

Credit Policy Announcement

Enact Mortgage Insurance (Enact) Credit Policy Announcement
December 6, 2021 – Bulletin 2021-06

This Credit Policy Bulletin addresses the Conforming Loan Limits increase for 2022.

In response to FHFA's 2022 loan limit increases, Enact is pleased to announce an alignment with these changes. Our systems have been updated to align with FHFA's 2022 maximum base conforming and high-cost area loan limits as of **December 5, 2021**.

Conforming loan limits				
Property type	On and before December 31, 2021		On and after January 1, 2022	
	Baseline conforming loan limits ¹	High-cost area conforming loan limits ^{1,2}	Baseline conforming loan limits ¹	High-cost area conforming loan limits ^{1,2}
Mortgages secured by 1-unit properties	\$548,250	\$822,375	\$647,200	\$970,800
Mortgages secured by 2-unit properties	\$702,000	\$1,053,000	\$828,700	\$1,243,050
Mortgages secured by 3-unit properties	\$848,500	\$1,272,750	\$1,001,650	\$1,502,475
Mortgages secured by 4-unit properties	\$1,054,500	\$1,581,750	\$1,244,850	\$1,867,275

Our *Underwriting Guidelines* will be updated in the near future to align with these changes.

Please distribute this information to your organization. If you have any issues when submitting loans with the new loan limits, please contact the ActionCenter® at 800-444-5664 for assistance in getting these loans processed through our system. As always, we appreciate your business.