

ESSENT ANNOUNCEMENT

December 5, 2025

Re: 2026 Conforming Loan Limits

Essent supports the recently announced U.S. Federal Housing (FHFA) increase to the maximum conforming loan limits for mortgages acquired by Fannie Mae and Freddie Mac. The new loan limits have been incorporated into Essent's systems effective immediately.

Maximum Limit:	\$ 832,750
High-Cost Area Maximum Limit:	\$1,249,125

If you should have any questions regarding these changes, please contact our [EssentConnect team](#).

Mortgage Insurance provided by Essent Guaranty, Inc.

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