

RATE CAP RESTRICTIONS

Revised: July 22, 2024

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV		Index	
Rhode Island	30Yr Treasury	9.00%	13.34%	4.84%	680+	680 to 699: 75% 700+: 80%		30Yr Treasury	4.34%
DC	30Yr Treasury	7.00%	11.34%	2.84%	740+	740-759: 65% 760+ 70%		Fed Funds Rate	5.50%
Illinois	30Yr Treasury	8.00%	12.34%	3.84%	700+	700-719: 75% 720+: 80%		WSJ Prime	8.50%
New York	30Yr Treasury	8.99%	13.33%	4.83%	680+	680 to 699: 75% 700+: 80%			
Massachusetts	30Yr Treasury	9.00%	13.34%	4.84%	680+	680 to 699: 75% 700+: 80%			
Utah	30Yr Treasury	10.00%	14.34%	5.84%	660+	660-679: 70% 680-699: 75% 700+: 80%			
New Mexico	30Yr Treasury	9.00%	13.34%	4.84%	680+	680 to 699: 75% 700+: 80%			
Delaware	Fed Funds Rate	5.00%	10.50%	2.00%	Unavailable	Unavailable			
Hawaii			12.00%	3.50%	700+	700-719: 70% 720-739: 75% 740+: 80%			
Ohio			13.50%	5.00%	680+	All CLTVs >680 per guidelines			

