

RATE CAP RESTRICTIONS

Revised: December 19, 2024

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV
DC	30Yr Treasury	7.00%	11.60%	4.10%	680	680-699: 65% 700+: All CLTVs per guidelines
Delaware	Fed Funds Rate	5.00%	9.50%	2.00%	N/A	N/A
Hawaii			11.50%	4.00%	680	680-699: 60% 700-719: 75% 720+: 80%
Illinois *Cook County Only	30Yr Treasury	8.00%	12.60%	5.10%	660	660-679: 60% 680+: All CLTVs per guidelines
Massachusetts	30Yr Treasury	9.00%	13.60%	6.10%	660	660+: All CLTVs per guidelines
Minnesota	Fed Funds Rate	5.50%	10.00%	2.50%	740	740+: 60%
New Mexico	30Yr Treasury	9.00%	13.60%	6.10%	660	660+: All CLTVs per guidelines
New York	30Yr Treasury	8.99%	13.59%	6.09%	660	660+: All CLTVs per guidelines
Ohio			12.75%	5.25%	660	660-679: 60% 680+: All CLTVs per guidelines
Rhode Island	30Yr Treasury	9.00%	13.60%	6.10%	660	660+: All CLTVs per guidelines
Utah	30Yr Treasury	10.00%	14.60%	7.10%	640	All CLTVs per guidelines



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