

Secondary Marketing

ANNOUNCEMENT

Increased Conforming Loan Limits

HSBC Mortgage Corporation (USA)

November 29, 2005

HSBC is pleased to announce the following increases to Conforming loan Amount Limits effective immediately for all conforming loan rate locks:

- \$417,000 for mortgages on one- family properties
- \$533,850 for mortgages on two-family properties
- \$645,300 for mortgages on three-family properties
- \$801,950 for mortgages on four-family properties