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Desert Empire Mortgage

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What are the conforming

Maximum Loan to Values and Loan Limits for 2023

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 & San Bernardino Counties</i>
FHA				
1 Unit	96.5%	97.75%	80%	\$644,000
2 Units	96.5%	97.75%	80%	\$824,450
3 Units	96.5%	97.75%	80%	\$870,200
4 Units	96.5%	97.75%	80%	\$1,081,450
VA				
	VA loans can go to \$2,000,000 with us, with a relatively small downpayment. Contact me for details			
1 Unit	100%	90%	90%	\$726,200
2 Units	100%	90%	90%	\$929,850
3 Units	100%	90%	90%	\$1,123,900
4 Units	100%	90%	90%	\$1,396,800
USDA				
1 Unit	100%	100%	no cash out allowed	\$460,000
Conventional				
Primary Residence				
1 Unit	97%	97%	80%	\$726,200
2 Units	85%	85%	75%	\$929,850
3 Units	75%	75%	75%	\$1,123,900
4 Units	75%	75%	75%	\$1,396,800
Second Home	90%	90%	75%	\$726,200
Rental Property				
1 Unit	85%	75%	75%	\$726,200
2 Units	75%	75%	70%	\$929,850
3 Units	75%	75%	70%	\$1,123,900
4 Units	75%	75%	70%	\$1,396,800

Reverse Mortgages

Primary Residences Only

HECM	1 - 4 Units	based on age	based on age	based on age	\$1,089,300
Jumbo	1 - 4 Units	based on age	based on age	based on age	\$4,000,000

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

There are no traffic jams along the extra mile