

MPF® 2021 Conventional High-Cost Area Loan Limits (Exhibit N)

(Effective for Mortgage Loans with a Funding Date on or After January 1, 2021)



Instructions Page

Purpose

PFI's must refer to Exhibit N to determine the eligible maximum original loan amount for Conventional Mortgage Loans secured by properties in high-cost areas in accordance with MPF Traditional Selling Guide Chapter 2.

Use

- **When** – The PFI must refer to this exhibit when originating a Conventional Mortgage Loan to confirm the loan amount falls within the eligible maximum original loan amount for properties located in high-cost areas.
- **Who** - This exhibit should be used by an employee of the PFI who has responsibilities that would cause such individual to be knowledgeable of the original loan amount.
- **How** – The PFI should use this exhibit as a job-aid.

Assistance

Please call the MPF Service Center at 877-FHLB-MPF (877-345-2673) for any questions or assistance needed in completing the form.

Helpful Hints

- The Funding Date is the date on which an MPF Bank deposits into a PFI's Demand Deposit Account funds for a Mortgage Loan delivered under the MPF Program

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2-Digit State Code	3-Digit County Code	County Name	State	2020 Loan Limit 1 Unit	2020 Loan Limit 2 Unit	2020 Loan Limit 3 Unit	2020 Loan Limit 4 Unit
06	001	ALAMEDA COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	013	CONTRA COSTA COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	017	EL DORADO COUNTY	CA	\$ 598,000	\$ 765,550	\$ 925,350	\$ 1,150,000
06	037	LOS ANGELES COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	041	MARIN COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	053	MONTEREY COUNTY	CA	\$ 739,450	\$ 946,650	\$ 1,144,250	\$ 1,422,050
06	055	NAPA COUNTY	CA	\$ 816,500	\$ 1,045,250	\$ 1,263,500	\$ 1,570,200
06	059	ORANGE COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	061	PLACER COUNTY	CA	\$ 598,000	\$ 765,550	\$ 925,350	\$ 1,150,000
06	067	SACRAMENTO COUNTY	CA	\$ 598,000	\$ 765,550	\$ 925,350	\$ 1,150,000
06	069	SAN BENITO COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	073	SAN DIEGO COUNTY	CA	\$ 753,250	\$ 964,300	\$ 1,165,600	\$ 1,448,600

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06	075	SAN FRANCISCO COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	079	SAN LUIS OBISPO COUNTY	CA	\$ 701,500	\$ 898,050	\$ 1,085,550	\$ 1,349,050
06	081	SAN MATEO COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	083	SANTA BARBARA COUNTY	CA	\$ 660,100	\$ 845,050	\$ 1,021,450	\$ 1,269,450
06	085	SANTA CLARA COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	087	SANTA CRUZ COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	095	SOLANO COUNTY	CA	\$ 550,850	\$ 705,200	\$ 852,400	\$ 1,059,350
06	097	SONOMA COUNTY	CA	\$ 707,250	\$ 905,400	\$ 1,094,450	\$ 1,360,100
06	111	VENTURA COUNTY	CA	\$ 739,450	\$ 946,650	\$ 1,144,250	\$ 1,422,050
06	113	YOLO COUNTY	CA	\$ 598,000	\$ 765,550	\$ 925,350	\$ 1,150,000
08	001	ADAMS COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	005	ARAPAHOE COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800

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08	013	BOULDER COUNTY	CO	\$ 654,350	\$ 837,700	\$ 1,012,550	\$ 1,258,400
08	014	BROOMFIELD COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	019	CLEAR CREEK COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	031	DENVER COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	035	DOUGLAS COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	037	EAGLE COUNTY	CO	\$ 822,250	\$ 1,052,650	\$ 1,272,400	\$ 1,581,300
08	039	ELBERT COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	045	GARFIELD COUNTY	CO	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
08	047	GILPIN COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	059	JEFFERSON COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	065	LAKE COUNTY	CO	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
08	093	PARK COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	097	PITKIN COUNTY	CO	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550

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08	107	ROUTT COUNTY	CO	\$ 678,500	\$ 868,600	\$ 1,049,950	\$ 1,304,850
08	113	SAN MIGUEL COUNTY	CO	\$ 649,750	\$ 831,800	\$ 1,005,450	\$ 1,249,550
08	117	SUMMIT COUNTY	CO	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
09	001	FAIRFIELD COUNTY	CT	\$ 601,450	\$ 769,950	\$ 930,700	\$ 1,156,650
11	001	DISTRICT OF COLUMBIA	DC	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
12	087	MONROE COUNTY	FL	\$ 608,350	\$ 778,800	\$ 941,400	\$ 1,169,900
16	013	BLAINE COUNTY	ID	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
16	025	CAMAS COUNTY	ID	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
16	063	LINCOLN COUNTY	ID	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
16	081	TETON COUNTY	ID	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
24	009	CALVERT COUNTY	MD	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
24	017	CHARLES COUNTY	MD	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
24	021	FREDERICK COUNTY	MD	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750

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24	031	MONTGOMERY COUNTY	MD	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
24	033	PRINCE GEORGE'S COUNTY	MD	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
25	007	DUKES COUNTY	MA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
25	009	ESSEX COUNTY	MA	\$ 724,500	\$ 927,500	\$ 1,121,150	\$ 1,393,300
25	017	MIDDLESEX COUNTY	MA	\$ 724,500	\$ 927,500	\$ 1,121,150	\$ 1,393,300
25	019	NANTUCKET COUNTY	MA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
25	021	NORFOLK COUNTY	MA	\$ 724,500	\$ 927,500	\$ 1,121,150	\$ 1,393,300
25	023	PLYMOUTH COUNTY	MA	\$ 724,500	\$ 927,500	\$ 1,121,150	\$ 1,393,300
25	025	SUFFOLK COUNTY	MA	\$ 724,500	\$ 927,500	\$ 1,121,150	\$ 1,393,300
33	015	ROCKINGHAM COUNTY	NH	\$ 724,500	\$ 927,500	\$ 1,121,150	\$ 1,393,300
33	017	STRAFFORD COUNTY	NH	\$ 724,500	\$ 927,500	\$ 1,121,150	\$ 1,393,300
34	003	BERGEN COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750

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34	013	ESSEX COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
34	017	HUDSON COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
34	019	HUNTERDON COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
34	023	MIDDLESEX COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
34	025	MONMOUTH COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
34	027	MORRIS COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
34	029	OCEAN COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
34	031	PASSAIC COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
34	035	SOMERSET COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
34	037	SUSSEX COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
34	039	UNION COUNTY	NJ	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
36	005	BRONX COUNTY	NY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
36	027	DUTCHESS COUNTY	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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36	047	KINGS COUNTY	NY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
36	059	NASSAU COUNTY	NY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
36	061	NEW YORK COUNTY	NY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
36	071	ORANGE COUNTY	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	079	PUTNAM COUNTY	NY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
36	081	QUEENS COUNTY	NY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
36	085	RICHMOND COUNTY	NY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
36	087	ROCKLAND COUNTY	NY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
36	103	SUFFOLK COUNTY	NY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
36	119	WESTCHESTER COUNTY	NY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
37	029	CAMDEN COUNTY	NC	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
37	139	PASQUOTANK COUNTY	NC	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925

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37	143	PERQUIMANS COUNTY	NC	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
42	103	PIKE COUNTY	PA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
47	015	CANNON COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	021	CHEATHAM COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	037	DAVIDSON COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	043	DICKSON COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	111	MACON COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	119	MAURY COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	147	ROBERTSON COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	149	RUTHERFORD COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	159	SMITH COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	165	SUMNER COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	169	TROUSDALE COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900

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47	187	WILLIAMSON COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
47	189	WILSON COUNTY	TN	\$ 586,500	\$ 750,800	\$ 907,550	\$ 1,127,900
49	003	BOX ELDER COUNTY	UT	\$ 646,300	\$ 827,400	\$ 1,000,100	\$ 1,242,900
49	011	DAVIS COUNTY	UT	\$ 646,300	\$ 827,400	\$ 1,000,100	\$ 1,242,900
49	029	MORGAN COUNTY	UT	\$ 646,300	\$ 827,400	\$ 1,000,100	\$ 1,242,900
49	035	SALT LAKE COUNTY	UT	\$ 600,300	\$ 768,500	\$ 928,950	\$ 1,154,450
49	043	SUMMIT COUNTY	UT	\$ 817,650	\$ 1,046,750	\$ 1,265,250	\$ 1,572,450
49	045	TOOELE COUNTY	UT	\$ 600,300	\$ 768,500	\$ 928,950	\$ 1,154,450
49	051	WASATCH COUNTY	UT	\$ 817,650	\$ 1,046,750	\$ 1,265,250	\$ 1,572,450
49	057	WEBER COUNTY	UT	\$ 646,300	\$ 827,400	\$ 1,000,100	\$ 1,242,900
51	013	ARLINGTON COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	043	CLARKE COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	047	CULPEPER COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750

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51	059	FAIRFAX COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	061	FAUQUIER COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	107	LOUDOUN COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	113	MADISON COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	153	PRINCE WILLIAM COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	157	RAPPAHANNOCK COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	177	SPOTSYLVANIA COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	179	STAFFORD COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	187	WARREN COUNTY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	510	ALEXANDRIA CITY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	600	FAIRFAX CITY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	610	FALLS CHURCH CITY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750

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51	630	FREDERICKSBURG CITY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	683	MANASSAS CITY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
51	685	MANASSAS PARK CITY	VA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
53	033	KING COUNTY	WA	\$ 776,250	\$ 993,750	\$ 1,201,200	\$ 1,492,800
53	053	PIERCE COUNTY	WA	\$ 776,250	\$ 993,750	\$ 1,201,200	\$ 1,492,800
53	061	SNOHOMISH COUNTY	WA	\$ 776,250	\$ 993,750	\$ 1,201,200	\$ 1,492,800
54	037	JEFFERSON COUNTY	WV	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
56	039	TETON COUNTY	WY	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	001	ALAMEDA COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	013	CONTRA COSTA COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	017	EL DORADO COUNTY	CA	\$ 598,000	\$ 765,550	\$ 925,350	\$ 1,150,000
06	037	LOS ANGELES COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750

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06	041	MARIN COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	053	MONTEREY COUNTY	CA	\$ 739,450	\$ 946,650	\$ 1,144,250	\$ 1,422,050
06	055	NAPA COUNTY	CA	\$ 816,500	\$ 1,045,250	\$ 1,263,500	\$ 1,570,200
06	059	ORANGE COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	061	PLACER COUNTY	CA	\$ 598,000	\$ 765,550	\$ 925,350	\$ 1,150,000
06	067	SACRAMENTO COUNTY	CA	\$ 598,000	\$ 765,550	\$ 925,350	\$ 1,150,000
06	069	SAN BENITO COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	073	SAN DIEGO COUNTY	CA	\$ 753,250	\$ 964,300	\$ 1,165,600	\$ 1,448,600
06	075	SAN FRANCISCO COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	079	SAN LUIS OBISPO COUNTY	CA	\$ 701,500	\$ 898,050	\$ 1,085,550	\$ 1,349,050
06	081	SAN MATEO COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	083	SANTA BARBARA COUNTY	CA	\$ 660,100	\$ 845,050	\$ 1,021,450	\$ 1,269,450

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06	085	SANTA CLARA COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	087	SANTA CRUZ COUNTY	CA	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
06	095	SOLANO COUNTY	CA	\$ 550,850	\$ 705,200	\$ 852,400	\$ 1,059,350
06	097	SONOMA COUNTY	CA	\$ 707,250	\$ 905,400	\$ 1,094,450	\$ 1,360,100
06	111	VENTURA COUNTY	CA	\$ 739,450	\$ 946,650	\$ 1,144,250	\$ 1,422,050
06	113	YOLO COUNTY	CA	\$ 598,000	\$ 765,550	\$ 925,350	\$ 1,150,000
08	001	ADAMS COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	005	ARAPAHOE COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	013	BOULDER COUNTY	CO	\$ 654,350	\$ 837,700	\$ 1,012,550	\$ 1,258,400
08	014	BROOMFIELD COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	019	CLEAR CREEK COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	031	DENVER COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	035	DOUGLAS COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800

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MPF® 2021 Conventional High-Cost Area Loan Limits (Exhibit N)

(Effective for Mortgage Loans with a Funding Date on or After January 1, 2021)



2-Digit State Code	3-Digit County Code	County Name	State	2020 Loan Limit 1 Unit	2020 Loan Limit 2 Unit	2020 Loan Limit 3 Unit	2020 Loan Limit 4 Unit
08	037	EAGLE COUNTY	CO	\$ 822,250	\$ 1,052,650	\$ 1,272,400	\$ 1,581,300
08	039	ELBERT COUNTY	CO	\$ 596,850	\$ 764,050	\$ 923,600	\$ 1,147,800
08	045	GARFIELD COUNTY	CO	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550

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