

# ESSENT ANNOUNCEMENT

September 26, 2025

## Re: Increased Base Conforming Loan Amounts

In anticipation of the FHFA conforming loan limit increase for 2026, Essent will temporarily increase the Base Conforming Loan Limits for DU®/LPA® scored loans within our Clear2Close® and Affordable Housing guidelines as outlined below:

Property Type	Maximum Loan Amount	Alaska and Hawaii
1-Unit	\$819,000	\$1,229,000
2-Unit	\$1,049,000	\$1,573,000

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 26, 2025.

The maximum loan limits outlined above are temporary and will be updated upon FHFA's announcement of the conforming loan limits for 2026.

If you have questions about the temporary Base Conforming Loan Limits, please contact our [EssentConnect](#) team at 833.376.8464 | [essentconnectsupport@essent.us](mailto:essentconnectsupport@essent.us).

DU® is a registered trademark of Fannie Mae.  
LPA® is a registered trademark of Freddie Mac.

Mortgage Insurance provided by Essent Guaranty, Inc.

© 2025 Essent Guaranty, Inc., All rights reserved.

Two Radnor Corporate Center, 100 Matsonford Road, Radnor, PA 19087 | [essent.us](https://www.essent.us)

EGI-6203.014 (09/25)