

**Effective Date:** October 18, 2021

A&D Mortgage is pleased to announce the following changes to our loan limits on Conforming and High Balance Conventional Loans below:

# of Units	Conforming	High Balance
1	\$625,000	2021 Limits
2	\$800,250	2021 Limits
3	\$967,250	2021 Limits
4	\$1,202,000	2021 Limits

- FNMA Approve/Ineligible permitted only if due to loan amount exceeding 2021 loan limit up to expanded loan limits
- AUS appraisal waivers are not permitted for loans receiving an AUS Ineligible. Full appraisals will be required.
- The high-balance minimum is newly expanded loan limits + \$1
- The higher limits may be applied to floating loans in the process
- The higher limits may also be applied to rate locked loans that are in process and prior to Clear-to-Close
- Products include conforming Conventional Fixed and ARM, HomeReady, Home Possible