



**Desert Empire Mortgage**  
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What are the  
**Maximum Loan to Values and Loan Limits**  
**for 2017**

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%	\$379,500
2 Units	96.5%	97.75%	85%	\$485,800
3 Units	96.5%	97.75%	85%	\$587,250
4 Units	96.5%	97.75%	85%	\$729,800
Manufactured Homes	96.5%			
<b>VA</b>				
	VA loans can go to \$1,000,000. Contact me for details			
1 Unit	100%	100%	90%	\$424,100
2 Units	100%	100%	90%	\$424,100
3 Units	100%	100%	90%	\$424,100
4 Units	100%	100%	90%	\$424,100
Manufactured Homes	100%			
<b>USDA</b>				
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. )
<b>Conventional Primary Residence</b>				
1 Unit	97%	97%	80%	\$424,100
2 Units	80%	80%	75%	\$543,000
3 Units	75%	75%	75%	\$656,350
4 Units	75%	75%	75%	\$815,650
Manufactured Home	95%	95%	65%	\$424,100
<b>Second Home</b>	90%	90%	75%	\$424,100
<b>Rental Property</b>				
1 Unit	85%	75%	75%	\$424,100
2 Units	75%	75%	70%	\$543,000
3 Units	75%	75%	70%	\$656,350
4 Units	75%	75%	70%	\$815,650

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