

Exhibit N

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.

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® 2026 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2026 Loan Limit 1 Unit	2026 Loan Limit 2 Unit	2026 Loan Limit 3 Unit	2026 Loan Limit 4 Unit
06	001	ALAMEDA COUNTY	CA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
06	013	CONTRA COSTA COUNTY	CA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
06	037	LOS ANGELES COUNTY	CA	\$1,249,125	1,599,375	\$1,933,200	\$2,402,625
06	041	MARIN COUNTY	CA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
06	053	MONTEREY COUNTY	CA	\$994,750	\$1,273,450	\$1,539,350	\$1,913,000
06	055	NAPA COUNTY	CA	\$1,017,750	\$1,302,900	\$1,574,900	\$1,957,250
06	059	ORANGE COUNTY	CA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
06	069	SAN BENITO COUNTY	CA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
06	073	SAN DIEGO COUNTY	CA	\$1,104,000	\$1,413,350	\$1,708,400	\$2,123,100
06	075	SAN FRANCISCO COUNTY	CA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
06	079	SAN LUIS OBISPO COUNTY	CA	\$1,000,500	\$1,280,850	\$1,548,250	\$1,924,100
06	081	SAN MATEO COUNTY	CA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
06	083	SANTA BARBARA COUNTY	CA	\$941,850	\$1,205,750	\$1,457,450	\$1,811,300
06	085	SANTA CLARA COUNTY	CA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
06	087	SANTA CRUZ COUNTY	CA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
06	097	SONOMA COUNTY	CA	\$897,000	\$1,148,350	\$1,388,050	\$1,725,050
06	111	VENTURA COUNTY	CA	\$1,035,000	\$1,325,000	\$1,601,600	\$1,990,450
08	001	ADAMS COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700
08	005	ARAPAHOE COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700
08	013	BOULDER COUNTY	CO	\$879,750	\$1,126,250	\$1,361,350	\$1,691,850

MPF® 2026 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2026 Loan Limit 1Unit	2026 Loan Limit 2 Unit	2026 Loan Limit 3 Unit	2026 Loan Limit 4 Unit
08	014	BROOMFIELD COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700
08	019	CLEAR CREEK COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700
08	031	DENVER COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700
08	035	DOUGLAS COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700
08	037	EAGLE COUNTY	CO	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
08	039	ELBERT COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700
08	045	GARFIELD COUNTY	CO	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
08	047	GILPIN COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700
08	049	GRAND COUNTY	CO	\$883,200	\$1,130,650	\$1,366,700	\$1,658,500
08	059	JEFFERSON COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700
08	065	LAKE COUNTY	CO	\$1,092,500	\$1,398,600	\$1,690,600	\$2,101,000
08	081	MOFFAT COUNTY	CO	\$1,089,050	\$1,394,200	\$1,685,250	\$2,094,350
08	093	PARK COUNTY	CO	\$862,500	\$1,104,150	\$1,334,700	\$1,658,700
08	097	PITKIN COUNTY	CO	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
08	107	ROUTT COUNTY	CO	\$1,089,050	\$1,394,200	\$1,685,250	\$2,094,350
08	113	SAN MIGUEL COUNTY	CO	\$994,750	\$1,273,450	\$1,539,350	\$1,913,000
08	117	SUMMIT COUNTY	CO	\$1,092,500	\$1,398,600	\$1,690,600	\$2,101,000
09	120	GREATER BRIDGEPORT PLANNING REGION	CT	\$977,500	\$1,251,400	\$1,512,650	\$1,879,850
09	140	NAUGATUCK VALLEY PLANNING REGION	CT	\$851,000	\$1,089,450	\$1,316,900	\$1,636,550
09	190	WESTERN CONNECTICUT PLANNING REGION	CT	\$977,500	\$1,251,400	\$1,512,650	\$1,879,850
11	001	DISTRICT OF COLUMBIA	DC	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
12	087	MONROE COUNTY	FL	\$990,150	\$1,267,600	\$1,532,200	\$1,904,150
16	081	TETON COUNTY	ID	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
24	009	CALVERT COUNTY	MD	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
24	017	CHARLES COUNTY	MD	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
24	021	FREDERICK COUNTY	MD	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625

MPF® 2026 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2026 Loan Limit 1Unit	2026 Loan Limit 2 Unit	2026 Loan Limit 3 Unit	2026 Loan Limit 4 Unit
24	031	MONTGOMERY COUNTY	MD	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
24	033	PRINCE GEORGE'S COUNTY	MD	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
25	007	DUKES COUNTY	MA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
25	009	ESSEX COUNTY	MA	\$962,550	\$1,232,250	\$1,489,500	\$1,851,100
25	017	MIDDLESEX COUNTY	MA	\$962,550	\$1,232,250	\$1,489,500	\$1,851,100
25	019	NANTUCKET COUNTY	MA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
25	021	NORFOLK COUNTY	MA	\$962,550	\$1,232,250	\$1,489,500	\$1,851,100
25	023	PLYMOUTH COUNTY	MA	\$962,550	\$1,232,250	\$1,489,500	\$1,851,100
25	025	SUFFOLK COUNTY	MA	\$962,550	\$1,232,250	\$1,489,500	\$1,851,100
33	015	ROCKINGHAM COUNTY	NH	\$962,550	\$1,232,250	\$1,489,500	\$1,851,100
33	017	STRAFFORD COUNTY	NH	\$962,550	\$1,232,250	\$1,489,500	\$1,851,100
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

MPF® 2026 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2026 Loan Limit 1Unit	2026 Loan Limit 2 Unit	2026 Loan Limit 3 Unit	2026 Loan Limit 4 Unit
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
36	119	WESTCHESTER COUNTY	NY	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
42	103	PIKE COUNTY	PA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
47	015	CANNON COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	021	CHEATHAM COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	037	DAVIDSON COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	043	DICKSON COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	081	HICKMAN COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	111	MACON COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	119	MAURY COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	147	ROBERTSON COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	149	RUTHERFORD COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	159	SMITH COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	165	SUMNER COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	169	TROUSDALE COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	187	WILLIAMSON COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
47	189	WILSON COUNTY	TN	\$1,029,250	\$1,317,650	\$1,592,700	\$1,979,350
49	019	GRAND COUNTY	UT	\$839,500	\$1,074,700	\$1,299,100	\$1,614,450
49	043	SUMMIT COUNTY	UT	\$1,150,000	\$1,472,250	\$1,779,600	\$2,211,600
49	051	WASATCH COUNTY	UT	\$1,150,000	\$1,472,250	\$1,779,600	\$2,211,600
49	055	WAYNE COUNTY	UT	\$997,050	\$1,276,400	\$1,542,900	\$1,917,450
51	013	ARLINGTON COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625

MPF® 2026 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2026 Loan Limit 1 Unit	2026 Loan Limit 2 Unit	2026 Loan Limit 3 Unit	2026 Loan Limit 4 Unit
51	043	CLARKE COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	047	CULPEPER COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	059	FAIRFAX COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	061	FAUQUIER COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	107	LOUDOUN COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	113	MADISON COUNTY	VA	\$1,209,750	\$1,548,975	\$1,872,225	\$2,326,875
51	153	PRINCE WILLIAM COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	157	RAPPAHANNOCK COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	177	SPOTSYLVANIA COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	179	STAFFORD COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	187	WARREN COUNTY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	510	ALEXANDRIA CITY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	600	FAIRFAX CITY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	610	FALLS CHURCH CITY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	630	FREDERICKSBURG CITY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
51	683	MANASSAS CITY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625

MPF® 2026 Conventional High – Cost Area Limits

2-Digit State Code	3-Digit County Code	County Name	State	2026 Loan Limit 1Unit	2026 Loan Limit 2 Unit	2026 Loan Limit 3 Unit	2026 Loan Limit 4 Unit
51	685	MANASSAS PARK CITY	VA	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
53	033	KING COUNTY	WA	\$1,063,750	\$1,361,800	\$1,646,100	\$2,045,700
53	053	PIERCE COUNTY	WA	\$1,063,750	\$1,361,800	\$1,646,100	\$2,045,700
53	061	SNOHOMISH COUNTY	WA	\$1,063,750	\$1,361,800	\$1,646,100	\$2,045,700
54	037	JEFFERSON COUNTY	WV	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625
56	039	TETON COUNTY	WY	\$1,249,125	\$1,599,375	\$1,933,200	\$2,402,625

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