



Announcement: 2025 Loan Limits for Conventional Loans

Effective December 6, 2024, Sierra Pacific will begin accepting loans with the 2025 loan limits for Fannie Mae and Freddie Mac loans.

FHFA announced that the 2025 conforming loan limit for a one-unit property has increased to \$806,500. The new ceiling loan limit for one-unit properties in high-cost areas will be \$1,209,750.

Please refer to the following link to reference loan limits by state, county, and number of units: [Full County Loan Limit 2025](#)

Fannie Mae Desktop Underwriter will apply the 2025 loan limits to casefiles submitted or resubmitted on or after the weekend of December 7, 2024.

Freddie Mac Loan Product Advisor will be updated for 2025 loan limits on December 8, 2024.

If you have an existing loan that qualified for the new conforming loan limits and is on a different product (i.e., High Balance or Super Conforming), a Change of Circumstance must be submitted for a program change. The Underwriter will review the eligibility, and the Secondary department will adjust your lock.