

MPF[®] 2020 Conventional High-Cost Area Loan Limits (Exhibit N)

(Effective for Mortgage Loans with a Funding Date on or After January 1, 2020)



Instructions Page

Purpose

PFIs 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	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
06	013	CONTRA COSTA COUNTY	CA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
06	017	EL DORADO COUNTY	CA	\$ 569,250	\$ 728,750	\$ 880,900	\$ 1,094,700
06	037	LOS ANGELES COUNTY	CA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
06	041	MARIN COUNTY	CA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
06	051	MONO COUNTY	CA	\$ 529,000	\$ 677,200	\$ 818,600	\$ 1,017,300
06	053	MONTEREY COUNTY	CA	\$ 672,750	\$ 861,250	\$ 1,041,050	\$ 1,293,750
06	055	NAPA COUNTY	CA	\$ 764,750	\$ 979,000	\$ 1,183,400	\$ 1,470,700
06	059	ORANGE COUNTY	CA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
06	061	PLACER COUNTY	CA	\$ 569,250	\$ 728,750	\$ 880,900	\$ 1,094,700
06	067	SACRAMENTO COUNTY	CA	\$ 569,250	\$ 728,750	\$ 880,900	\$ 1,094,700
06	069	SAN BENITO COUNTY	CA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
06	073	SAN DIEGO COUNTY	CA	\$ 701,500	\$ 898,050	\$ 1,085,550	\$ 1,349,050

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06	075	SAN FRANCISCO COUNTY	CA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
06	079	SAN LUIS OBISPO COUNTY	CA	\$ 690,000	\$ 883,300	\$ 1,067,750	\$ 1,326,950
06	081	SAN MATEO COUNTY	CA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
06	083	SANTA BARBARA COUNTY	CA	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
06	085	SANTA CLARA COUNTY	CA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
06	087	SANTA CRUZ COUNTY	CA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
06	097	SONOMA COUNTY	CA	\$ 704,950	\$ 902,450	\$ 1,090,850	\$ 1,355,700
06	111	VENTURA COUNTY	CA	\$ 713,000	\$ 912,750	\$ 1,103,350	\$ 1,371,150
06	113	YOLO COUNTY	CA	\$ 569,250	\$ 728,750	\$ 880,900	\$ 1,094,700
08	001	ADAMS COUNTY	CO	\$ 575,000	\$ 736,100	\$ 889,800	\$ 1,105,800
08	005	ARAPAHOE COUNTY	CO	\$ 575,000	\$ 736,100	\$ 889,800	\$ 1,105,800
08	013	BOULDER COUNTY	CO	\$ 644,000	\$ 824,450	\$ 996,550	\$ 1,238,500
08	014	BROOMFIELD COUNTY	CO	\$ 575,000	\$ 736,100	\$ 889,800	\$ 1,105,800

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08	019	CLEAR CREEK COUNTY	CO	\$ 575,000	\$ 736,100	\$ 889,800	\$ 1,105,800
08	031	DENVER COUNTY	CO	\$ 575,000	\$ 736,100	\$ 889,800	\$ 1,105,800
08	035	DOUGLAS COUNTY	CO	\$ 575,000	\$ 736,100	\$ 889,800	\$ 1,105,800
08	037	EAGLE COUNTY	CO	\$ 750,950	\$ 961,350	\$ 1,162,050	\$ 1,444,150
08	039	ELBERT COUNTY	CO	\$ 575,000	\$ 736,100	\$ 889,800	\$ 1,105,800
08	045	GARFIELD COUNTY	CO	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
08	047	GILPIN COUNTY	CO	\$ 575,000	\$ 736,100	\$ 889,800	\$ 1,105,800
08	059	JEFFERSON COUNTY	CO	\$ 575,000	\$ 736,100	\$ 889,800	\$ 1,105,800
08	065	LAKE COUNTY	CO	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
08	093	PARK COUNTY	CO	\$ 575,000	\$ 736,100	\$ 889,800	\$ 1,105,800
08	097	PITKIN COUNTY	CO	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
08	107	ROUTT COUNTY	CO	\$ 638,250	\$ 817,050	\$ 987,650	\$ 1,227,400
08	113	SAN MIGUEL COUNTY	CO	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925

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08	117	SUMMIT COUNTY	CO	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
09	001	FAIRFIELD COUNTY	CT	\$ 601,450	\$ 769,950	\$ 930,700	\$ 1,156,650
11	001	DISTRICT OF COLUMBIA	DC	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
12	087	MONROE COUNTY	FL	\$ 552,000	\$ 706,650	\$ 854,200	\$ 1,061,550
13	133	GREENE COUNTY	GA	\$ 515,200	\$ 659,550	\$ 797,250	\$ 990,800
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	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
24	003	ANNE ARUNDEL COUNTY	MD	\$ 520,950	\$ 666,900	\$ 806,150	\$ 1,001,850
24	005	BALTIMORE COUNTY	MD	\$ 520,950	\$ 666,900	\$ 806,150	\$ 1,001,850
24	009	CALVERT COUNTY	MD	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
24	013	CARROLL COUNTY	MD	\$ 520,950	\$ 666,900	\$ 806,150	\$ 1,001,850

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24	017	CHARLES COUNTY	MD	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
24	021	FREDERICK COUNTY	MD	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
24	025	HARFORD COUNTY	MD	\$ 520,950	\$ 666,900	\$ 806,150	\$ 1,001,850
24	027	HOWARD COUNTY	MD	\$ 520,950	\$ 666,900	\$ 806,150	\$ 1,001,850
24	031	MONTGOMERY COUNTY	MD	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
24	033	PRINCE GEORGE'S COUNTY	MD	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
24	035	QUEEN ANNE'S COUNTY	MD	\$ 520,950	\$ 666,900	\$ 806,150	\$ 1,001,850
24	510	BALTIMORE CITY	MD	\$ 520,950	\$ 666,900	\$ 806,150	\$ 1,001,850
25	007	DUKES COUNTY	MA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
25	009	ESSEX COUNTY	MA	\$ 690,000	\$ 883,300	\$ 1,067,750	\$ 1,326,950
25	017	MIDDLESEX COUNTY	MA	\$ 690,000	\$ 883,300	\$ 1,067,750	\$ 1,326,950
25	019	NANTUCKET COUNTY	MA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
25	021	NORFOLK COUNTY	MA	\$ 690,000	\$ 883,300	\$ 1,067,750	\$ 1,326,950

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25	023	PLYMOUTH COUNTY	MA	\$ 690,000	\$ 883,300	\$ 1,067,750	\$ 1,326,950
25	025	SUFFOLK COUNTY	MA	\$ 690,000	\$ 883,300	\$ 1,067,750	\$ 1,326,950
33	015	ROCKINGHAM COUNTY	NH	\$ 690,000	\$ 883,300	\$ 1,067,750	\$ 1,326,950
33	017	STRAFFORD COUNTY	NH	\$ 690,000	\$ 883,300	\$ 1,067,750	\$ 1,326,950
34	003	BERGEN COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
34	013	ESSEX COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
34	017	HUDSON COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
34	019	HUNTERDON COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
34	023	MIDDLESEX COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
34	025	MONMOUTH COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
34	027	MORRIS COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
34	029	OCEAN COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
34	031	PASSAIC COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550

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34	035	SOMERSET COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
34	037	SUSSEX COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
34	039	UNION COUNTY	NJ	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
36	005	BRONX COUNTY	NY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
36	027	DUTCHESS COUNTY	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	047	KINGS COUNTY	NY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
36	059	NASSAU COUNTY	NY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
36	061	NEW YORK COUNTY	NY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
36	071	ORANGE COUNTY	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	079	PUTNAM COUNTY	NY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
36	081	QUEENS COUNTY	NY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
36	085	RICHMOND COUNTY	NY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
36	087	ROCKLAND COUNTY	NY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550

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36	103	SUFFOLK COUNTY	NY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
36	119	WESTCHESTER COUNTY	NY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
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
37	143	PERQUIMANS COUNTY	NC	\$ 625,500	\$ 800,775	\$ 967,950	\$ 1,202,925
42	103	PIKE COUNTY	PA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
47	015	CANNON COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	021	CHEATHAM COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	037	DAVIDSON COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	043	DICKSON COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	081	HICKMAN COUNTY	TN	\$ 534,750	\$ 684,550	\$ 827,500	\$ 1,028,350
47	111	MACON COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	119	MAURY COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650

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47	147	ROBERTSON COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	149	RUTHERFORD COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	159	SMITH COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	165	SUMNER COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	169	TROUSDALE COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	187	WILLIAMSON COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
47	189	WILSON COUNTY	TN	\$ 563,500	\$ 721,400	\$ 872,000	\$ 1,083,650
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	\$ 762,450	\$ 976,100	\$ 1,179,850	\$ 1,466,250
49	045	TOOELE COUNTY	UT	\$ 600,300	\$ 768,500	\$ 928,950	\$ 1,154,450

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49	051	WASATCH COUNTY	UT	\$ 762,450	\$ 976,100	\$ 1,179,850	\$ 1,466,250
49	057	WEBER COUNTY	UT	\$ 646,300	\$ 827,400	\$ 1,000,100	\$ 1,242,900
51	007	AMELIA COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	013	ARLINGTON COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	033	CAROLINE COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	036	CHARLES CITY COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	041	CHESTERFIELD COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	043	CLARKE COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	047	CULPEPER COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	049	CUMBERLAND COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	053	DINWIDDIE COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	059	FAIRFAX COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	061	FAUQUIER COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550

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51	075	GOOCHLAND COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	085	HANOVER COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	087	HENRICO COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	097	KING AND QUEEN COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	101	KING WILLIAM COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	107	LOUDOUN COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	109	LOUISA COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	113	MADISON COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	127	NEW KENT COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	145	POWHATAN COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	149	PRINCE GEORGE COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	153	PRINCE WILLIAM COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	157	RAPPAHANNOCK COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550

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51	177	SPOTSYLVANIA COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	179	STAFFORD COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	183	SUSSEX COUNTY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	187	WARREN COUNTY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	510	ALEXANDRIA CITY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	570	COLONIAL HEIGHTS CITY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	600	FAIRFAX CITY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	610	FALLS CHURCH CITY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	630	FREDERICKSBURG CITY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	670	HOPEWELL CITY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
51	683	MANASSAS CITY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	685	MANASSAS PARK CITY	VA	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
51	730	PETERSBURG CITY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600

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51	760	RICHMOND CITY	VA	\$ 535,900	\$ 686,050	\$ 829,250	\$ 1,030,600
53	033	KING COUNTY	WA	\$ 741,750	\$ 949,600	\$ 1,147,800	\$ 1,426,450
53	053	PIERCE COUNTY	WA	\$ 741,750	\$ 949,600	\$ 1,147,800	\$ 1,426,450
53	061	SNOHOMISH COUNTY	WA	\$ 741,750	\$ 949,600	\$ 1,147,800	\$ 1,426,450
54	037	JEFFERSON COUNTY	WV	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
56	039	TETON COUNTY	WY	\$ 765,600	\$ 980,325	\$ 1,184,925	\$ 1,472,550
69	085	NORTHERN ISLANDS MUNICIPALITY	MP	\$ 524,400	\$ 671,300	\$ 811,450	\$ 1,008,450
69	110	SAIPAN MUNICIPALITY	MP	\$ 529,000	\$ 677,200	\$ 818,600	\$ 1,017,300
69	120	TINIAN MUNICIPALITY	MP	\$ 532,450	\$ 681,650	\$ 823,950	\$ 1,023,950

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