

Credit Policy Announcement

Enact Mortgage Insurance Credit Policy Announcement
November 26, 2025 – Bulletin 2025-05

This Credit Policy Bulletin addresses the Conforming Loan Limits increase for 2026

We're pleased to announce alignment of our Simply Underwrite® Guidelines with FHFA's 2026 loan limit increases. **Effective December 6, 2025**, our systems will accept loans with these new loan limits.

Units	Conforming Loan Limits	
	Contiguous States & District of Columbia	Alaska & Hawaii
One	\$832,750	\$1,249,125
Two	\$1,066,250	\$1,599,375
Three	\$1,288,800	\$1,933,200
Four	\$1,601,750	\$2,402,625

*In 2026, Alaska does not have any high-cost areas.

See details in GSE announcements for high-cost area loan limits.

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.