

Exhibit N

Instructions Page

Purpose

PFI 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.

Preparation

- **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.

Additional Guidance

Please contact the MPF Service Center by using one of the following options for any questions or assistance regarding this Exhibit:

- [MPF Customer Service Portal](#)
- Email: MPF-Help@fhlbc.com
- Phone: (877) 345-2673

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.

MPF® 2025 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2025 Loan Limit 1 Unit	2025 Loan Limit 2 Unit	2025 Loan Limit 3 Unit	2025 Loan Limit 4 Unit
06	001	ALAMEDA COUNTY	CA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
06	013	CONTRA COSTA COUNTY	CA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
06	037	LOS ANGELES COUNTY	CA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
06	041	MARIN COUNTY	CA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
06	053	MONTEREY COUNTY	CA	\$970,600	\$1,242,550	\$1,501,950	\$1,866,600
06	055	NAPA COUNTY	CA	\$1,017,750	\$1,302,900	\$1,574,900	\$1,957,250
06	059	ORANGE COUNTY	CA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
06	069	SAN BENITO COUNTY	CA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
06	073	SAN DIEGO COUNTY	CA	\$1,077,550	\$1,379,450	\$1,667,450	\$2,072,250
06	075	SAN FRANCISCO COUNTY	CA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
06	079	SAN LUIS OBISPO COUNTY	CA	\$967,150	\$1,238,150	\$1,496,600	\$1,859,950
06	081	SAN MATEO COUNTY	CA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
06	083	SANTA BARBARA COUNTY	CA	\$913,100	\$1,168,950	\$1,413,000	\$1,756,000
06	085	SANTA CLARA COUNTY	CA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
06	087	SANTA CRUZ COUNTY	CA	\$1,178,750	\$1,509,050	\$1,824,050	\$2,266,900
06	097	SONOMA COUNTY	CA	\$897,000	\$1,148,350	\$1,388,050	\$1,725,050
06	111	VENTURA COUNTY	CA	\$1,017,750	\$1,302,900	\$1,574,900	\$1,957,250
08	001	ADAMS COUNTY	CO	\$833,750	\$1,067,350	\$1,290,200	\$1,603,400
08	005	ARAPAHOE COUNTY	CO	\$833,750	\$1,067,350	\$1,290,200	\$1,603,400
08	013	BOULDER COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700

MPF® 2025 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2025 Loan Limit 1 Unit	2025 Loan Limit 2 Unit	2025 Loan Limit 3 Unit	2025 Loan Limit 4 Unit
08	014	BROOMFIELD COUNTY	CO	\$833,750	\$1,067,350	\$1,290,200	\$1,603,400
08	019	CLEAR CREEK COUNTY	CO	\$833,750	\$1,067,350	\$1,290,200	\$1,603,400
08	031	DENVER COUNTY	CO	\$833,750	\$1,067,350	\$1,290,200	\$1,603,400
08	035	DOUGLAS COUNTY	CO	\$833,750	\$1,067,350	\$1,290,200	\$1,603,400
08	037	EAGLE COUNTY	CO	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
08	039	ELBERT COUNTY	CO	\$833,750	\$1,067,350	\$1,290,200	\$1,603,400
08	045	GARFIELD COUNTY	CO	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
08	047	GILPIN COUNTY	CO	\$833,750	\$1,067,350	\$1,290,200	\$1,603,400
08	059	JEFFERSON COUNTY	CO	\$833,750	\$1,067,350	\$1,290,200	\$1,603,400
08	093	PARK COUNTY	CO	\$833,750	\$1,067,350	\$1,290,200	\$1,603,400
08	097	PITKIN COUNTY	CO	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
08	107	ROUTT COUNTY	CO	\$1,012,000	\$1,295,550	\$1,566,050	\$1,946,200
08	113	SAN MIGUEL COUNTY	CO	\$994,750	\$1,273,450	\$1,539,350	\$1,913,000
08	117	SUMMIT COUNTY	CO	\$1,067,200	\$1,366,200	\$1,651,450	\$2,052,350
09	001	FAIRFIELD COUNTY	CT	\$851,000	\$1,089,450	\$1,316,900	\$1,636,550
11	001	DISTRICT OF COLUMBIA	DC	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
12	087	MONROE COUNTY	FL	\$967,150	\$1,238,150	\$1,496,600	\$1,859,950
16	081	TETON COUNTY	ID	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
24	009	CALVERT COUNTY	MD	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
24	017	CHARLES COUNTY	MD	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
24	021	FREDERICK COUNTY	MD	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
24	031	MONTGOMERY COUNTY	MD	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
24	033	PRINCE GEORGE'S COUNTY	MD	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
25	007	DUKES COUNTY	MA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
25	009	ESSEX COUNTY	MA	\$914,250	\$1,170,400	\$1,414,750	\$1,758,200
25	017	MIDDLESEX COUNTY	MA	\$914,250	\$1,170,400	\$1,414,750	\$1,758,200

MPF® 2025 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2025 Loan Limit 1 Unit	2025 Loan Limit 2 Unit	2025 Loan Limit 3 Unit	2025 Loan Limit 4 Unit
25	019	NANTUCKET COUNTY	MA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
25	021	NORFOLK COUNTY	MA	\$914,250	\$1,170,400	\$1,414,750	\$1,758,200
25	023	PLYMOUTH COUNTY	MA	\$914,250	\$1,170,400	\$1,414,750	\$1,758,200
25	025	SUFFOLK COUNTY	MA	\$914,250	\$1,170,400	\$1,414,750	\$1,758,200
33	015	ROCKINGHAM COUNTY	NH	\$914,250	\$1,170,400	\$1,414,750	\$1,758,200
33	017	STRAFFORD COUNTY	NH	\$914,250	\$1,170,400	\$1,414,750	\$1,758,200
34	003	BERGEN COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	013	ESSEX COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	017	HUDSON COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	019	HUNTERDON COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	023	MIDDLESEX COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	025	MONMOUTH COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	027	MORRIS COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	029	OCEAN COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	031	PASSAIC COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	035	SOMERSET COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	037	SUSSEX COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
34	039	UNION COUNTY	NJ	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
36	005	BRONX COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
36	047	KINGS COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
36	059	NASSAU COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
36	061	NEW YORK COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
36	079	PUTNAM COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
36	081	QUEENS COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
36	085	RICHMOND COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
36	087	ROCKLAND COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
36	103	SUFFOLK COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875

MPF® 2025 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2025 Loan Limit 1Unit	2025 Loan Limit 2 Unit	2025 Loan Limit 3 Unit	2025 Loan Limit 4 Unit
42	119	WESTCHESTER COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
47	103	PIKE COUNTY	PA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
47	015	CANNON COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	021	CHEATHAM COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	037	DAVIDSON COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	043	DICKSON COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	111	MACON COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	119	MAURY COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	147	ROBERTSON COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	149	RUTHERFORD COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	159	SMITH COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	165	SUMNER COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	169	TROUSDALE COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	187	WILLIAMSON COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
47	189	WILSON COUNTY	TN	\$989,000	\$1,266,100	\$1,530,450	\$1,901,950
49	043	SUMMIT COUNTY	UT	\$1,149,825	\$1,472,250	\$1,779,525	\$2,211,600
49	051	WASATCH COUNTY	UT	\$1,149,825	\$1,472,250	\$1,779,525	\$2,211,600
49	055	WAYNE COUNTY	UT	\$997,050	\$1,276,400	\$1,542,900	\$1,917,450
51	013	ARLINGTON COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	043	CLARKE COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	047	CULPEPER COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	059	FAIRFAX COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	061	FAUQUIER COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	107	LOUDOUN COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	113	MADISON COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875

MPF® 2025 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2025 Loan Limit 1Unit	2025 Loan Limit 2 Unit	2025 Loan Limit 3 Unit	2025 Loan Limit 4 Unit
51	153	PRINCE WILLIAM COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	157	RAPPAHANNOCK COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	177	SPOTSYLVANIA COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	179	STAFFORD COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	187	WARREN COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	510	ALEXANDRIA CITY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	600	FAIRFAX CITY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	610	FALLS CHURCH CITY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	630	FREDERICKSBURG CITY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	683	MANASSAS CITY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	685	MANASSAS PARK CITY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
53	033	KING COUNTY	WA	\$1,037,300	\$1,327,950	\$1,605,200	\$1,994,850
53	053	PIERCE COUNTY	WA	\$1,037,300	\$1,327,950	\$1,605,200	\$1,994,850
53	061	SNOHOMISH COUNTY	WA	\$1,037,300	\$1,327,950	\$1,605,200	\$1,994,850
54	037	JEFFERSON COUNTY	WV	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
56	039	TETON COUNTY	WY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875

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