

**RATE CAP RESTRICTIONS**

Revised: May 20, 2024

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV		Index	
Rhode Island	30Yr Treasury	9.00%	13.74%	5.24%	680+	680 to 699: 75% 700+: 80%		30Yr Treasury	4.74%
DC	30Yr Treasury	7.00%	11.74%	3.24%	720+	720-739: 65% 740-759: 70% 760-779: 75% 780+: 80%		Fed Funds Rate	5.50%
Illinois	30Yr Treasury	8.00%	12.74%	4.24%	700+	700-719: 70% 720+: 80%		WSJ Prime	8.50%
New York	30Yr Treasury	8.99%	13.73%	5.23%	680+	680 to 699: 75% 700+: 80%			
Massachusetts	30Yr Treasury	9.00%	13.74%	5.24%	680+	680 to 699: 75% 700+: 80%			
Utah	30Yr Treasury	10.00%	14.74%	6.24%	680+	660-679: 65% 680-699: 75% 700+: 80%			
New Mexico	30Yr Treasury	9.00%	13.43%	4.93%	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+	700-739: 65% 740-759: 70% 760-779: 75% 780+: 80%			
Ohio			13.50%	5.00%	680+	All CLTVs per guidelines			

