



AAA Capital Investment, Inc.

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Subject: Conforming Loan Limit Values for 2024

To: All Customers

Date: 11/29/2023

The [Federal Housing Finance Agency \(FHFA\)](#) has issued the conforming loan limit values that will apply to conventional loans to be acquired by us in 2024.

The following table contains the baseline (also known as “general”) loan limits for 2024.

Units	Baseline Loan Limits	
	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	\$766,550	\$1,149,825
Two	\$981,500	\$1,472,250
Three	\$1,186,350	\$1,779,525
Four	\$1,474,400	\$2,211,600

The following table contains the ceiling for the high-cost area limits for 2024.

Units	High-Cost Area Loan Limits*	
	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	\$1,149,825	Not Applicable
Two	\$1,472,250	
Three	\$1,779,525	
Four	\$2,211,600	

* Several states (including Alaska and Hawaii), Guam, Puerto Rico, and the U.S. Virgin Islands do not have any high-cost areas in 2024.

Effective immediately, AAA Lendings is aligning with the conforming loan limit increases for standard agency and high balance loans, as announced by Fannie Mae and Freddie Mac.

Fannie Mae's DU will be updated the weekend of December 2nd and Freddie Mac's LPA on December 3rd. AAA Lendings will accept DU Approve/Ineligible or LPA Accept/Ineligible decisions, when the "ineligible" result is solely due to the loan amount being in excess of the 2023 limits but is within the 2024 limits.

CUSTOMER SUPPORT

If you have any questions on the contents on this, please email qdunderwriting@aaalendings.com or call the Underwriting Dept. at (626) 566-7208.