



TIB, N.A.

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FNMA UPDATE
CONVENTIONAL LOAN LIMITS and Cash
Out LLPAs for 2023

Effective date: Lock Requests on or after 12-1-2022

First Mortgage Loan Limits

The following chart contains the general loan limits for 2023:

GENERAL LOAN LIMIT:			
One Unit	\$726,200	Two Unit	\$929,850
Three Unit	\$1,123,900	Four Unit	\$1,396,800

Application of the Limits Based on Original Loan Amount

All of the loan limits apply to the original loan amount of the mortgage loan, not to its balance at the time of purchase by Fannie Mae. Lenders are responsible for ensuring that the original loan amount of each mortgage loan does not exceed the applicable maximum loan limit for the specific area in which the property is located.

Cash Out LLPAs

The following link contains 2023 Cash Out LLPAs

LLPA Matrix 11.04.2022

If you have questions please contact your assigned TIB Account Executive (AE):