcement today, we're increasing our maximum base conforming and high-cost area [loan limits](#) on January 1, 2019.

For a one-unit property in most areas in the U.S., the 2019 maximum base conforming loan limit will be \$484,350. The maximum limit for a super conforming loan secured by a one-unit property will be \$726,525.

We will update Freddie Mac Loan Product Advisor® on December 1, 2018, so you may begin originating mortgages with these new loan limits. However, mortgages with higher original loan amounts eligible under the 2019 loan limits must have Freddie Mac funding or settlement dates on or after January 1, 2019.

As a reminder, actual loan limits for certain high-cost areas, as determined by FHFA, may be lower than the maximum high-cost area limit. When originating super conforming mortgages, you must check the loan limits for the specific county where the property is located.

The *Single-Family Seller/Service Guide* will be updated with the [2019 loan limits](#) with a December Bulletin.

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