

MPF[®] 2019 Conventional High-Cost Area Loan Limits (Exhibit N)

(Effective for Mortgage Loans with a Funding Date on or After January 1, 2019)



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	2018 Loan Limit 1 Unit	2018 Loan Limit 2 Unit	2018 Loan Limit 3 Unit	2018 Loan Limit 4 Unit
06	001	ALAMEDA	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
06	013	CONTRA COSTA	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
06	017	EL DORADO	CA	\$ 552,000	\$ 706,650	\$ 854,200	\$ 1,061,550
06	037	LOS ANGELES	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
06	041	MARIN	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
06	051	MONO	CA	\$ 529,000	\$ 677,200	\$ 818,600	\$ 1,017,300
06	053	MONTEREY	CA	\$ 652,050	\$ 834,750	\$ 1,009,000	\$ 1,253,950
06	055	NAPA	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
06	057	NEVADA	CA	\$ 486,450	\$ 622,750	\$ 752,750	\$ 935,500
06	059	ORANGE	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
06	061	PLACER	CA	\$ 552,000	\$ 706,650	\$ 854,200	\$ 1,061,550
06	067	SACRAMENTO	CA	\$ 552,000	\$ 706,650	\$ 854,200	\$ 1,061,550
06	069	SAN BENITO	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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06	073	SAN DIEGO	CA	\$ 690,000	\$ 883,300	\$ 1,067,750	\$ 1,326,950
06	075	SAN FRANCISCO	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
06	079	SAN LUIS OBISPO	CA	\$ 667,000	\$ 853,900	\$ 1,032,150	\$ 1,282,700
06	081	SAN MATEO	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
06	083	SANTA BARBARA	CA	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
06	085	SANTA CLARA	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
06	087	SANTA CRUZ	CA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
06	095	SOLANO	CA	\$ 494,500	\$ 633,050	\$ 765,200	\$ 950,950
06	097	SONOMA	CA	\$ 704,950	\$ 902,450	\$ 1,090,850	\$ 1,355,700
06	111	VENTURA	CA	\$ 713,000	\$ 912,750	\$ 1,103,350	\$ 1,371,150
06	113	YOLO	CA	\$ 552,000	\$ 706,650	\$ 854,200	\$ 1,061,550
08	001	ADAMS	CO	\$ 561,200	\$ 718,450	\$ 868,400	\$ 1,079,250
08	005	ARAPAHOE	CO	\$ 561,200	\$ 718,450	\$ 868,400	\$ 1,079,250

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08	013	BOULDER	CO	\$ 626,750	\$ 802,350	\$ 969,850	\$ 1,205,300
08	014	BROOMFIELD	CO	\$ 561,200	\$ 718,450	\$ 868,400	\$ 1,079,250
08	019	CLEAR CREEK	CO	\$ 561,200	\$ 718,450	\$ 868,400	\$ 1,079,250
08	031	DENVER	CO	\$ 561,200	\$ 718,450	\$ 868,400	\$ 1,079,250
08	035	DOUGLAS	CO	\$ 561,200	\$ 718,450	\$ 868,400	\$ 1,079,250
08	037	EAGLE	CO	\$ 696,900	\$ 892,150	\$ 1,078,400	\$ 1,340,200
08	039	ELBERT	CO	\$ 561,200	\$ 718,450	\$ 868,400	\$ 1,079,250
08	045	GARFIELD	CO	\$ 718,750	\$ 920,150	\$ 1,112,250	\$ 1,382,250
08	047	GILPIN	CO	\$ 561,200	\$ 718,450	\$ 868,400	\$ 1,079,250
08	059	JEFFERSON	CO	\$ 561,200	\$ 718,450	\$ 868,400	\$ 1,079,250
08	065	LAKE	CO	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
08	093	PARK	CO	\$ 561,200	\$ 718,450	\$ 868,400	\$ 1,079,250
08	097	PITKIN	CO	\$ 718,750	\$ 920,150	\$ 1,112,250	\$ 1,382,250

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08	107	ROUTT	CO	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
08	113	SAN MIGUEL	CO	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
08	117	SUMMIT	CO	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
09	001	FAIRFIELD	CT	\$ 601,450	\$ 769,950	\$ 930,700	\$ 1,156,650
11	001	DISTRICT OF COL	DC	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
12	087	MONROE	FL	\$ 529,000	\$ 677,200	\$ 818,600	\$ 1,017,300
13	133	GREENE	GA	\$ 515,200	\$ 659,550	\$ 797,250	\$ 990,800
15	001	HAWAII	HI	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
15	003	HONOLULU	HI	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
15	005	KALAWAO	HI	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
15	007	KAUAI	HI	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
15	009	MAUI	HI	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
16	013	BLAINE	ID	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925

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16	025	CAMAS	ID	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
16	063	LINCOLN	ID	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
16	081	TETON	ID	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
24	003	ANNE ARUNDEL	MD	\$ 517,500	\$ 662,500	\$ 800,800	\$ 995,200
24	005	BALTIMORE	MD	\$ 517,500	\$ 662,500	\$ 800,800	\$ 995,200
24	009	CALVERT	MD	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
24	013	CARROLL	MD	\$ 517,500	\$ 662,500	\$ 800,800	\$ 995,200
24	017	CHARLES	MD	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
24	021	FREDERICK	MD	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
24	025	HARFORD	MD	\$ 517,500	\$ 662,500	\$ 800,800	\$ 995,200
24	027	HOWARD	MD	\$ 517,500	\$ 662,500	\$ 800,800	\$ 995,200
24	031	MONTGOMERY	MD	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
24	033	PRINCE GEORGE'S	MD	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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24	035	QUEEN ANNE'S	MD	\$ 517,500	\$ 662,500	\$ 800,800	\$ 995,200
24	510	BALTIMORE CITY	MD	\$ 517,500	\$ 662,500	\$ 800,800	\$ 995,200
25	007	DUKES	MA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
25	009	ESSEX	MA	\$ 688,850	\$ 881,850	\$ 1,065,950	\$ 1,324,750
25	017	MIDDLESEX	MA	\$ 688,850	\$ 881,850	\$ 1,065,950	\$ 1,324,750
25	019	NANTUCKET	MA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
25	021	NORFOLK	MA	\$ 688,850	\$ 881,850	\$ 1,065,950	\$ 1,324,750
25	023	PLYMOUTH	MA	\$ 688,850	\$ 881,850	\$ 1,065,950	\$ 1,324,750
25	025	SUFFOLK	MA	\$ 688,850	\$ 881,850	\$ 1,065,950	\$ 1,324,750
33	015	ROCKINGHAM	NH	\$ 688,850	\$ 881,850	\$ 1,065,950	\$ 1,324,750
33	017	STRAFFORD	NH	\$ 688,850	\$ 881,850	\$ 1,065,950	\$ 1,324,750
34	003	BERGEN	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
34	013	ESSEX	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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34	017	HUDSON	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
34	019	HUNTERDON	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
34	023	MIDDLESEX	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
34	025	MONMOUTH	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
34	027	MORRIS	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
34	029	OCEAN	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
34	031	PASSAIC	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
34	035	SOMERSET	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
34	037	SUSSEX	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
34	039	UNION	NJ	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	005	BRONX	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	027	DUTCHESS	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	047	KINGS	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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36	059	NASSAU	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	061	NEW YORK	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	071	ORANGE	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	079	PUTNAM	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	081	QUEENS	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	085	RICHMOND	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	087	ROCKLAND	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	103	SUFFOLK	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	119	WESTCHESTER	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
37	029	CAMDEN	NC	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
37	139	PASQUOTANK	NC	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
37	143	PERQUIMANS	NC	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
42	103	PIKE	PA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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2-Digit State Code	3-Digit County Code	County Name	State	2018 Loan Limit 1 Unit	2018 Loan Limit 2 Unit	2018 Loan Limit 3 Unit	2018 Loan Limit 4 Unit
47	015	CANNON	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	021	CHEATHAM	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	037	DAVIDSON	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	043	DICKSON	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	081	HICKMAN	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	111	MACON	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	119	MAURY	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	147	ROBERTSON	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	149	RUTHERFORD	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	159	SMITH	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	165	SUMNER	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	169	TROUSDALE	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	187	WILLIAMSON	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350

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47	189	WILSON	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
49	035	SALT LAKE	UT	\$ 600,300	\$ 768,500	\$ 928,950	\$ 1,154,450
49	043	SUMMIT	UT	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
49	045	TOOELE	UT	\$ 600,300	\$ 768,500	\$ 928,950	\$ 1,154,450
51	007	AMELIA	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	013	ARLINGTON	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	033	CAROLINE	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	036	CHARLES CITY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	041	CHESTERFIELD	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	043	CLARKE	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	047	CULPEPER	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	049	CUMBERLAND	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	053	DINWIDDIE	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600

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51	059	FAIRFAX	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	061	FAUQUIER	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	075	GOOCHLAND	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	085	HANOVER	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	087	HENRICO	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	097	KING AND QUEEN	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	101	KING WILLIAM	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	107	LOUDOUN	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	109	LOUISA	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	127	NEW KENT	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	145	POWHATAN	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	149	PRINCE GEORGE	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	153	PRINCE WILLIAM	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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51	157	RAPPAHANNOCK	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	177	SPOTSYLVANIA	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	179	STAFFORD	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	183	SUSSEX	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	187	WARREN	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	510	ALEXANDRIA	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	570	COLONIAL HEIGHT	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	600	FAIRFAX IND	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	610	FALLS CHURCH	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	630	FREDERICKSBURG	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	670	HOPEWELL	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	683	MANASSAS	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
51	685	MANASSAS PARK	VA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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51	730	PETERSBURG	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	760	RICHMOND IND	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
53	033	KING	WA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
53	053	PIERCE	WA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
53	061	SNOHOMISH	WA	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
54	037	JEFFERSON	WV	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
56	039	TETON	WY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
66	010	GUAM	GU	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
69	085	NORTHERN ISLAND	MP	\$ 524,400	\$ 671,300	\$ 811,450	\$ 1,008,450
69	110	SAIPAN	MP	\$ 529,000	\$ 677,200	\$ 818,600	\$ 1,017,300
69	120	TINIAN	MP	\$ 532,450	\$ 681,650	\$ 823,950	\$ 1,023,950
78	010	ST. CROIX	VI	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
78	020	ST. JOHN, VI	VI	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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MPF[®] 2019 Conventional High-Cost Area Loan Limits (Exhibit N)

(Effective for Mortgage Loans with a Funding Date on or After January 1, 2019)



2-Digit State Code	3-Digit County Code	County Name	State	2018 Loan Limit 1 Unit	2018 Loan Limit 2 Unit	2018 Loan Limit 3 Unit	2018 Loan Limit 4 Unit
78	030	ST. THOMAS	VI	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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