



AGENCY

Conforming & High Balance					
ARM					
PURCHASE / RATE & TERM					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1	95	95	620	DETERMINED BY DU / LP
	2	80	80		
	3-4	80	80		
SECOND HOME	1	85	85		
INVESTMENT	1	85	85		
	1-4	75	75		
CASH OUT					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1	80	80	620	DETERMINED BY DU / LP
	2-4	75	75		
SECOND HOME	1	75	75		
INVESTMENT	1	75	75		
	2-4	70	70		

2024 Conventional Loan Limits			
# of Units	Contiguous States & Puerto Rico	High Cost Areas	Alaska, Guam, Hawaii & US Virgin Islands
1	\$766,550	\$1,149,825	\$1,149,825
2	\$981,500	\$1,472,250	\$1,472,250
3	\$1,186,350	\$1,779,525	\$1,779,525
4	\$1,474,400	\$2,211,600	\$2,211,600