

## Conforming Loan Limits for Mortgages Originated in 2009 (Determined under the American Recovery and Reinvestment Act of 2009)

| State | County Name                                 | One-Unit<br>Limit | Two-Unit<br>Limit | Three-Unit<br>Limit | Four-Unit<br>Limit |
|-------|---|-------------------|-------------------|---------------------|--------------------|
| AK    | Aleutians East Borough                      | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Aleutians West Census Area                  | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Anchorage Municipality                      | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Bethel Census Area                          | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Bristol Bay Borough                         | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Denali Borough                              | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Dillingham Census Area                      | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Fairbanks North Star Borough                | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Haines Borough                              | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Juneau City and Borough                     | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Kenai Peninsula Borough                     | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Ketchikan Gateway Borough                   | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Kodiak Island Borough                       | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Lake and Peninsula Borough                  | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Matanuska-Susitna Borough                   | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Nome Census Area                            | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | North Slope Borough                         | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Northwest Arctic Borough                    | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Prince of Wales-Outer Ketchikan Census Area | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Sitka City and Borough                      | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Skagway-Hoonah-Angoon Census Area           | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Southeast Fairbanks Census Area             | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Valdez-Cordova Census Area                  | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Wade Hampton Census Area                    | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Wrangell-Petersburg Census Area             | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Yakutat City and Borough                    | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AK    | Yukon-Koyukuk Census Area                   | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| AZ    | Coconino County                             | \$450,000         | \$576,050         | \$696,350           | \$865,400          |
| CA    | Alameda County                              | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | Contra Costa County                         | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | Los Angeles County                          | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | Marin County                                | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | Monterey County                             | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | Napa County                                 | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | Orange County                               | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | San Benito County                           | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | San Francisco County                        | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | San Mateo County                            | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | Santa Barbara County                        | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | Santa Clara County                          | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | Santa Cruz County                           | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | Ventura County                              | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CA    | San Diego County                            | \$697,500         | \$892,950         | \$1,079,350         | \$1,341,350        |
| CA    | San Luis Obispo County                      | \$687,500         | \$880,100         | \$1,063,850         | \$1,322,150        |
| CA    | Sonoma County                               | \$662,500         | \$848,100         | \$1,025,200         | \$1,274,050        |
| CA    | El Dorado County                            | \$580,000         | \$742,500         | \$897,500           | \$1,115,400        |
| CA    | Placer County                               | \$580,000         | \$742,500         | \$897,500           | \$1,115,400        |
| CA    | Sacramento County                           | \$580,000         | \$742,500         | \$897,500           | \$1,115,400        |
| CA    | Yolo County                                 | \$580,000         | \$742,500         | \$897,500           | \$1,115,400        |
| CA    | Nevada County                               | \$562,500         | \$720,100         | \$870,450           | \$1,081,750        |

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|-------|-----------------------|-------------------|-------------------|---------------------|--------------------|
| CA    | Solano County         | \$557,500         | \$713,700         | \$862,700           | \$1,072,150        |
| CA    | Alpine County         | \$547,500         | \$700,900         | \$847,200           | \$1,052,900        |
| CA    | Mono County           | \$529,000         | \$677,200         | \$818,600           | \$1,017,300        |
| CA    | Mendocino County      | \$512,500         | \$656,100         | \$793,050           | \$985,600          |
| CA    | Riverside County      | \$500,000         | \$640,100         | \$773,700           | \$961,550          |
| CA    | San Bernardino County | \$500,000         | \$640,100         | \$773,700           | \$961,550          |
| CA    | San Joaquin County    | \$488,750         | \$625,700         | \$756,300           | \$939,900          |
| CA    | Merced County         | \$472,500         | \$604,900         | \$731,150           | \$908,650          |
| CA    | Calaveras County      | \$462,500         | \$592,050         | \$715,700           | \$889,450          |
| CA    | Amador County         | \$443,750         | \$568,050         | \$686,650           | \$853,350          |
| CA    | Inyo County           | \$437,500         | \$560,050         | \$677,000           | \$841,350          |
| CA    | Tuolumne County       | \$437,500         | \$560,050         | \$677,000           | \$841,350          |
| CA    | Madera County         | \$425,000         | \$544,050         | \$657,650           | \$817,300          |
| CA    | Sutter County         | \$425,000         | \$544,050         | \$657,650           | \$817,300          |
| CA    | Yuba County           | \$425,000         | \$544,050         | \$657,650           | \$817,300          |
| CA    | Shasta County         | \$423,750         | \$542,450         | \$655,700           | \$814,900          |
| CA    | Stanislaus County     | \$423,750         | \$542,450         | \$655,700           | \$814,900          |
| CO    | Eagle County          | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CO    | Lake County           | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CO    | Pitkin County         | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CO    | Summit County         | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| CO    | Routt County          | \$675,000         | \$864,100         | \$1,044,550         | \$1,298,100        |
| CO    | San Miguel County     | \$651,250         | \$833,700         | \$1,007,750         | \$1,252,400        |
| CO    | Hinsdale County       | \$557,500         | \$713,700         | \$862,700           | \$1,072,150        |
| CO    | Ouray County          | \$482,500         | \$617,700         | \$746,650           | \$927,900          |
| CO    | Boulder County        | \$460,000         | \$588,850         | \$711,800           | \$884,600          |
| CO    | La Plata County       | \$443,750         | \$568,050         | \$686,650           | \$853,350          |
| CO    | Gunnison County       | \$433,750         | \$555,250         | \$671,200           | \$834,150          |
| CO    | Garfield County       | \$425,000         | \$544,050         | \$657,650           | \$817,300          |
| CO    | San Juan County       | \$425,000         | \$544,050         | \$657,650           | \$817,300          |
| CT    | Fairfield County      | \$708,750         | \$907,350         | \$1,096,750         | \$1,363,000        |
| CT    | Hartford County       | \$440,000         | \$563,250         | \$680,850           | \$846,150          |
| CT    | Middlesex County      | \$440,000         | \$563,250         | \$680,850           | \$846,150          |
| CT    | Tolland County        | \$440,000         | \$563,250         | \$680,850           | \$846,150          |
| DC    | District of Columbia  | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| DE    | New Castle County     | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| FL    | Monroe County         | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| FL    | Collier County        | \$531,250         | \$680,100         | \$822,050           | \$1,021,650        |
| FL    | Manatee County        | \$442,500         | \$566,450         | \$684,750           | \$850,950          |
| FL    | Sarasota County       | \$442,500         | \$566,450         | \$684,750           | \$850,950          |
| FL    | Broward County        | \$423,750         | \$542,450         | \$655,700           | \$814,900          |
| FL    | Miami-Dade County     | \$423,750         | \$542,450         | \$655,700           | \$814,900          |
| FL    | Palm Beach County     | \$423,750         | \$542,450         | \$655,700           | \$814,900          |
| GA    | Greene County         | \$662,500         | \$848,100         | \$1,025,200         | \$1,274,050        |
| GU    | Guam                  | \$651,250         | \$833,700         | \$1,007,750         | \$1,252,400        |
| HI    | Honolulu County       | \$793,750         | \$1,016,150       | \$1,228,300         | \$1,526,450        |
| HI    | Maui County           | \$790,000         | \$1,011,350       | \$1,222,500         | \$1,519,250        |
| HI    | Kauai County          | \$773,750         | \$990,550         | \$1,197,350         | \$1,488,000        |
| HI    | Kalawao County        | \$716,250         | \$916,950         | \$1,108,350         | \$1,377,450        |
| HI    | Hawaii County         | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |

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|-------|-------------------------------|-------------------|-------------------|---------------------|--------------------|
| ID    | Blaine County                 | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| ID    | Teton County                  | \$693,750         | \$888,100         | \$1,073,550         | \$1,334,150        |
| ID    | Valley County                 | \$462,500         | \$592,050         | \$715,700           | \$889,450          |
| MA    | Dukes County                  | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| MA    | Nantucket County              | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| MA    | Essex County                  | \$523,750         | \$670,500         | \$810,450           | \$1,007,200        |
| MA    | Middlesex County              | \$523,750         | \$670,500         | \$810,450           | \$1,007,200        |
| MA    | Norfolk County                | \$523,750         | \$670,500         | \$810,450           | \$1,007,200        |
| MA    | Plymouth County               | \$523,750         | \$670,500         | \$810,450           | \$1,007,200        |
| MA    | Suffolk County                | \$523,750         | \$670,500         | \$810,450           | \$1,007,200        |
| MA    | Bristol County                | \$475,000         | \$608,100         | \$735,050           | \$913,450          |
| MA    | Barnstable County             | \$462,500         | \$592,050         | \$715,700           | \$889,450          |
| MD    | Calvert County                | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| MD    | Charles County                | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| MD    | Frederick County              | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| MD    | Montgomery County             | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| MD    | Prince George's County        | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| MD    | Anne Arundel County           | \$560,000         | \$716,900         | \$866,550           | \$1,076,950        |
| MD    | Baltimore County              | \$560,000         | \$716,900         | \$866,550           | \$1,076,950        |
| MD    | Carroll County                | \$560,000         | \$716,900         | \$866,550           | \$1,076,950        |
| MD    | Harford County                | \$560,000         | \$716,900         | \$866,550           | \$1,076,950        |
| MD    | Howard County                 | \$560,000         | \$716,900         | \$866,550           | \$1,076,950        |
| MD    | Queen Anne's County           | \$560,000         | \$716,900         | \$866,550           | \$1,076,950        |
| MD    | Baltimore city                | \$560,000         | \$716,900         | \$866,550           | \$1,076,950        |
| MD    | Talbot County                 | \$443,750         | \$568,050         | \$686,650           | \$853,350          |
| MD    | Garrett County                | \$437,500         | \$560,050         | \$677,000           | \$841,350          |
| MD    | Worcester County              | \$437,500         | \$560,050         | \$677,000           | \$841,350          |
| MD    | Cecil County                  | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| MP    | Tinian Municipality           | \$613,750         | \$785,700         | \$949,750           | \$1,180,300        |
| MP    | Saipan Municipality           | \$610,000         | \$780,900         | \$943,950           | \$1,173,100        |
| MP    | Northern Islands Municipality | \$605,000         | \$774,500         | \$936,200           | \$1,163,500        |
| MP    | Rota Municipality             | \$473,750         | \$606,500         | \$733,100           | \$911,050          |
| NC    | Camden County                 | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NC    | Pasquotank County             | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NC    | Perquimans County             | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NC    | Hyde County                   | \$483,000         | \$618,300         | \$747,400           | \$928,850          |
| NC    | Dare County                   | \$460,000         | \$588,850         | \$711,800           | \$884,600          |
| NC    | Currituck County              | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| NH    | Rockingham County             | \$523,750         | \$670,500         | \$810,450           | \$1,007,200        |
| NH    | Strafford County              | \$523,750         | \$670,500         | \$810,450           | \$1,007,200        |
| NJ    | Bergen County                 | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Essex County                  | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Hudson County                 | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Hunterdon County              | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Middlesex County              | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Monmouth County               | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Morris County                 | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Ocean County                  | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Passaic County                | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Somerset County               | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |

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|-------|------------------------|-------------------|-------------------|---------------------|--------------------|
| NJ    | Sussex County          | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Union County           | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NJ    | Cape May County        | \$487,500         | \$624,100         | \$754,350           | \$937,500          |
| NJ    | Atlantic County        | \$453,750         | \$580,850         | \$702,150           | \$872,600          |
| NJ    | Mercer County          | \$440,000         | \$563,250         | \$680,850           | \$846,150          |
| NJ    | Burlington County      | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| NJ    | Camden County          | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| NJ    | Gloucester County      | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| NJ    | Salem County           | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| NM    | Santa Fe County        | \$427,500         | \$547,250         | \$661,500           | \$822,100          |
| NV    | Douglas County         | \$468,750         | \$600,100         | \$725,350           | \$901,450          |
| NY    | Bronx County           | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NY    | Kings County           | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NY    | Nassau County          | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NY    | New York County        | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NY    | Putnam County          | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NY    | Queens County          | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NY    | Richmond County        | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NY    | Rockland County        | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NY    | Suffolk County         | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NY    | Westchester County     | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| NY    | Dutchess County        | \$443,750         | \$568,050         | \$686,650           | \$853,350          |
| NY    | Orange County          | \$443,750         | \$568,050         | \$686,650           | \$853,350          |
| OH    | Athens County          | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| OR    | Deschutes County       | \$447,500         | \$572,850         | \$692,450           | \$860,600          |
| OR    | Jackson County         | \$422,500         | \$540,850         | \$653,800           | \$812,500          |
| OR    | Clackamas County       | \$418,750         | \$536,050         | \$648,000           | \$805,300          |
| OR    | Columbia County        | \$418,750         | \$536,050         | \$648,000           | \$805,300          |
| OR    | Multnomah County       | \$418,750         | \$536,050         | \$648,000           | \$805,300          |
| OR    | Washington County      | \$418,750         | \$536,050         | \$648,000           | \$805,300          |
| OR    | Yamhill County         | \$418,750         | \$536,050         | \$648,000           | \$805,300          |
| PA    | Pike County            | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| PA    | York County            | \$425,000         | \$544,050         | \$657,650           | \$817,300          |
| PA    | Bucks County           | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| PA    | Chester County         | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| PA    | Delaware County        | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| PA    | Montgomery County      | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| PA    | Philadelphia County    | \$420,000         | \$537,650         | \$649,900           | \$807,700          |
| PR    | Aguas Buenas Municipio | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Aibonito Municipio     | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Arecibo Municipio      | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Barceloneta Municipio  | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Barranquitas Municipio | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Bayamón Municipio      | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Caguas Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Camuy Municipio        | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Canóvanas Municipio    | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Carolina Municipio     | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Cataño Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Cayey Municipio        | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |

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| PR    | Ciales Municipio        | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Cidra Municipio         | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Comerio Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Corozal Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Dorado Municipio        | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Florida Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Guaynabo Municipio      | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Gurabo Municipio        | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Hatillo Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Humacao Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Juncos Municipio        | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Las Piedras Municipio   | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Loíza Municipio         | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Manatí Municipio        | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Maunabo Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Morovis Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Naguabo Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Naranjito Municipio     | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Orocovis Municipio      | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Quebradillas Municipio  | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Río Grande Municipio    | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | San Juan Municipio      | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | San Lorenzo Municipio   | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Toa Alta Municipio      | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Toa Baja Municipio      | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Trujillo Alto Municipio | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Vega Alta Municipio     | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Vega Baja Municipio     | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| PR    | Yabucoa Municipio       | \$606,250         | \$776,100         | \$938,150           | \$1,165,900        |
| RI    | Bristol County          | \$475,000         | \$608,100         | \$735,050           | \$913,450          |
| RI    | Kent County             | \$475,000         | \$608,100         | \$735,050           | \$913,450          |
| RI    | Newport County          | \$475,000         | \$608,100         | \$735,050           | \$913,450          |
| RI    | Providence County       | \$475,000         | \$608,100         | \$735,050           | \$913,450          |
| RI    | Washington County       | \$475,000         | \$608,100         | \$735,050           | \$913,450          |
| TN    | Cannon County           | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Cheatham County         | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Davidson County         | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Dickson County          | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Hickman County          | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Macon County            | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Robertson County        | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Rutherford County       | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Smith County            | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Sumner County           | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Trousdale County        | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Williamson County       | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| TN    | Wilson County           | \$432,500         | \$553,650         | \$669,250           | \$831,750          |
| UT    | Salt Lake County        | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| UT    | Summit County           | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| UT    | Tooele County           | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |

## Conforming Loan Limits for Mortgages Originated in 2009 (Determined under the American Recovery and Reinvestment Act of 2009)

| State | County Name           | One-Unit<br>Limit | Two-Unit<br>Limit | Three-Unit<br>Limit | Four-Unit<br>Limit |
|-------|-----------------------|-------------------|-------------------|---------------------|--------------------|
| UT    | Wasatch County        | \$431,250         | \$552,050         | \$667,350           | \$829,350          |
| VA    | Arlington County      | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Clarke County         | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Fairfax County        | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Fauquier County       | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Loudoun County        | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Prince William County | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Spotsylvania County   | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Stafford County       | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Warren County         | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Alexandria city       | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Fairfax city          | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Falls Church city     | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Fredericksburg city   | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Manassas city         | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Manassas Park city    | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| VA    | Lancaster County      | \$545,000         | \$697,700         | \$843,350           | \$1,048,100        |
| VA    | Amelia County         | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Caroline County       | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Charles City County   | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Chesterfield County   | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Cumberland County     | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Dinwiddie County      | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Goochland County      | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Hanover County        | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Henrico County        | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | King and Queen County | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | King William County   | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Louisa County         | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | New Kent County       | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Powhatan County       | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Prince George County  | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Sussex County         | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Colonial Heights city | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Hopewell city         | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Petersburg city       | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Richmond city         | \$535,900         | \$686,050         | \$829,250           | \$1,030,600        |
| VA    | Frederick County      | \$475,000         | \$608,100         | \$735,050           | \$913,450          |
| VA    | Winchester city       | \$475,000         | \$608,100         | \$735,050           | \$913,450          |
| VA    | Gloucester County     | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Isle of Wight County  | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | James City County     | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Mathews County        | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Surry County          | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | York County           | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Chesapeake city       | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Hampton city          | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Newport News city     | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Norfolk city          | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Poquoson city         | \$458,850         | \$587,400         | \$710,050           | \$882,400          |

**Conforming Loan Limits for Mortgages Originated in 2009  
(Determined under the American Recovery and Reinvestment Act of 2009)**

| State | County Name          | One-Unit<br>Limit | Two-Unit<br>Limit | Three-Unit<br>Limit | Four-Unit<br>Limit |
|-------|----------------------|-------------------|-------------------|---------------------|--------------------|
| VA    | Portsmouth city      | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Suffolk city         | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Virginia Beach city  | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Williamsburg city    | \$458,850         | \$587,400         | \$710,050           | \$882,400          |
| VA    | Albemarle County     | \$437,000         | \$559,450         | \$676,200           | \$840,400          |
| VA    | Fluvanna County      | \$437,000         | \$559,450         | \$676,200           | \$840,400          |
| VA    | Greene County        | \$437,000         | \$559,450         | \$676,200           | \$840,400          |
| VA    | Nelson County        | \$437,000         | \$559,450         | \$676,200           | \$840,400          |
| VA    | Charlottesville city | \$437,000         | \$559,450         | \$676,200           | \$840,400          |
| VI    | St. Croix Island     | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| VI    | St. John Island      | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| VI    | St. Thomas Island    | \$625,500         | \$800,775         | \$967,950           | \$1,202,925        |
| WA    | San Juan County      | \$593,750         | \$760,100         | \$918,800           | \$1,141,850        |
| WA    | King County          | \$567,500         | \$726,500         | \$878,150           | \$1,091,350        |
| WA    | Pierce County        | \$567,500         | \$726,500         | \$878,150           | \$1,091,350        |
| WA    | Snohomish County     | \$567,500         | \$726,500         | \$878,150           | \$1,091,350        |
| WA    | Kitsap County        | \$475,000         | \$608,100         | \$735,050           | \$913,450          |
| WA    | Jefferson County     | \$437,500         | \$560,050         | \$677,000           | \$841,350          |
| WA    | Clark County         | \$418,750         | \$536,050         | \$648,000           | \$805,300          |
| WA    | Skamania County      | \$418,750         | \$536,050         | \$648,000           | \$805,300          |
| WV    | Jefferson County     | \$729,750         | \$934,200         | \$1,129,250         | \$1,403,400        |
| WV    | Hampshire County     | \$475,000         | \$608,100         | \$735,050           | \$913,450          |
| WY    | Teton County         | \$693,750         | \$888,100         | \$1,073,550         | \$1,334,150        |