

Announcement # 25-122**Date:** November 25, 2025**GSE Loan Limit Increase for 2026**

Effective November 26, 2025, Pennymac is aligning with the conforming loan limit increase values for standard and high-cost loans, as announced by Fannie Mae and Freddie Mac.

In most areas, the 1-unit standard balance limit is increasing from **\$806,500** to **\$832,750** and the 1-unit high-cost limit is increasing from **\$1,209,750** to **\$1,249,125**. Loan amounts vary by area and unit count with complete details located at:

<https://www.fhfa.gov/news/news-release/fhfa-announces-conforming-loan-limit-values-for-2026>

Note:

- There are no high-cost areas in AK for 2026.
- Two new counties in HI (Maui and Kalawao) are considered high-cost areas for 2026.

DU and LPA Implementation

Fannie Mae's DU will be updated the weekend of December 6th and Freddie Mac's LPA on December 7th. Pennymac will accept DU Approve/Ineligible or LPA Accept/Ineligible decisions, when the "ineligible" result is solely due to the loan amount being in excess of the 2025 limits but is within the 2026 limits.

Please contact your Sales Representative with any questions.