

Effective Date: December 1, 2022

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	\$647,200	\$970,800
2	\$828,700	\$1,243,050
3	\$1,001,650	\$1,502,475
4	\$1,244,850	\$1,867,275

- FNMA Approve/Ineligible permitted only if due to loan amount exceeding 2021 loan limit up to expanded loan limits
- 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