ESSENT ANNOUNCEMENT

September 17, 2026

Re: Increased Base Conforming Loan Amounts

In anticipation of the FHFA conforming loan limit increase for 2027, Essent will temporarily increase the Base Conforming Loan Limits for DU®/LPA® scored loans within our Clear2Close® and Affordable Housing/HFA guidelines as outlined below:

Property Type	Maximum Loan Amount	Alaska and Hawaii
1-Unit	$845,000	$1,267,500
2-Unit	$1,081,950	$1,622,925

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/HFA 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 21, 2026.

The maximum loan limits outlined above are temporary and will be updated upon FHFA's announcement of the conforming loan limits for 2027.

If you have questions about the temporary Base Conforming Loan Limits, please contact our EssentConnect team at 833.376.8464 | essentconnectsupport@essent.us

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Mortgage Insurance provided by Essent Guaranty, Inc.

Two Radnor Corporate Center, 100 Matsonford Road, Radnor, PA 19087 | essent.us

EGI-6203.019 (09/26)