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# 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 2024

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%	\$644,000
2 Units	96.5%	97.75%	80%	\$824,450
3 Units	96.5%	97.75%	80%	\$996,550
4 Units	96.5%	97.75%	80%	\$1,238,500
<b>VA</b>				
VA loans can go to \$4,000,000 with us, with a relatively small downpayment. Contact me for details				
1 Unit	100%	100%	100%	\$766,550
2 Units	100%	100%	100%	\$981,500
3 Units	100%	100%	100%	\$1,186,350
4 Units	100%	100%	100%	\$1,474,400
<b>USDA</b>				
1 Unit	100%	100%	no cash out allowed	\$766,550
<b>Conventional</b>				
<b>Primary Residence</b>				
1 Unit	97%	97%	80%	\$766,550
2 Units	95%	95%	75%	\$981,500
3 Units	95%	95%	75%	\$1,186,350
4 Units	95%	95%	75%	\$1,474,400
<b>Second Home</b>	90%	90%	75%	\$766,550
<b>Rental Property</b>				
1 Unit	85%	75%	75%	\$766,550
2 Units	75%	75%	70%	\$981,500
3 Units	75%	75%	70%	\$1,186,350
4 Units	75%	75%	70%	\$1,474,400

## Reverse Mortgages

Primary Residences Only

<b>HECM</b>	1 - 4 Units	based on age	based on age	based on age	\$1,089,300
<b>Jumbo</b>	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*