

# WINDOW OF OPPORTUNITY

Time is running out on current Loan Limits.  
Act now to get the best deal for your Clients!



Current loan limits offer a great opportunity for buyers. Unfortunately, they are set to decrease before October 1st, 2011. That means that **homebuyers should start the process as soon as possible to get pre-approved and find a property.**

Below, we have listed the changes in loan limits for single-unit properties using Fannie Mae and FHA. The difference may affect your clients' ability to qualify for the home they desire.

Contact us for more details or to start your client on the pre-approval process.



**DIRECT LENDER / CONV / FHA / CALSTRS  
CALHFA / VA / REV. MORTGAGE**



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### Fannie Mae / Freddie Mac Loan Amount Limits by County

COUNTY NAME	BEFORE (current limits)	AFTER (to be implemented before 10/1/11)	DIFFERENCE
Los Angeles	\$729,750	\$625,500	-\$104,250
San Bernardino	\$500,000	\$417,000	-\$83,000
Riverside	\$500,000	\$417,000	-\$83,000
Orange	\$729,750	\$625,500	-\$104,250
San Diego	\$697,500	\$546,250	-\$151,250

### FHA Loan Amount Limits by County

COUNTY NAME	BEFORE (current limits)	AFTER (to be implemented before 10/1/11)	DIFFERENCE
Los Angeles	\$729,750	\$625,500	-\$104,250
San Bernardino	\$500,000	\$355,350	-\$144,650
Riverside	\$500,000	\$355,350	-\$144,650
Orange	\$729,750	\$625,500	-\$104,250
San Diego	\$697,500	\$546,250	-\$151,250