

# ESSENT ANNOUNCEMENT

October 18, 2021

## Re: Increased Base Conforming Loan Amounts

In anticipation of the FHFA conforming loan limit increase for 2022, Essent will increase the Base Conforming Loan Limits for DU®/LPA® scored loans within our Clear2Close® and Affordable Housing guidelines effective immediately as outlined below:

- 1-unit \$625,000<sup>1</sup>
- 2-unit \$800,250<sup>1</sup>

The DU/LPA Ineligible finding must **only be attributed to the increased conforming loan limit**, and all other Clear2Close and Affordable Housing 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 October 18, 2021.

The maximum loan limits outlined above may be updated upon FHFA's announcement of the conforming loan limits for 2022.

<sup>1</sup>Includes all counties with 2021 conforming high-balance loan limits that are currently less than the new limits.

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