



**Desert Empire Mortgage**  
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What are the  
**Maximum Loan to Values and Loan Limits**  
**for 2019**

for Fixed Rate Mortgages for Riverside & San Bernardino Counties

	<i>Purchase</i>	<i>No Cash Out Rate and Term Refinance</i>	<i>Cashout Refinance</i>	<i>Loan Limits Riverside &amp; San Bernardino Counties</i>
<b>FHA</b>				
1 Unit	96.5%	97.75%	85%	\$431,250
2 Units	96.5%	97.75%	85%	\$552,050
3 Units	96.5%	97.75%	85%	\$667,350
4 Units	96.5%	97.75%	85%	\$829,350
<b>VA loans can go to \$1,000,000 with us, with a relatively small downpayment. Contact me for details</b>				
1 Unit	100%	100%	100%	\$484,350
2 Units	100%	100%	100%	\$620,200
3 Units	100%	100%	100%	\$749,650
4 Units	100%	100%	100%	\$931,600
<b>USDA</b>				
1 Unit	100%	100%	no cash out allowed	There are no loan limits. But there are income limits. ( Which by default, limit the loan amount. )
<b>Conventional Primary Residence</b>				
1 Unit	97%	97%	80%	\$484,350
2 Units	85%	85%	75%	\$620,200
3 Units	75%	75%	75%	\$749,650
4 Units	75%	75%	75%	\$931,600
<b>Second Home</b>	90%	90%	75%	\$484,350
<b>Rental Property</b>				
1 Unit	85%	75%	75%	\$484,350
2 Units	75%	75%	70%	\$620,200
3 Units	75%	75%	70%	\$749,650
4 Units	75%	75%	70%	\$931,600

information deemed reliable but not guaranteed, subject to borrower and property qualification