



December 4, 2024

2905 Corporate Circle

Flower Mound, TX 75028

Phone: 972-353-4174

Fax: 972-221-9316

Partners

Shawn P. Black ¹

Ryan Black ²

Daniel S. Engle ³

Steven Kubik

Senior Lawyers

Margaret A. Noles

Sydney Davis

Associates

Andrew Stokes

Of Counsel

David M. Tritter

Calvin C. Mann, Jr.

Gregory S. Graham ⁴

Retired Partner(s)

Calvin C. Mann, Jr.

Thomas E. Black, Jr.*

Gregory S. Graham ⁴

To: Clients and Friends

From: Daniel S. Engle

Subject: FHFA Announces Conforming Loan Limit Values for 2025

On November 26, 2024, the Federal Housing Finance Agency (FHFA) announced the conforming loan limit values for mortgages that will be acquired by Fannie Mae and Freddie Mac in 2025 ([click here](#)). The baseline loan limits for 2025 will be:

- One-Unit: \$806,500
- Two-Unit: \$1,032,650
- Three-Unit: \$1,248,150
- Four-Unit: \$1,551,250

The baseline loan limits for Alaska, Guam, Hawaii, and the U.S. Virgin Islands will be:

- One-Unit: \$1,209,750
- Two-Unit: \$1,548,975
- Three-Unit: \$1,872,225
- Four-Unit: \$2,326,875

The ceiling for high-cost area loan limits will be:

- One-Unit: \$1,209,750
- Two-Unit: \$1,548,975
- Three-Unit: \$1,872,225
- Four-Unit: \$2,326,875

The FHFA has provided the conforming loan limit value for each county, which will give the applicable high-cost area loan limit for each high-cost area county, and can be found here: [click here](#) .

This Memorandum is provided as general information in regard to the subject matter covered, but no representations or warranty of the accuracy or reliability of the content of this information are made or implied. Opinions expressed in this memorandum are those of the author alone. In publishing this information, neither the author nor the law firm of Black, Mann & Graham L.L.P. is engaged in rendering legal services. While this information concerns legal and regulatory matters, it is not legal advice and its use creates no attorney-client relationship or any other basis for reliance on the information. Readers should not place reliance on this information alone but should seek independent legal advice regarding the law applicable to matters of interest or concern to them. The law firm of Black, Mann & Graham L.L.P. expressly disclaims any obligation to keep the content of this information current or free of errors.

¹ Also Licensed in Kentucky and New York

² Also Licensed in District of Columbia

³ Also Licensed in New York

⁴ Also Licensed in Georgia

*Retired from the practice of law