



Desert Empire Mortgage
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What are the
Maximum Loan to Values and Loan Limits
for 2018

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 & San Bernardino Counties</i>
FHA				
1 Unit	96.5%	97.75%	85%	\$405,950
2 Units	96.5%	97.75%	85%	\$519,700
3 Units	96.5%	97.75%	85%	\$628,200
4 Units	96.5%	97.75%	85%	\$780,650
Manufactured Homes	96.5%			
VA				
	VA loans can go to \$1,000,000. Contact me for details			
1 Unit	100%	100%	90%	\$453,100
2 Units	100%	100%	90%	\$453,100
3 Units	100%	100%	90%	\$453,100
4 Units	100%	100%	90%	\$453,100
Manufactured Homes	100%			
USDA				
Riverside County	100%	100%	no cash out allowed	There are no loan limits. But there are income limits.
San Bernardino County	100%	100%	no cash out allowed	(Which by default, limit the loan amount.)
Conventional Primary Residence				
1 Unit	97%	97%	80%	\$453,100
2 Units	85%	85%	75%	\$580,150
3 Units	75%	75%	75%	\$701,250
4 Units	75%	75%	75%	\$871,450
Manufactured Home	95%	95%	65%	\$453,100
Second Home	90%	90%	75%	\$453,100
Rental Property				
1 Unit	85%	75%	75%	\$453,100
2 Units	75%	75%	70%	\$580,150
3 Units	75%	75%	70%	\$701,250
4 Units	75%	75%	70%	\$871,450

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