

ESSENT ANNOUNCEMENT

December 4, 2020

Re: FHFA 2021 Conforming Loan Limits
Effective: December 4, 2020

Essent supports the Federal Housing Finance Agency's (FHFA's) increase to the maximum conforming loan limits for mortgages acquired by Fannie Mae and Freddie Mac in 2021. The new limits have been incorporated into our systems effective immediately.

2021 Maximum Limit: \$548,250

2021 High-Cost Area Maximum Limit: \$822,375

If you have any questions regarding these changes, please contact your [Essent account manager](#).