

# HIGHER FHA & VA LIMITS

## Higher Government Loan Limits for 2019



## 2019 Government Loan Limits

**FHA: \$314,827**  
**VA: \$484,350**

2019 FHA Loan Limits				
	1 Unit	2 Unit	3 Unit	4 Unit
Low Cost Areas	\$ 314,827	\$ 403,125	\$ 487,250	\$ 605,525
High Cost Areas	\$ 726, 525	\$930,300	\$1,124,475	\$ 1,39 7,400

2019 VA Loan Limits			
1 Unit	2 Unit	3 Unit	4 Unit
\$ 484,350	\$ 484,350	\$ 484,350	\$ 484,350

### Higher Government Loan Limits for 2019

- The New Loan Limits may be used with all applications immediately, however:
  - **FHA Loans** must wait until after January 1, 2019 to issue a FHA Case Number
  - **VA Loans** must wait until after January 1, 2019 to close
  - **You can Lock Loans** with the Higher Loan Limits **NOW**
- While the GMFS pricing system is being updated, any loan that is using the Higher Loan Amount, please email those New Locks to: [LockDesk@GMFSLending.com](mailto:LockDesk@GMFSLending.com)
- Until DU / LP are updated, your DU / LP Findings will read "Approve / Ineligible"
- [Click Here](#) to read the FHA announcement
- [Click Here](#) to read the VA announcement

**Lock Loans Now  
with the  
2019 Loan Limits**

Other Restrictions apply. For complete details, contact your District Director.

[gmfspartners.com](http://gmfspartners.com)

This information is intended for use by Mortgage Professionals only and not for distribution to the general public or an advertisement to extend credit as defined by Reg Z. Program availability, parameters, rates, pricing, eligibility terms, and conditions are subject to change without notice and may not be offered in all states.

