

January 1, 2022

# Desert Empire Mortgage

**Scott J. Simmons** - Residential Home Loan Specialist

1111 East Tahquitz Canyon Way Suite #121  
Palm Springs, California 92262-0102

Scott J. Simmons - Loan Specialist

760-327-2254 office 760-831-0044 cell

[Scott@DesertEmpireMortgage.com](mailto:Scott@DesertEmpireMortgage.com)

[www.DesertEmpireMortgage.com](http://www.DesertEmpireMortgage.com)



What are the conforming

## Maximum Loan to Values and Loan Limits for 2022

with us 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 Limit, Riverside &amp; San Bernardino Counties</i>
<b>FHA</b>				
1 Unit	96.5%	97.75%	80%	\$562,350
2 Units	96.5%	97.75%	80%	\$719,900
3 Units	96.5%	97.75%	80%	\$870,200
4 Units	96.5%	97.75%	80%	\$1,081,450
<b>VA</b>				
	VA loans can go to \$1,000,000 with us, with a relatively small downpayment. Contact me for details			
1 Unit	100%	90%	90%	\$647,200
2 Units	100%	90%	90%	\$828,700
3 Units	100%	90%	90%	\$1,001,650
4 Units	100%	90%	90%	\$1,244,850
<b>USDA</b>				
1 Unit	100%	100%	no cash out allowed	\$460,000
<b>Conventional Primary Residence</b>				
1 Unit	97%	97%	80%	\$647,200
2 Units	85%	85%	75%	\$828,700
3 Units	75%	75%	75%	\$1,001,650
4 Units	75%	75%	75%	\$1,244,850
<b>Second Home</b>	90%	90%	75%	\$647,200
<b>Rental Property</b>				
1 Unit	85%	75%	75%	\$647,200
2 Units	75%	75%	70%	\$828,700
3 Units	75%	75%	70%	\$1,001,650
4 Units	75%	75%	70%	\$1,244,850
<b>Reverse Mortgages</b>	based on age	based on age	based on age	\$970,800

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

*There are no traffic jams along the extra mile*