

NEW 2026 CONFORMING LOAN LIMITS

The Federal Housing Finance Agency (FHFA) is projected to increase conforming loan limits once again in 2026. EMET Mortgage is excited to start implementing these higher loan limits.

Effective on or after Dec 1 for All New Locks!

Units	2025 Loan Limit		2026 Loan Limit	
	Contiguous States	Alaska & Hawaii	Contiguous States	Alaska & Hawaii
1	\$806,500	\$1,209,750	\$832,750	\$1,249,125
2	\$1,032,650	\$1,548,975	\$1,066,250	\$1,599,375
3	\$1,248,150	\$1,872,225	\$1,288,800	\$1,933,200
4	\$1,551,250	\$2,326,875	\$1,601,750	\$2,402,625

Refer to Fannie Mae [Lender Letter LL-2025-04](#) for specific requirements.