



Your Easiest Path
to Homeownership™

Issue Date 12/19/18

Effective Date As Noted

GA 2018-016

2019 FHA and VA Loan Limits; January 2019 Holiday Closures

Purpose

This announcement includes the following topic:

- ✓ FHA loan limits
- ✓ VA loan limits
- ✓ New Year's Day Closure
- ✓ Martin Luther King, Jr.'s Birthday

FHA Loan Limits

Per Mortgagee Letter 2018-11, FHA forward mortgage limits for calendar year 2019 are effective for *case numbers assigned on or after January 1, 2019*.

Unit Number	FHA National Low Cost Area Mortgage Limits	FHA National High Cost Area Mortgage Limits
1	\$314,827	\$726,525
2	\$403,125	\$930,300
3	\$487,250	\$1,124,475
4	\$605,525	\$1,397,400

Limits for individual MSAs and counties are available at:
<https://entp.hud.gov/idapp/html/hicostlook.cfm>

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VA Loan Limits Per [VA Circular 26-18-27](#) the following is effective for loans **closed** on or after January 1, 2019 and do **not** apply to IRRRLs.

2019 Loan limits are the same as Federal Housing Finance Agency's (FHFA) limits. For purposes of determining the VA guaranty, please use the FHFA table titled "*Fannie Mae and Freddie Mac Maximum Limits for Mortgages Acquired in Calendar year 2019 and Originated after 10/1/2011 or before 7/1/2007*" and reference only the "One-Unit Limit" Column.

https://www.fhfa.gov/DataTools/Downloads/Documents/Conforming-Loan-Limits/FullCountyLoanLimitList2019_HERA-BASED_FINAL_FLAT.pdf

**January 2019
Holiday
Closures**

MSI will be closed on the following:

- Tuesday, January 1, 2019 for the New Year's Holiday.
 - Monday, January 21st in observance of Martin Luther King, Jr.'s birthday
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**Combined
Government
Product Suite**

It's here! The Combined (Retail & TPO) Government Product Suite has been posted to the website and the intranet.

Effective Dates

As noted within

Questions

Retail: Please contact your Manager with any questions or concerns
TPO: Please contact your Account Executive with any questions or concerns

GA-2018-016

This communication is intended for use only by mortgage professionals and business partners of Mortgage Services III, LLC (MSI).

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