

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



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