



## 2022 CONVENTIONAL LOAN LIMITS ANNOUNCED

**Primary Departments for Review:** Loan Officers, Processors, Underwriters  
**Bulletin Date:** November 30, 2021  
**Effective Date:** January 1, 2022\*  
**Pipeline Transition Time:** Affects all loans currently in the pipeline\*

**INFORMATIONAL:**

The Loan Limits for 2022 are as follows:

	Standard	High Balance
1-unit	\$647,200	\$970,800
2-units	\$828,700	\$1,243,050
3-units	\$1,001,650	\$1,502,475
4-units	\$1,244,850	\$1,867,275

Please see the Federal Housing Finance Agency website for a complete list by county: [FHFA County List](#).

**Standard Balance Loan Amounts**

**\*Supreme Lending will begin allowing loans to lock under the new standard loan limits immediately.**

**High Balance Loan Amounts**

High Balance limits are published on a county-by-county basis. Program Finder requires the county list published by HUD in a data-ready format. This list is expected within the next few days. High Balance readiness will be announced in a forthcoming bulletin.

**Non-Conforming Loan Amounts**

Non-Conforming loans currently locked on a Non-Conforming loan program MAY NOT change to an Agency conforming loan program.

Non-Conforming investors generally do not begin enforcement of the *minimum loan amounts* until January 1, 2022. Announcements will be made as they are received from the Non-Conforming investors.

**Automated Underwriting Systems**

If Freddie Mac LPA and Fannie Mae DU have not been updated to the new loan limits by the date permitted for closing by Supreme Lending – December 13th, loans may close as Approve/Ineligible, when the only reason for the Ineligibility is due to loan amount. A Communication will be sent when AUS systems have been updated for the new limits.

**Please contact the Product Desk at [Products@supremelending.com](mailto:Products@supremelending.com) for questions.**

Bulletins are accessible in [Supreme Guidelines](#)

