

Metropolitan Statistical Areas, Micropolitan Statistical Areas and Rural Counties where Conforming Loan Limits for 2009-Originated Mortgages exceed \$417,000 in Continental U.S. or \$625,500 for locations in Alaska, Hawaii, Guam, and U.S. Virgin Islands

(These loan limits apply to loans originated in 2009 or originated between 7/1/07-12/31/08 and purchased in 2009. Loans acquired in 2009, but originated prior to 7/1/2007 remain subject to previously-announced 2009 loan limits, which were determined under provisions of the Housing and Economic Recovery Act of 2008).

State	Metropolitan, Micropolitan, or County Name	Limit 1-Unit	Limit 2-Unit	Limit 3-Unit	Limit 4-Unit
AZ	Flagstaff (Metropolitan Area) Component County: Coconino	\$450,000	\$576,050	\$696,350	\$865,400
CA	Bishop (Micropolitan Area) Component County: Inyo	\$437,500	\$560,050	\$677,000	\$841,350
CA	Los Angeles-Long Beach-Santa Ana (Metropolitan Area) Component Counties: Los Angeles, Orange	\$729,750	\$934,200	\$1,129,250	\$1,403,400
CA	Madera (Metropolitan Area) Component County: Madera	\$425,000	\$544,050	\$657,650	\$817,300
CA	Merced (Metropolitan Area) Component County: Merced	\$472,500	\$604,900	\$731,150	\$908,650
CA	Modesto (Metropolitan Area) Component County: Stanislaus	\$423,750	\$542,450	\$655,700	\$814,900
CA	Napa (Metropolitan Area) Component County: Napa	\$729,750	\$934,200	\$1,129,250	\$1,403,400
CA	Oxnard-Thousand Oaks-Ventura (Metropolitan Area) Component County: Ventura	\$729,750	\$934,200	\$1,129,250	\$1,403,400
CA	Phoenix Lake-Cedar Ridge (Micropolitan Area) Component County: Tuolumne	\$437,500	\$560,050	\$677,000	\$841,350
CA	Redding (Metropolitan Area) Component County: Shasta	\$423,750	\$542,450	\$655,700	\$814,900
CA	Riverside-San Bernardino-Ontario (Metropolitan Area) Component Counties: Riverside, San Bernardino	\$500,000	\$640,100	\$773,700	\$961,550
CA	Sacramento--Arden-Arcade--Roseville (Metropolitan Area) Component Counties: El Dorado, Placer, Sacramento, Yolo	\$580,000	\$742,500	\$897,500	\$1,115,400
CA	Salinas (Metropolitan Area) Component County: Monterey	\$729,750	\$934,200	\$1,129,250	\$1,403,400

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CA	San Diego-Carlsbad-San Marcos (Metropolitan Area) Component County: San Diego	\$697,500	\$892,950	\$1,079,350	\$1,341,350
CA	San Francisco-Oakland-Fremont (Metropolitan Area) Component Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo	\$729,750	\$934,200	\$1,129,250	\$1,403,400
CA	San Jose-Sunnyvale-Santa Clara (Metropolitan Area) Component Counties: San Benito, Santa Clara	\$729,750	\$934,200	\$1,129,250	\$1,403,400
CA	San Luis Obispo-Paso Robles (Metropolitan Area) Component County: San Luis Obispo	\$687,500	\$880,100	\$1,063,850	\$1,322,150
CA	Santa Barbara-Santa Maria-Goleta (Metropolitan Area) Component County: Santa Barbara	\$729,750	\$934,200	\$1,129,250	\$1,403,400
CA	Santa Cruz-Watsonville (Metropolitan Area) Component County: Santa Cruz	\$729,750	\$934,200	\$1,129,250	\$1,403,400
CA	Santa Rosa-Petaluma (Metropolitan Area) Component County: Sonoma	\$662,500	\$848,100	\$1,025,200	\$1,274,050
CA	Stockton (Metropolitan Area) Component County: San Joaquin	\$488,750	\$625,700	\$756,300	\$939,900
CA	Truckee-Grass Valley (Micropolitan Area) Component County: Nevada	\$562,500	\$720,100	\$870,450	\$1,081,750
CA	Ukiah (Micropolitan Area) Component County: Mendocino	\$512,500	\$656,100	\$793,050	\$985,600
CA	Vallejo-Fairfield (Metropolitan Area) Component County: Solano	\$557,500	\$713,700	\$862,700	\$1,072,150
CA	Yuba City (Metropolitan Area) Component Counties: Sutter, Yuba	\$425,000	\$544,050	\$657,650	\$817,300
CA	Alpine County	\$547,500	\$700,900	\$847,200	\$1,052,900

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CA	Amador County	\$443,750	\$568,050	\$686,650	\$853,350
CA	Calaveras County	\$462,500	\$592,050	\$715,700	\$889,450
CA	Mono County	\$529,000	\$677,200	\$818,600	\$1,017,300
CO	Boulder (Metropolitan Area) Component County: Boulder	\$460,000	\$588,850	\$711,800	\$884,600
CO	Durango (Micropolitan Area) Component County: La Plata	\$443,750	\$568,050	\$686,650	\$853,350
CO	Edwards (Micropolitan Area) Component Counties: Eagle, Lake	\$729,750	\$934,200	\$1,129,250	\$1,403,400
CO	Greeley (Metropolitan Area) Component County: Weld	\$417,500	\$534,450	\$646,050	\$802,900
CO	Silverthorne (Micropolitan Area) Component County: Summit	\$729,750	\$934,200	\$1,129,250	\$1,403,400
CO	Garfield County	\$425,000	\$544,050	\$657,650	\$817,300
CO	Gunnison County	\$433,750	\$555,250	\$671,200	\$834,150
CO	Hinsdale County	\$557,500	\$713,700	\$862,700	\$1,072,150
CO	Ouray County	\$482,500	\$617,700	\$746,650	\$927,900
CO	Pitkin County	\$729,750	\$934,200	\$1,129,250	\$1,403,400
CO	Routt County	\$675,000	\$864,100	\$1,044,550	\$1,298,100
CO	San Juan County	\$425,000	\$544,050	\$657,650	\$817,300
CO	San Miguel County	\$651,250	\$833,700	\$1,007,750	\$1,252,400
CT	Bridgeport-Stamford-Norwalk (Metropolitan Area) Component County: Fairfield	\$708,750	\$907,350	\$1,096,750	\$1,363,000
CT	Hartford-West Hartford-East Hartford (Metropolitan Area) Component County: Hartford, Middlesex, Tolland	\$440,000	\$563,250	\$680,850	\$846,150

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DC	Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area) Component Areas (DC): District of Columbia	\$729,750	\$934,200	\$1,129,250	\$1,403,400
DE	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (Metropolitan Area) Component County (DE): New Castle	\$420,000	\$537,650	\$649,900	\$807,700
FL	Key West (Micropolitan Area) Component County: Monroe	\$729,750	\$934,200	\$1,129,250	\$1,403,400
FL	Miami-Fort Lauderdale-Pompano Beach (Metropolitan Area) Component Counties: Broward, Miami-Dade, Palm Beach	\$423,750	\$542,450	\$655,700	\$814,900
FL	Naples-Marco Island (Metropolitan Area) Component Counties: Collier	\$531,250	\$680,100	\$822,050	\$1,021,650
FL	Sarasota-Bradenton-Venice (Metropolitan Area) Component Counties: Manatee, Sarasota	\$442,500	\$566,450	\$684,750	\$850,950
GA	Greene County	\$662,500	\$848,100	\$1,025,200	\$1,274,050
HI	Honolulu (Metropolitan Area) Component County: Honolulu	\$793,750	\$1,016,150	\$1,228,300	\$1,526,450
HI	Kahului-Wailuku (Micropolitan Area) Component County: Maui	\$790,000	\$1,011,350	\$1,222,500	\$1,519,250
HI	Kapaa (Micropolitan Area) Component County: Kauai	\$773,750	\$990,550	\$1,197,350	\$1,488,000
HI	Kalawao County	\$716,250	\$916,950	\$1,108,350	\$1,377,450
ID	Jackson, WY-ID (Micropolitan Area) Component County (ID): Teton	\$693,750	\$888,100	\$1,073,550	\$1,334,150
ID	Blaine County	\$729,750	\$934,200	\$1,129,250	\$1,403,400
ID	Valley County	\$462,500	\$592,050	\$715,700	\$889,450
MA	Barnstable Town (Metropolitan Area) Component County: Barnstable	\$462,500	\$592,050	\$715,700	\$889,450

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MA	Boston-Cambridge-Quincy, MA-NH (Metropolitan Area) Component Counties (MA): Essex, Middlesex, Norfolk, Plymouth, Suffolk	\$523,750	\$670,500	\$810,450	\$1,007,200
MA	Providence-New Bedford-Fall River, RI-MA (Metropolitan Area) Component Counties (MA): Bristol	\$475,000	\$608,100	\$735,050	\$913,450
MA	Duke's County	\$729,750	\$934,200	\$1,129,250	\$1,403,400
MA	Nantucket County	\$729,750	\$934,200	\$1,129,250	\$1,403,400
MD	Baltimore-Towson (Metropolitan Area) Component Counties: Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's Also Component City: Baltimore	\$560,000	\$716,900	\$866,550	\$1,076,950
MD	Easton (Micropolitan Area) Component County: Talbot	\$443,750	\$568,050	\$686,650	\$853,350
MD	Ocean Pines (Micropolitan Area) Component County: Worcester	\$437,500	\$560,050	\$677,000	\$841,350
MD	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (Metropolitan Area) Component County (MD): Cecil	\$420,000	\$537,650	\$649,900	\$807,700
MD	Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area) Component Counties (MD): Calvert, Charles, Frederick, Montgomery, Prince George's	\$729,750	\$934,200	\$1,129,250	\$1,403,400
MD	Garrett County	\$437,500	\$560,050	\$677,000	\$841,350
NC	Elizabeth City (Micropolitan Area) Component Counties: Camden, Pasquotank, Perquimans	\$729,750	\$934,200	\$1,129,250	\$1,403,400
NC	Kill Devil Hills (Micropolitan Area) Component Counties: Dare	\$460,000	\$588,850	\$711,800	\$884,600
NC	Virginia Beach-Norfolk-Newport News, VA-NC (Metropolitan Area) Component Counties: Currituck	\$458,850	\$587,400	\$710,050	\$882,400

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NC	Hyde County	\$483,000	\$618,300	\$747,400	\$928,850
NH	Boston-Cambridge-Quincy, MA-NH (Metropolitan Area) Component Counties (NH): Rockingham, Strafford	\$523,750	\$670,500	\$810,450	\$1,007,200
NJ	Atlantic City (Metropolitan Area) Component Counties: Atlantic	\$453,750	\$580,850	\$702,150	\$872,600
NJ	New York-Northern New Jersey-Long Island, NY-NJ-PA (Metropolitan Area) Component Counties (NJ): Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union	\$729,750	\$934,200	\$1,129,250	\$1,403,400
NJ	Ocean City (Metropolitan Area) Component Counties: Cape May	\$487,500	\$624,100	\$754,350	\$937,500
NJ	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (Metropolitan Area) Component Counties (NJ): Burlington, Camden, Gloucester, Salem	\$420,000	\$537,650	\$649,900	\$807,700
NJ	Trenton-Ewing (Metropolitan Area) Component County: Mercer	\$440,000	\$563,250	\$680,850	\$846,150
NM	Santa Fe (Metropolitan Area) Component County: Santa Fe	\$427,500	\$547,250	\$661,500	\$822,100
NV	Gardnerville Ranchos (Micropolitan Area) Component County: Douglas	\$468,750	\$600,100	\$725,350	\$901,450
NY	New York-Northern New Jersey-Long Island, NY-NJ-PA (Metropolitan Area) Component Counties (NY): Bronx, Kings, Nassua, New York, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester	\$729,750	\$934,200	\$1,129,250	\$1,403,400
NY	Poughkeepsie-Newburgh-Middletown (Metropolitan Area) Component Counties: Dutchess, Orange	\$443,750	\$568,050	\$686,650	\$853,350
OH	Athens (Micropolitan Area) Component County: Athens	\$432,500	\$553,650	\$669,250	\$831,750

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OR	Bend (Metropolitan Area) Component County: Deschutes	\$447,500	\$572,850	\$692,450	\$860,600
OR	Medford (Metropolitan Area) Component County: Jackson	\$422,500	\$540,850	\$653,800	\$812,500
OR	Portland-Vancouver-Beaverton, OR-WA (Metropolitan Area) Component Counties (OR): Clackamas, Columbia, Multnomah, Washington, Yamhill	\$418,750	\$536,050	\$648,000	\$805,300
PA	New York-Northern New Jersey-Long Island, NY-NJ-PA (Metropolitan Area) Component County (PA): Pike	\$729,750	\$934,200	\$1,129,250	\$1,403,400
PA	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (Metropolitan Area) Component Counties (PA): Bucks, Chester, Delaware, Montgomery, Philadelphia	\$420,000	\$537,650	\$649,900	\$807,700
PA	York-Hanover (Metropolitan Area) Component County: York	\$425,000	\$544,050	\$657,650	\$817,300
RI	Providence-New Bedford-Fall River, RI-MA (Metropolitan Area) Component Counties (RI): Bristol, Kent, Newport, Providence, Washington	\$475,000	\$608,100	\$735,050	\$913,450
TN	Nashville-Davidson--Murfreesboro--Franklin (Metropolitan Area) Component Counties: Cannon, Cheatham, Davidson, Dickson, Hickman, Macon, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson, Wilson	\$432,500	\$553,650	\$669,250	\$831,750
UT	Heber (Micropolitan Area) Component County: Wasatch	\$431,250	\$552,050	\$667,350	\$829,350
UT	Salt Lake City (Metropolitan Area) Component Counties (UT): Salt Lake, Summit, Tooele	\$729,750	\$934,200	\$1,129,250	\$1,403,400
VA	Charlottesville (Metropolitan Area) Component Counties: Albemarle, Fluvanna, Greene, Nelson Component City: Charlottesville	\$437,000	\$559,450	\$676,200	\$840,400

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VA	Richmond (Metropolitan Area) Component Counties: Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, Sussex Also Component Cities: Colonial Heights, Hopewell, Petersburg, Richmond	\$535,900	\$686,050	\$829,250	\$1,030,600
VA	Virginia Beach-Norfolk-Newport News, VA-NC (Metropolitan Area) Component Counties (VA): Gloucester, Isle of Wight, James City, Mathews, Surry, York Also Component Cities (VA): Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, Williamsburg	\$458,850	\$587,400	\$710,050	\$882,400
VA	Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area) Component Counties (VA): Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren Also Component Cities (VA): Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, Manassas Park	\$729,750	\$934,200	\$1,129,250	\$1,403,400
VA	Winchester, VA-WV (Metropolitan Area) Component Counties (VA): Frederick Also Component City (VA): Winchester	\$475,000	\$608,100	\$735,050	\$913,450
VA	Lancaster County	\$545,000	\$697,700	\$843,350	\$1,048,100
WA	Bremerton-Silverdale (Metropolitan Area) Component County: Kitsap	\$475,000	\$608,100	\$735,050	\$913,450
WA	Portland-Vancouver-Beaverton, OR-WA (Metropolitan Area) Component Counties (WA): Clark, Skamania	\$418,750	\$536,050	\$648,000	\$805,300
WA	Seattle-Tacoma-Bellevue (Metropolitan Area) Component Counties: King, Pierce, Snohomish	\$567,500	\$726,500	\$878,150	\$1,091,350
WA	Jefferson County	\$437,500	\$560,050	\$677,000	\$841,350

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WA	San Juan County	\$593,750	\$760,100	\$918,800	\$1,141,850
WV	Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area) Component County (WV): Jefferson	\$729,750	\$934,200	\$1,129,250	\$1,403,400
WV	Winchester, VA-WV (Metropolitan Area) Component County (WV): Hampshire	\$475,000	\$608,100	\$735,050	\$913,450
WY	Jackson, WY-ID (Micropolitan Area) Component County (WY): Teton	\$693,750	\$888,100	\$1,073,550	\$1,334,150
GU	Guam	\$651,250	\$833,700	\$1,007,750	\$1,252,400
MP	Northern Islands Municipality	\$605,000	\$774,500	\$936,200	\$1,163,500
MP	Rota Municipality	\$473,750	\$606,500	\$733,100	\$911,050
MP	Saipan Municipality	\$610,000	\$780,900	\$943,950	\$1,173,100
MP	Tinian Municipality	\$613,750	\$785,700	\$949,750	\$1,180,300
PR	San Juan-Caguas-Guaynabo (Metropolitan Area) Component Municipios: Aguas Buenas, Aibonito, Arecibo, Barceloneta, Barranquitas, Bayamón, Caguas, Camuy, Canóvanas, Carolina, Cataño, Cayey, Ciales, Cidra, Comerío, Corozal, Dorado, Florida, Guaynabo, Gurabo, Hatillo, Humacao, Juncos, Las Piedras, Loíza, Manatí, Maunabo, Morovis, Naguabo, Naranjito, Orocovis, Quebradillas, Río Grande, San Juan, San Lorenzo, Toa Alta, Toa Baja, Trujillo Alto, Vega Alta, Vega Baja, Yabucoa	\$606,250	\$776,100	\$938,150	\$1,165,900