

## 2011 General and High-Cost Area Loan Limits Now Available

Fannie Mae has issued Lender Letter LL-2010-13 to provide notification of our 2011 conforming loan limits. As in 2010, both the general loan limits and the high-cost area loan limits are provided by our regulator, the Federal Housing Finance Agency (FHFA).

### General Loan Limits

The general loan limits for 2011 remain unchanged from 2010.

Units	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and the U.S. Virgin Islands
One	\$417,000	\$625,500
Two	\$533,850	\$800,775
Three	\$645,300	\$967,950
Four	\$801,950	\$1,202,925

### High-Cost Area Loan Limits

The high-cost area loan limits for mortgage loans originated in 2011 pursuant to FHFA's announcement are as follows:

- For mortgage loans **originated on or before September 30, 2011**, loan limits remain unchanged from the 2010 high-cost area loan limits. The maximum limit is \$729,750 for a one-unit property in the continental U.S. established under the recently-enacted Congressional continuing resolution (Public Law Number 111-242) and referred to by Fannie Mae as "temporary."
- For mortgage loans **originated after September 30, 2011**, revised limits will apply. The maximum limit is \$625,500 for a one-unit property in the continental U.S. established under the Housing and Economic Recovery Act and referred to by Fannie Mae as "permanent."

### Lender Resources

High-cost loan limits for each county (or equivalent) are published on eFannieMae.com and on FHFA's Web site. Look-up tools are available on eFannieMae.com to assist lenders in identifying loan limits in specific locations. Because high-cost area limits remain unchanged for the immediate term, lenders should feel confident in continuing to use the 2010 tools for the time being. We will update the resources for 2011 as soon as practicable in early 2011.

### Desktop Underwriter

Desktop Underwriter® (DU®) Version 8.1 and DU Version 8.2, scheduled for implementation the weekend of December 11, 2010, will include the 2011 high-cost area loan limits applicable to loans originated by September 30, 2011.

### For More Information

For more details and resources, read [Lender Letter LL-2010-13](#), *Confirmation of Conventional Loan Limits for 2011*, [FHFA's news release](#), or visit the [Loan Limits page](#) on eFannieMae.com.

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