

## 2016 Loan Limits – Conventional Conforming & High Balance

On November 25, 2015, the Federal Housing Finance Agency (FHFA) announced the following:

- The maximum loan limits for conventional Conforming will remain the same as in 2015.
- High-cost loan limits will increase in 4 California counties for 2016, see chart below.
- All other high-cost county loan limits will remain unchanged.

### Requirements for high-cost counties with loan limit increases

Loans in high-cost counties where the 2016 limits have increased must meet the requirements below in order to be eligible.

- When using *Loan Prospector*® (LP) the Loan must:
  - meet Freddie Mac guidelines, and
  - have an LP Feedback Certificate issued on or after **January 1, 2016**, with an “Accept” recommendation without ineligible messaging.
  
- When using *Desktop Underwriter*® (DU®) the Loan must:
  - meet Fannie Mae guidelines, and
  - have a *DU* Underwriting Findings Report issued on or after **January 1, 2016**, with an “Approve/Eligible” recommendation.

Please refer to the [FHFA 2016 Loan Limits](#) to determine 2016 loan limits for the subject property.

### Counties with Increases in Maximum Conforming Loan Limits for Fannie Mae and Freddie Mac Loan Limit Increases: 2015-2016

County Name	State	Metropolitan Area	2015 Loan Limit (One-Unit Properties)	2016 Loan Limit (One-Unit Properties)	Increase
[1] Monterey County	CA	SALINAS	\$ 502,550	<b>\$ 529,000</b>	\$ 26,450
[2] Napa County	CA	NAPA	\$ 615,250	<b>\$ 625,500</b>	\$ 10,250
[3] San Diego County	CA	SAN DIEGO-CARLSBAD	\$ 562,350	<b>\$ 580,750</b>	\$ 18,400
[4] Sonoma County	CA	SANTA ROSA	\$ 520,950	<b>\$ 554,300</b>	\$ 33,350