



**Announcement CL 2018-12-31
Conventional Loan Limits for 2019**

The Federal Housing Finance Agency (FHFA) has announced increased General and High-Cost Area Loan Limits for the calendar year 2019. These loan limits are referenced on the FHFA website at: <https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx>

The tables below show the new 2019 loan limits:

General Loan Limits		
Units	Contiguous States and D.C.	Alaska & Hawaii
1	\$484,350	\$726,525
2	\$620,200	\$930,300
3	\$749,650	\$1,124,475
4	\$931,600	\$1,397,400

High-Cost Area Loan Limits		
Units	Contiguous States and D.C.	Alaska & Hawaii
1	\$726,525	Not applicable (refer to General Loan Limits shown above for Alaska & Hawaii)
2	\$930,300	
3	\$1,124,475	
4	\$1,397,400	

Impac will purchase loans with the new 2019 loan limits with the following provisions:

- Fannie Mae loans must contain a DU cert with an *Approve/Eligible* recommendation.
- Freddie Mac loans must contain a LPA cert with an *Accept/Eligible* recommendation.

Updated Fannie Mae and Freddie Mac loan program matrices are available at: <https://impaccorrespondent.com/program-guidelines/>

We thank you for your continued business.

If you have questions, contact your Relationship Manager at 888-850-0259, Option 1 or your Account Executive.