



MFM Bulletin: 031-2024

Date: December 2, 2024

Subject: FHA 2025 Maximum Mortgage Loan Limits

The Federal Housing Administration (FHA) has announced the 2025 Maximum Mortgage Loan Limits. **These limits are effective for FHA case numbers assigned on or after January 1, 2025. Loans with case number assigned before January 1 are not eligible for the increased loan limits.**

We anticipate Desktop Underwriter and Loan Product advisor will be updated with the new limits on or before January 1, but we will provide information when we receive it.

The new FHA loan limits are as follows:

Number of units	Low-Cost Area "Floor"	High-Cost Area "Ceiling"
One-Unit	\$524,225	\$1,209,750
Two-Units	\$671,200	\$1,548,975
Three-Units	\$811,275	\$1,872,225
Four-Units	\$1,008,300	\$2,326,875

Special Exception areas of Alaska, Hawaii, Guam and the Virgin Islands:

One-Unit	\$1,209,750
Two-Units	\$1,548,975
Three-Units	\$1,872,225
Four-Units	2,326,875

Please contact the MFM Underwriting Dept. (underwriting@memberfirstmortgage.com) if you have any questions or concerns.

Thank you