

ANNOUNCEMENT

2017 Maximum Conforming Loan Limits Increase

EFFECTIVE: JANUARY 23, 2017

The Federal Housing Finance Agency (FHFA) recently announced increases to the maximum conforming loan limits and to some higher-cost areas for loans acquired by Fannie Mae and Freddie Mac in 2017. Essent supports the increased loan limits and has incorporated these changes into our systems effective immediately.

Underwriting Guideline Updates

The Underwriting Guideline Manual and associated Guideline Summaries have been updated to reflect the new increased loan limits effective immediately, and are now available at essent.us.

Rate Card Updates

In response to the FHFA's announcement of the new conforming loan limits for 2017, Essent has updated the loan size adjustment on our Borrower-Paid Single and Split Premium Rate Cards to reflect these new limits. Rate changes will be effective for commitments issued on or after January 23, 2017, subject to regulatory approval. The updated Rate Cards reflecting this change are now available at essent.us, along with an updated Rate Availability Chart.

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

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