

# ESSENT ANNOUNCEMENT

September 19, 2022

## Re: Increased Base Conforming Loan Amounts

In anticipation of the FHFA conforming loan limit increase for 2023, Essent will temporarily increase the Base Conforming Loan Limits for DU<sup>®</sup>/LPA<sup>SM</sup> scored loans within our Clear2Close<sup>®</sup> and Affordable Housing guidelines effective immediately as outlined below:

Property Type	Maximum Loan Amount	Alaska and Hawaii
1-Unit	\$715,000	\$1,073,000
2-Unit	\$916,000	\$1,374,000

The DU/LPA Ineligible finding must **only be attributed to the loan amount exceeding the maximum allowable loan limit**, and all other Clear2Close and Affordable Housing underwriting requirements will continue to apply.

The increased loan limits will be incorporated into our system and effective for new applications received on or after September 19, 2022.

Lenders should be mindful that the loan limits outlined above are temporary and may be increased or decreased accordingly upon FHFA's announcement of the conforming loan limits for 2023.

DU<sup>®</sup> is a registered trademark of Fannie Mae.  
LPA<sup>®</sup> is a registered service mark of Freddie Mac.

Mortgage Insurance provided by Essent Guaranty, Inc.

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