

MPF® 2023 Conventional High-Cost Area Loan Limits (Exhibit N)

(Effective for Mortgage Loans with a Funding Date on or After January 1, 2023)



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	2023 Loan Limit 1 Unit	2023 Loan Limit 2 Unit	2023 Loan Limit 3 Unit	2023 Loan Limit 4 Unit
06	001	ALAMEDA COUNTY	CA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
06	013	CONTRA COSTA COUNTY	CA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
06	017	EL DORADO COUNTY	CA	\$ 763,600	\$ 977,550	\$ 1,181,650	\$ 1,468,500
06	037	LOS ANGELES COUNTY	CA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
06	041	MARIN COUNTY	CA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
06	053	MONTEREY COUNTY	CA	\$ 915,400	\$ 1,171,900	\$ 1,416,550	\$ 1,760,400
06	055	NAPA COUNTY	CA	\$ 1,017,750	\$ 1,302,900	\$ 1,574,900	\$ 1,957,250
06	059	ORANGE COUNTY	CA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
06	061	PLACER COUNTY	CA	\$ 763,600	\$ 977,550	\$ 1,181,650	\$ 1,468,500
06	067	SACRAMENTO COUNTY	CA	\$ 763,600	\$ 977,550	\$ 1,181,650	\$ 1,468,500
06	069	SAN BENITO COUNTY	CA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
06	073	SAN DIEGO COUNTY	CA	\$ 977,500	\$ 1,251,400	\$ 1,512,650	\$ 1,879,850

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06	075	SAN FRANCISCO COUNTY	CA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
06	079	SAN LUIS OBISPO COUNTY	CA	\$ 911,950	\$ 1,167,450	\$ 1,411,200	\$ 1,753,800
06	081	SAN MATEO COUNTY	CA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
06	083	SANTA BARBARA COUNTY	CA	\$ 805,000	\$ 1,030,550	\$ 1,245,700	\$ 1,548,100
06	085	SANTA CLARA COUNTY	CA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
06	087	SANTA CRUZ COUNTY	CA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
06	097	SONOMA COUNTY	CA	\$ 861,350	\$ 1,102,700	\$ 1,332,900	\$ 1,656,450
06	111	VENTURA COUNTY	CA	\$ 948,750	\$ 1,214,600	\$ 1,468,150	\$ 1,824,550
06	113	YOLO COUNTY	CA	\$ 763,600	\$ 977,550	\$ 1,181,650	\$ 1,468,500
08	001	ADAMS COUNTY	CO	\$ 787,750	\$ 1,008,450	\$ 1,219,000	\$ 1,514,950
08	005	ARAPAHOE COUNTY	CO	\$ 787,750	\$ 1,008,450	\$ 1,219,000	\$ 1,514,950
08	013	BOULDER COUNTY	CO	\$ 856,750	\$ 1,096,800	\$ 1,325,800	\$ 1,647,650

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08	014	BROOMFIELD COUNTY	CO	\$ 787,750	\$ 1,008,450	\$ 1,219,000	\$ 1,514,950
08	019	CLEAR CREEK COUNTY	CO	\$ 787,750	\$ 1,008,450	\$ 1,219,000	\$ 1,514,950
08	031	DENVER COUNTY	CO	\$ 787,750	\$ 1,008,450	\$ 1,219,000	\$ 1,514,950
08	035	DOUGLAS COUNTY	CO	\$ 787,750	\$ 1,008,450	\$ 1,219,000	\$ 1,514,950
08	037	EAGLE COUNTY	CO	\$ 1,075,250	\$ 1,376,550	\$ 1,663,900	\$ 2,067,850
08	039	ELBERT COUNTY	CO	\$ 787,750	\$ 1,008,450	\$ 1,219,000	\$ 1,514,950
08	045	GARFIELD COUNTY	CO	\$ 948,750	\$ 1,214,600	\$ 1,468,150	\$ 1,824,550
08	047	GILPIN COUNTY	CO	\$ 787,750	\$ 1,008,450	\$ 1,219,000	\$ 1,514,950
08	059	JEFFERSON COUNTY	CO	\$ 787,750	\$ 1,008,450	\$ 1,219,000	\$ 1,514,950
08	093	PARK COUNTY	CO	\$ 787,750	\$ 1,008,450	\$ 1,219,000	\$ 1,514,950
08	097	PITKIN COUNTY	CO	\$ 948,750	\$ 1,214,600	\$ 1,468,150	\$ 1,824,550
08	107	ROUTT COUNTY	CO	\$ 845,250	\$ 1,082,100	\$ 1,308,000	\$ 1,625,500
08	113	SAN MIGUEL COUNTY	CO	\$ 862,500	\$ 1,104,150	\$ 1,334,700	\$ 1,658,700

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08	117	SUMMIT COUNTY	CO	\$ 953,350	\$ 1,220,450	\$ 1,475,250	\$ 1,833,400
11	001	DISTRICT OF COLUMBIA	DC	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
12	087	MONROE COUNTY	FL	\$ 874,000	\$ 1,118,900	\$ 1,352,450	\$ 1,680,800
16	013	BLAINE COUNTY	ID	\$ 740,600	\$ 948,100	\$ 1,146,050	\$ 1,424,250
16	025	CAMAS COUNTY	ID	\$ 740,600	\$ 948,100	\$ 1,146,050	\$ 1,424,250
16	081	TETON COUNTY	ID	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
24	009	CALVERT COUNTY	MD	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
24	017	CHARLES COUNTY	MD	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
24	021	FREDERICK COUNTY	MD	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
24	031	MONTGOMERY COUNTY	MD	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
24	033	PRINCE GEORGE'S COUNTY	MD	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
25	007	DUKES COUNTY	MA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200

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25	009	ESSEX COUNTY	MA	\$ 828,000	\$ 1,060,000	\$ 1,281,300	\$ 1,592,350
25	017	MIDDLESEX COUNTY	MA	\$ 828,000	\$ 1,060,000	\$ 1,281,300	\$ 1,592,350
25	019	NANTUCKET COUNTY	MA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
25	021	NORFOLK COUNTY	MA	\$ 828,000	\$ 1,060,000	\$ 1,281,300	\$ 1,592,350
25	023	PLYMOUTH COUNTY	MA	\$ 828,000	\$ 1,060,000	\$ 1,281,300	\$ 1,592,350
25	025	SUFFOLK COUNTY	MA	\$ 828,000	\$ 1,060,000	\$ 1,281,300	\$ 1,592,350
33	015	ROCKINGHAM COUNTY	NH	\$ 828,000	\$ 1,060,000	\$ 1,281,300	\$ 1,592,350
33	017	STRAFFORD COUNTY	NH	\$ 828,000	\$ 1,060,000	\$ 1,281,300	\$ 1,592,350
34	003	BERGEN COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
34	013	ESSEX COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
34	017	HUDSON COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
34	019	HUNTERDON COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
34	023	MIDDLESEX COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200

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34	025	MONMOUTH COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
34	027	MORRIS COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
34	029	OCEAN COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
34	031	PASSAIC COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
34	035	SOMERSET COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
34	037	SUSSEX COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
34	039	UNION COUNTY	NJ	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
36	005	BRONX COUNTY	NY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
36	027	DUTCHESS COUNTY	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	047	KINGS COUNTY	NY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
36	059	NASSAU COUNTY	NY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
36	061	NEW YORK COUNTY	NY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
36	071	ORANGE COUNTY	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400

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36	079	PUTNAM COUNTY	NY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
36	081	QUEENS COUNTY	NY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
36	085	RICHMOND COUNTY	NY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
36	087	ROCKLAND COUNTY	NY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
36	103	SUFFOLK COUNTY	NY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
36	119	WESTCHESTER COUNTY	NY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
42	103	PIKE COUNTY	PA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
47	015	CANNON COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	021	CHEATHAM COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	037	DAVIDSON COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	043	DICKSON COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	111	MACON COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	119	MAURY COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750

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47	147	ROBERTSON COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	149	RUTHERFORD COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	159	SMITH COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	165	SUMNER COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	169	TROUSDALE COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	187	WILLIAMSON COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
47	189	WILSON COUNTY	TN	\$ 890,100	\$ 1,139,500	\$ 1,377,400	\$ 1,711,750
49	003	BOX ELDER COUNTY	UT	\$ 744,050	\$ 952,500	\$ 1,151,400	\$ 1,430,900
49	011	DAVIS COUNTY	UT	\$ 744,050	\$ 952,500	\$ 1,151,400	\$ 1,430,900
49	029	MORGAN COUNTY	UT	\$ 744,050	\$ 952,500	\$ 1,151,400	\$ 1,430,900
49	043	SUMMIT COUNTY	UT	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
49	051	WASATCH COUNTY	UT	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
49	057	WEBER COUNTY	UT	\$ 744,050	\$ 952,500	\$ 1,151,400	\$ 1,430,900

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51	013	ARLINGTON COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	043	CLARKE COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	047	CULPEPER COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	059	FAIRFAX COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	061	FAUQUIER COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	107	LOUDOUN COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	113	MADISON COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	153	PRINCE WILLIAM COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	157	RAPPAHANNOCK COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	177	SPOTSYLVANIA COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	179	STAFFORD COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	187	WARREN COUNTY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200

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51	510	ALEXANDRIA CITY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	600	FAIRFAX CITY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	610	FALLS CHURCH CITY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	630	FREDERICKSBURG CITY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	683	MANASSAS CITY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
51	685	MANASSAS PARK CITY	VA	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
53	033	KING COUNTY	WA	\$ 977,500	\$ 1,251,400	\$ 1,512,650	\$ 1,879,850
53	053	PIERCE COUNTY	WA	\$ 977,500	\$ 1,251,400	\$ 1,512,650	\$ 1,879,850
53	061	SNOHOMISH COUNTY	WA	\$ 977,500	\$ 1,251,400	\$ 1,512,650	\$ 1,879,850
54	037	JEFFERSON COUNTY	WV	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200
56	039	TETON COUNTY	WY	\$ 1,089,300	\$ 1,394,775	\$ 1,685,850	\$ 2,095,200

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