



## Caroline Roy

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### A Message from Caroline Roy:

*"Great news for conforming loan limits! The change for 2018 is going to be up to \$453,100 for 2018. That's a big jump for our area and a badly needed change for our higher priced market in Bozeman! We still offer great jumbo programs, but the borrower wins when they can keep their loan inside the conventional limits."*

## UPDATE: Conforming Loan Limit Increased from \$424k to \$453k

Because it's mandated by the Housing and economic Recovery Act, we knew that conforming loan limits would be going up this year, and that the FHFA tends to announce the change following its 3rd quarter home price data. We just didn't know exactly what the increase would be.

Following today's announcement of a 6.8% annual increase (Q3 vs Q3), FHFA has upped the conforming loan limits as follows:

- **\$453,100** (vs \$424,100 in 2017)
- High cost area ceiling: \$679,650

Here are several links pertaining to the news:

- [News Release](#)
- [Full, Updated List by State and County](#)
- [Interactive Map of Conforming Limits](#)



### MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 5.0	99.35	<b>-0.16</b>
MBS GNMA 5.0	99.91	<b>-0.04</b>
10 YR Treasury	3.9039	<b>+0.0424</b>
30 YR Treasury	4.1932	<b>+0.0468</b>

Pricing as of: 8/30 5:59PM EST

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