

Date: May 19, 2025

To: Participating MRB Lenders (Smart6, Easy8, Trusty10, Just Rate, and MCC)

From: Deidre Smith, Vice President of Single-Family Programs

Re: MRB Program Lender Notice – 2025 MRB Income Limits

This serves to notify participating lenders and servicers that the 2025 income and acquisition limits have been released. To access the list, go to MHC's website and select the Lenders/Realtors tab, then click on Lender Resources, and then select the program of your choice.

All new income and acquisition limits will become effective with loan reservations made on or after 5/19/2025. If you are working on a reservation made prior to 5/19/2025 you will still be required to follow the 2024 income limits.

The new Smart6 income limit is \$132,770. **In addition**, we have implemented an acquisition limit for the Smart6 program. The 2025 acquisition limit for the Smart6 program is \$398,310.

Feel free to contact the Single-Family staff if you should have any questions regarding the income limits for 2025.