



MISSISSIPPI HOME CORPORATION

**Date: May 18, 2026**

**To: Participating MRB Lenders (Smart7, Easy8, Trusty10, Just Rate)**

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

**Re: MRB Program Lender Notice – 2026 Income Limits**

This serves to notify participating lenders and servicers that the 2026 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 MHC **reservations** taken on or after 5/18/2026. If you are working on loans with a reservation date prior to 5/18/2026 you will still be required to follow the 2025 income limits.

The 2026 **Smart7** income limit is \$137,870 and the acquisition limit for the program is \$413,610.

Please reach out to [SingleFamily.MHC@mhsc.com](mailto:SingleFamily.MHC@mhsc.com) should you have any questions.