

MPF® 2022 Conventional High-Cost Area Loan Limits (Exhibit N)

(Effective for Mortgage Loans with a Funding Date on or After January 1, 2022)



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	2022 Loan Limit 1 Unit	2022 Loan Limit 2 Unit	2022 Loan Limit 3 Unit	2022 Loan Limit 4 Unit
06	001	ALAMEDA COUNTY	CA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
06	013	CONTRA COSTA COUNTY	CA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
06	017	EL DORADO COUNTY	CA	\$ 675,050	\$ 864,200	\$ 1,044,600	\$ 1,298,200
06	037	LOS ANGELES COUNTY	CA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
06	041	MARIN COUNTY	CA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
06	053	MONTEREY COUNTY	CA	\$ 854,450	\$ 1,093,850	\$ 1,322,200	\$ 1,643,200
06	055	NAPA COUNTY	CA	\$ 897,000	\$ 1,148,350	\$ 1,388,050	\$ 1,725,050
06	059	ORANGE COUNTY	CA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
06	061	PLACER COUNTY	CA	\$ 675,050	\$ 864,200	\$ 1,044,600	\$ 1,298,200
06	067	SACRAMENTO COUNTY	CA	\$ 675,050	\$ 864,200	\$ 1,044,600	\$ 1,298,200
06	069	SAN BENITO COUNTY	CA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275

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06	073	SAN DIEGO COUNTY	CA	\$ 879,750	\$ 1,126,250	\$ 1,361,350	\$ 1,691,850
06	075	SAN FRANCISCO COUNTY	CA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
06	079	SAN LUIS OBISPO COUNTY	CA	\$ 805,000	\$ 1,030,550	\$ 1,245,700	\$ 1,548,100
06	081	SAN MATEO COUNTY	CA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
06	083	SANTA BARBARA COUNTY	CA	\$ 783,150	\$ 1,002,600	\$ 1,211,900	\$ 1,506,100
06	085	SANTA CLARA COUNTY	CA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
06	087	SANTA CRUZ COUNTY	CA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
06	097	SONOMA COUNTY	CA	\$ 764,750	\$ 979,000	\$ 1,183,400	\$ 1,470,700
06	111	VENTURA COUNTY	CA	\$ 851,000	\$ 1,089,450	\$ 1,316,900	\$ 1,636,550
06	113	YOLO COUNTY	CA	\$ 675,050	\$ 864,200	\$ 1,044,600	\$ 1,298,200
08	001	ADAMS COUNTY	CO	\$ 684,250	\$ 875,950	\$ 1,058,850	\$ 1,315,900
08	005	ARAPAHOE COUNTY	CO	\$ 684,250	\$ 875,950	\$ 1,058,850	\$ 1,315,900

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08	013	BOULDER COUNTY	CO	\$ 747,500	\$ 956,950	\$ 1,156,700	\$ 1,437,500
08	014	BROOMFIELD COUNTY	CO	\$ 684,250	\$ 875,950	\$ 1,058,850	\$ 1,315,900
08	019	CLEAR CREEK COUNTY	CO	\$ 684,250	\$ 875,950	\$ 1,058,850	\$ 1,315,900
08	031	DENVER COUNTY	CO	\$ 684,250	\$ 875,950	\$ 1,058,850	\$ 1,315,900
08	035	DOUGLAS COUNTY	CO	\$ 684,250	\$ 875,950	\$ 1,058,850	\$ 1,315,900
08	037	EAGLE COUNTY	CO	\$ 862,500	\$ 1,104,150	\$ 1,334,700	\$ 1,658,700
08	039	ELBERT COUNTY	CO	\$ 684,250	\$ 875,950	\$ 1,058,850	\$ 1,315,900
08	045	GARFIELD COUNTY	CO	\$ 856,750	\$ 1,096,800	\$ 1,325,800	\$ 1,647,650
08	047	GILPIN COUNTY	CO	\$ 684,250	\$ 875,950	\$ 1,058,850	\$ 1,315,900
08	059	JEFFERSON COUNTY	CO	\$ 684,250	\$ 875,950	\$ 1,058,850	\$ 1,315,900
08	093	PARK COUNTY	CO	\$ 684,250	\$ 875,950	\$ 1,058,850	\$ 1,315,900
08	097	PITKIN COUNTY	CO	\$ 856,750	\$ 1,096,800	\$ 1,325,800	\$ 1,647,650
08	107	ROUTT COUNTY	CO	\$ 678,500	\$ 868,600	\$ 1,049,950	\$ 1,304,850

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Revision Date 12/6/2021

Exhibit N

Page 4 of 11

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08	113	SAN MIGUEL COUNTY	CO	\$ 756,700	\$ 968,700	\$ 1,170,950	\$ 1,455,200
08	117	SUMMIT COUNTY	CO	\$ 822,375	\$ 1,053,000	\$ 1,272,750	\$ 1,581,750
09	001	FAIRFIELD COUNTY	CT	\$ 695,750	\$ 890,700	\$ 1,076,650	\$ 1,338,000
11	001	DISTRICT OF COLUMBIA	DC	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
12	087	MONROE COUNTY	FL	\$ 710,700	\$ 909,800	\$ 1,099,750	\$ 1,366,750
16	013	BLAINE COUNTY	ID	\$ 648,600	\$ 830,300	\$ 1,003,650	\$ 1,247,300
16	025	CAMAS COUNTY	ID	\$ 648,600	\$ 830,300	\$ 1,003,650	\$ 1,247,300
16	081	TETON COUNTY	ID	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
24	009	CALVERT COUNTY	MD	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
24	017	CHARLES COUNTY	MD	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
24	021	FREDERICK COUNTY	MD	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
24	031	MONTGOMERY COUNTY	MD	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275

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Exhibit N

Page 5 of 11

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24	033	PRINCE GEORGE'S COUNTY	MD	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
25	007	DUKES COUNTY	MA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
25	009	ESSEX COUNTY	MA	\$ 770,500	\$ 986,400	\$ 1,192,300	\$ 1,481,750
25	017	MIDDLESEX COUNTY	MA	\$ 770,500	\$ 986,400	\$ 1,192,300	\$ 1,481,750
25	019	NANTUCKET COUNTY	MA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
25	021	NORFOLK COUNTY	MA	\$ 770,500	\$ 986,400	\$ 1,192,300	\$ 1,481,750
25	023	PLYMOUTH COUNTY	MA	\$ 770,500	\$ 986,400	\$ 1,192,300	\$ 1,481,750
25	025	SUFFOLK COUNTY	MA	\$ 770,500	\$ 986,400	\$ 1,192,300	\$ 1,481,750
33	015	ROCKINGHAM COUNTY	NH	\$ 770,500	\$ 986,400	\$ 1,192,300	\$ 1,481,750
33	017	STRAFFORD COUNTY	NH	\$ 770,500	\$ 986,400	\$ 1,192,300	\$ 1,481,750
34	003	BERGEN COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
34	013	ESSEX COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
34	017	HUDSON COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275

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34	019	HUNTERDON COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
34	023	MIDDLESEX COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
34	025	MONMOUTH COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
34	027	MORRIS COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
34	029	OCEAN COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
34	031	PASSAIC COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
34	035	SOMERSET COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
34	037	SUSSEX COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
34	039	UNION COUNTY	NJ	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
36	005	BRONX COUNTY	NY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
36	027	DUTCHESS COUNTY	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	047	KINGS COUNTY	NY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
36	059	NASSAU COUNTY	NY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275

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36	061	NEW YORK COUNTY	NY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
36	071	ORANGE COUNTY	NY	\$ 726,525	\$ 930,300	\$ 1,124,475	\$ 1,397,400
36	079	PUTNAM COUNTY	NY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
36	081	QUEENS COUNTY	NY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
36	085	RICHMOND COUNTY	NY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
36	087	ROCKLAND COUNTY	NY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
36	103	SUFFOLK COUNTY	NY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
36	119	WESTCHESTER COUNTY	NY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
42	103	PIKE COUNTY	PA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
47	015	CANNON COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	021	CHEATHAM COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	037	DAVIDSON COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	043	DICKSON COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800

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47	111	MACON COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	119	MAURY COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	147	ROBERTSON COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	149	RUTHERFORD COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	159	SMITH COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	165	SUMNER COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	169	TROUSDALE COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	187	WILLIAMSON COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
47	189	WILSON COUNTY	TN	\$ 694,600	\$ 889,200	\$ 1,074,850	\$ 1,335,800
49	043	SUMMIT COUNTY	UT	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
49	051	WASATCH COUNTY	UT	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	013	ARLINGTON COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	043	CLARKE COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275

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51	047	CULPEPER COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	059	FAIRFAX COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	061	FAUQUIER COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	107	LOUDOUN COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	113	MADISON COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	153	PRINCE WILLIAM COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	157	RAPPAHANNOCK COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	177	SPOTSYLVANIA COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	179	STAFFORD COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	187	WARREN COUNTY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	510	ALEXANDRIA CITY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	600	FAIRFAX CITY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275

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51	610	FALLS CHURCH CITY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	630	FREDERICKSBURG CITY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	683	MANASSAS CITY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
51	685	MANASSAS PARK CITY	VA	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
53	033	KING COUNTY	WA	\$ 891,250	\$ 1,140,950	\$ 1,379,150	\$ 1,713,950
53	053	PIERCE COUNTY	WA	\$ 891,250	\$ 1,140,950	\$ 1,379,150	\$ 1,713,950
53	061	SNOHOMISH COUNTY	WA	\$ 891,250	\$ 1,140,950	\$ 1,379,150	\$ 1,713,950
54	037	JEFFERSON COUNTY	WV	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275
56	039	TETON COUNTY	WY	\$ 970,800	\$ 1,243,050	\$ 1,502,475	\$ 1,867,275

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