



Product Release

Information for Correspondent Lenders of Truist Bank
December 19, 2025 • COR25-074

Alert

Update

Reminder

Clarification

Training
Information

Preview

2026 Loan Limits Increase

Truist Bank (Truist) is pleased to announce implementation of the increased 2026 Loan Limits for Agency, Key, VA and RD products.

Effective Date

See specific products outlined in the Bulletin Details section below for effective dates applicable to each product type.

Background Information

The Federal Housing Finance Agency (FHFA) recently announced an increase to the 2026 conforming loan limits. In response to this announcement, we are implementing the increased 2026 loan limits.

Bulletin Details

Agency Loan Limits

Effective Dates

The revised loan limits for Agency Products are effective for loans locked on or after December 23, 2025. For more details, refer to the subsequent topic “Fannie Mae Desktop Underwriter®(DU®) and Freddie Mac Loan Product Advisor®(LPASM) Implementation.”

Standard Agency, HomeReady®, Home Possible®, and Texas Equity Section 50(a)(6) Mortgage (1-unit only) Loans

The **maximum** general loan limits are as follows:

Agency General Maximum		
Units	2025	2026
1	\$806,500	\$832,750
2	\$1,032,650	\$1,066,250
3	\$1,248,150	\$1,288,800
4	\$1,551,250	\$1,601,750



Product Release

Information for Correspondent Lenders of Truist Bank
December 19, 2025 • COR25-074

Bulletin Details, continued

Agency Plus, Agency Plus Select (1-unit only), HomeReady® High Balance and Home Possible® High Balance Mortgage Loans

The **minimum high-balance** loan limits are as follows:

Agency High-Balance Minimum		
Units	2025	2026
1	\$806,501	\$832,751
2	\$1,032,651	\$1,066,251
3	\$1,248,151	\$1,288,801
4	\$1,551,251	\$1,601,751

Agency Plus, Agency Plus Select (1-unit only), HomeReady® High Balance and Home Possible® High Balance Mortgage Loans

The **maximum high-balance** loan limits are as follows:

Agency High-Balance Maximum		
Units	2025	2026
1	\$1,209,750	\$1,249,125
2	\$1,548,975	\$1,599,375
3	\$1,872,225	\$1,933,200
4	\$2,326,875	\$2,402,625

[Click here](#) for a complete listing of the 2026 maximum conforming limits for all counties and county equivalent areas in the country.

Reminder: See the applicable product description for geographic lending restrictions that continue to apply.

Fannie Mae Desktop Underwriter®(DU®) and Freddie Mac Loan Product Advisor®(LPASM) Implementation

- Fannie Mae applied the 2026 loan limits to DU loan casefiles submitted (or resubmitted) on or after the weekend of December 6, 2025.
- Freddie Mac implemented the 2026 loan limits in LPA on December 7, 2025.



Product Release

Information for Correspondent Lenders of Truist Bank
December 19, 2025 • COR25-074

Bulletin Details, continued

Note:

- DU and LPA loans submitted and underwritten through DU and LPA **prior** to the December 6 and December 7 timeframes referenced above, that receive an “Ineligible” recommendation due **only** to exceeding the 2025 loan limit, are acceptable for registration/lock/underwriting/closing if the loan amount complies with the applicable 2026 loan limit. Loans resubmitted after the December 6 and December 7 timeframe, will no longer receive an “Ineligible” recommendation due **only** to exceeding the 2025 loan limit.
- For CorrAdvantage Loans, when delivering your loan data to Truist in Freddie Mac’s Third Party Transaction Services (TPTS) functionality in Loan Selling Advisor®, please be advised that you may experience a hard edit on the loan amount, due to the significant increase in conforming loan limits that go into effect on January 1, 2026.

If that occurs, please email Freddie Mac’s Customer Support Contact Center at
delivery_support@freddiemac.com

In your email, please include:

1. Your Seller number
2. Your Seller Loan Identifier (SLI) number (Aggregator Loan Number)
3. The Critical Error message you are receiving

One of their knowledgeable representatives will help you clear the edit. Please allow up to one business day for them to complete the process

VA Loan Limits

Effective Dates

The VA Loan Limits are effective for new locks on or after December 23, 2025, for Veterans with full entitlement and Veterans with partial entitlement. Veterans with partial entitlement using the increased loan limits must close on or after January 1, 2026.

VA Conforming Loan Limits		
Units	2025	2026
1-4	\$806,500	\$832,750

VA Jumbo Loan Limits

VA Jumbo Loan Limits		
Units	2025	2026
1-4	\$806,551-\$2,000,000	\$832,751-2,000,000



Product Release

Information for Correspondent Lenders of Truist Bank
December 19, 2025 • COR25-074

Bulletin Details, continued

Note: There are no county loan limits for Veterans with full VA home loan entitlement. However, county loan limits still apply to Veterans who have previously used, and not restored, their VA home loan entitlement to purchase, refinance, or construct a home above \$144,000.

Key Loan Limits

As a result of the conforming loan limit increase, we are also increasing the minimum loan amount for the Key Loan Product.

Effective Dates

The revised loan limits are effective with new locks on or after December 23, 2025.

Key Loans

As a reminder, for Key Loan transactions (1-unit), the minimum loan amount is always one (\$1) dollar above the conforming loan limit. As a result of the conforming loan limit increase, we increase the minimum loan amount from \$806,501 to \$832,751.

RD Loan Limit

As a result of the conforming loan limit increase, we are also increasing the maximum loan amount for RD loans. For RD transactions, \$832,750 is the 2026 maximum loan limit.

Effective Dates

Revised loan limits are available for new locks on or after January 1, 2026.

Former Guidelines

Previously, the RD loan limit was \$806,500.

Before and After Matrix (Matrices)

[Click here](#) to see the before and after matrix that provides a detailed overview of all standard revisions.

Revised Material/Materials

Click [Agency Loan Standard](#), [Fannie Mae HomeReady® and Freddie Mac Home Possible® Mortgages Standard](#), [Texas Section 50\(a\)\(6\) Mortgages Standard](#), and [Veterans Administration Loan Standard](#) to review the revised product materials.



Product Release

Information for Correspondent Lenders of Truist Bank
December 19, 2025 • COR25-074

Former Standards

See the before and after matrix provided in the Bulletin Details section of this bulletin to access the 2025 loan limits.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

This information is for use by mortgage professionals only and should not be distributed to or used by consumers or other third parties. This is not for solicitation of sales. Information is accurate as of date of posting and is subject to change without current product details and lending procedure. Truist Bank does not guarantee or assume liability for any third-party products or services. Truist Bank is an Equal Housing Lender. ©2025 Truist Financial Corporation. Truist, Truist Purple and the Truist logo are service marks of Truist Financial Corporation. All rights reserved.