



WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

[Guidelines](#)

[Bolt Training](#)

[Wholesale Website](#)

[Previous Bulletins](#)

21W-101

Attention: Valued Broker Partners

December 30, 2021

Please take a moment to read the important information contained in this bulletin.

Included in this Bulletin: USDA Loan Limit Increase

The conforming and High-Balance Loan Limits that were recently increased by the Federal Housing Administration (FHFA) will apply to USDA purchase and refinance transactions. USDA loan limits will be increased to \$647,200.

As a reminder, actual loan limits for certain high-cost areas, as determined by FHFA, may be lower than the maximum high-cost area limit. When originating High-Balance mortgages, the loan limits for the specific county where the property is located must be checked.

The loan limit increase will be effective for USDA mortgages closed on or after January 1st, 2022.

If you have any questions, contact your local Account Executive, Production Coordinator, Regional Vice President, or Brian Daily, SVP Wholesale: Brian.Daily@mwfinc.com, 909-255-8332.

Author: Underwriting/BH