ATTACHMENT III MARYLAND MORTGAGE PROGRAM LIMITS 2023 INCOME LIMITS, 2023 MAXIMUM ACQUISITION COSTS & 2023 CDA MAXIMUM MORTGAGE LIMITS

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage
	Household Size	Non- Targeted	Targeted	Non- Targeted	Targeted	Limits ***
Allegany County Anne Arundel County Baltimore City	1 or 2		\$149,400	\$644,756	\$588,104 \$788,035 \$788,035	\$472,030 \$632,500 \$632,500

	3 or more	Φ124 500	\$174,300			
	1 or 2	\$124,500	\$149,400			
	3 or more	¢1.42.175	\$174,300			
	1 or 2	\$143,175	\$174,300			
	1 01 2		\$149,400			
	3 or more	-	\$174,300			
Baltimore County	1 or 2	\$124,500	\$149,400	\$644,756	\$788,035	\$632,500
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	3 or more	\$143,175	\$174,300			
Calvert County	1 or 2	\$180,840		\$1,110,407		\$726.200
	3 or more	\$210,980				
Caroline County	1 or 2		\$149,400		\$588,104	\$472,030
	3 or more		\$174,300			
Carroll County	1 or 2	\$124,500		\$644,756		
						\$632,500
	3 or more	\$143,175				
Cecil County	1 or 2	\$124,500		\$539,250		4-4-0-000
		** ** ** ** ** ** ** **				\$529,000
	3 or more	\$143,175				
Charles County	1 or 2	\$180,840		\$1,110,407		\$72 <i>C</i> 200
	3 or more	\$210,980				\$726.200
		\$210,900				
Dorchester County	1 or 2		\$149,400		\$588,104	\$472,030
	2		Φ174 200			
Frederick County	3 or more	¢100.040	\$174,300			
	1 or 2	\$180,840	\$180,840	\$1,110,407	\$1,357,164	\$726.200
	3 or more	\$210,980	\$210,980			
Garrett County	1 or 2	φ210,700	\$149,400			
	1 01 2		Ψ177,700		\$588,104	\$472,030
	3 or more		\$174,300			

^{***}NOTE...Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage
	Household Size	Non- Targeted	Targeted	Non- Targeted	Targeted	Limits ***
Harford County	1 or 2	\$124,500	\$149,400	\$644,756	\$788,035	\$632,500
	3 or more	\$143,175	\$174,300			
Howard County	1 or 2	\$124,500		\$644,756		\$632,500
	3 or more	\$143,175				
Kent County	1 or 2		\$149,400		\$588,104	\$472,030
			Φ174.200			
	3 or more	Φ100 040	\$174,300			
Montgomery County	1 or 2	\$180,840	\$180,840	\$1.110.407	\$1,357,164	\$726.200
				\$1,110,407		
	3 or more	\$210,980	\$210,980			
Prince George's County	1 or 2	\$180,840	\$180,840	\$1,110,407	\$1,357,164	\$726.200
	3 or more	\$210,980	\$210,980			
Queen Anne's County	1 or 2	\$124,500	\$210,700	\$644,756		\$632,500
	1 01 2	\$124,500				
	3 or more	\$143,175				
St. Mary's County	1 or 2	\$124,500		\$481,176		
						\$472,030
	3 or more	\$143,175				
Somerset County	1 or 2		\$149,400		\$588,104	\$472,030
	3 or more		\$174,300			
Talbot County	1 or 2	\$124,500		\$481,176		
						\$472,030
	3 or more	\$143,175				
Washington County	1 or 2	\$124,500	\$149,400	\$481,176	\$588,104	
						\$472,030
	3 or more	\$143,175	\$174,300			
Wicomico County	1 or 2	\$124,500	\$149,400	\$481,176	\$588,104	\$472,030
	2 00	¢1/2 175	¢174.200			
Worcester County	3 or more	\$143,175	\$174,300			
	1 or 2	\$124,500		\$481,176		\$472,030
	3 or more	\$143,175				
	2 of more	φ1+3,1/3				

^{***}NOTE...Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.

MAXIMUM LOAN AMOUNT: \$726,200 with the following exceptions:

- For FHA loans, Base Loan Amount plus the FHA Up Front Mortgage Insurance Premium (UFMIP) may not exceed \$726,200
- For VA, RHS and Conventional loans, base loan amount plus VA funding fee, RHS guarantee fee or conventional single premium mortgage insurance may not exceed \$726,200
- Income limits for an RHS-guaranteed loan are the LESSER of the Maryland Mortgage Program Income Limits referenced above or the RHS Guaranteed Program Income Limits

***NOTE...Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.