

## Freddie Mac's Loan Limits for 2010

For 2010, we are maintaining the base conforming loan limits at the 2009 levels. Through December 31, 2010, Freddie Mac will continue to purchase home mortgages up to the following loan amounts:

Property Type	Maximum Base Conforming Loan Limits for properties NOT located in Alaska, Hawaii, Guam & U.S. Virgin Islands	Maximum Base Conforming Loan Limits for properties located in Alaska, Hawaii, Guam & U.S. Virgin Islands
1-unit	\$417,000	\$625,500
2-unit	\$533,850	\$800,775
3-unit	\$645,300	\$967,950
4-unit	\$801,950	\$1,202,925

### Higher Loan Limits for Certain High-cost Areas and Freddie Mac's Super Conforming Mortgages

The maximum loan limits in certain high-cost areas are higher than the base conforming loan limits. Mortgages that Freddie Mac will purchase above the base conforming loan limits are called super conforming mortgages.

The loan limits for mortgages with note dates between October 1, 2008, and December 31, 2010, secured by properties located in designated high-cost areas are the higher of the temporary limits established by the *Economic Stimulus Act of 2008* (ESA) (maximum of \$729,750 for 1-unit single-family properties) and the permanent limits established by the *Housing and Economic Recovery Act of 2008* (HERA) (maximum of \$625,500 for 1-unit single-family properties) The maximum loan limits for 2- to 4-unit properties and properties located in Alaska, Hawaii, Guam and the U.S. Virgin Islands, where applicable, are higher.

These temporary higher loan limits only apply to super conforming mortgages with note dates on or after October 1, 2008, and on or before December 31, 2010:

Units	Minimum/Maximum Original Loan Amount			Properties in Alaska, Hawaii, Guam and the U.S Virgin Islands		
	Minimum Loan Amount	Maximum Loan Amount*		Minimum Loan Amount	Maximum Loan Amount*	
		Permanent HERA	Temporary		Permanent HERA	Temporary
1	>\$417,000	\$625,500	\$729,750	>\$625,500	\$938,250	\$1,094,625
2	>\$533,850	\$800,775	\$934,200	>\$800,775	\$1,201,150	\$1,401,350
3	>\$645,300	\$967,950	\$1,129,250	>\$967,950	\$1,451,925	\$1,693,900
4	>\$801,950	\$1,202,925	\$1,403,400	>\$1,202,925	\$1,804,375	\$2,105,100

\*These are the maximum potential loan limits for designated high-cost areas. Actual loan limits are established for each county (or equivalent) and the loan limits for specific high-cost areas may be lower. The Federal Housing Finance Agency determines and publishes the county (or equivalent) loan limits on its [Web site](#). The original principal balance of a Mortgage must not exceed the maximum loan limit for the specific area in which the mortgaged premises is located.

The HERA loan limits apply to mortgages originated on or before July 1, 2007. Mortgages with these note dates are currently not eligible for sale to Freddie Mac under the provisions of Guide Chapter L33.