

The method to calculate loan limits for VA loans will change in 2012. Loan limits for counties in the contiguous US will range from \$417,000 to a possible maximum of \$625,500, depending on the median county price. In Hawaii, Guam, Alaska and US Virgin Islands limits will range from \$625,500 to a possible maximum of \$938,250. It's possible Congress may pass legislation affecting the way our limits are calculated and if so we will post any changes on our website. We expect that any changes would result in slight increases to some limits - but no decreases. Please note that "loan limit" is the maximum loan a lender can make and still receive a 25 percent guaranty, provided the veteran has sufficient entitlement. There is no maximum loan amount so lenders can make loans in excess of these "limits" if they choose, although they will not receive a 25 guaranty.