



MFM Bulletin: 031-2025

Date: December 15, 2025

Subject: 2026 FHA Loan Limits

The FHA has published 2026 mortgage loan limits. **The new limits are effective for loans with FHA case numbers assigned on or after January 1, 2026. Loans with case numbers assigned before January 1, 2026 must close at the 2025 limits.** 2026 limits will be live in Optimal Blue starting Monday, December 15, 2025.

Nationwide Base (Low Cost):

- One-unit: \$541,287
- Two-units: \$693,050
- Three-units: \$837,700
- Four-units: \$1,041,125

High-Cost Areas:

- One-unit: \$1,249,125
- Two-units: \$1,599,375
- Three-units: \$1,933,200
- Four-units: \$2,402,625

Special Exceptions for Alaska, Hawaii, Guam, and the Virgin Islands:

- One-unit: \$1,873,625
- Two-units: \$2,399,050
- Three-units: \$2,899,800
- Four-units: \$3,603,925

Please contact MFM Secondary Marketing (secondary_marketing@memberfirstmortgage.com) with any questions on investor specific requirements. Contact the MFM Underwriting Dept. (underwriting@memberfirstmortgage.com) if you have questions pertaining to guidelines and/or eligibility.

Thank you!