High Balance and Jumbo Loans

Financing bigger homes without bigger headaches.

THE THREE TIERS

Standard conforming loans sit under the annual limit set by the federal housing agencies. Above that, high balance pricing applies in higher cost counties. Beyond county limits, you are in jumbo territory with lender specific guidelines.

WHAT CHANGES AS LOANS GROW

Expect slightly different pricing at each tier, larger reserve requirements for jumbo, and more documentation. Strong credit matters more as the loan size climbs.

THE STRATEGY ANGLE

Sometimes a slightly larger down payment drops you into a cheaper tier and saves money every month. Structuring the loan around the limits is free money when it works.

QUICK FACTS

- **Conforming, high balance, then jumbo**
- **Limits reset every January**
- **Down payment can move you between tiers**
- **Jumbo often wants extra reserves**
- **Pricing differs at every tier**

T

YOUR MORTGAGE GUIDE
Travis Saling
Take The Rate · NMLS #299683
(619) 393-3869 · travis@taketherate.com · taketherate.com

Scan for today's rates, including high balance