

RATE CAP RESTRICTIONS

Revised: October 8, 2024

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV
DC	30Yr Treasury	7.00%	10.98%	2.98%	700+	700-719: 60% 720-739: 65% 740+: 70%
Delaware	Fed Funds Rate	5.00%	10.00%	2.00%	740+	740+: 60%
Hawaii			12.00%	4.00%	680+	680-699: 60% 700-719: 75% 720+: 80%
Illinois *Cook County Only	30Yr Treasury	8.00%	11.98%	4.98%	680+	680-699: 60% 700-719: 75% 720+: 80%
Massachusetts	30Yr Treasury	9.00%	12.98%	4.98%	680+	680-699: 75% 700+: 80%
Minnesota			10.50%		740+	740+: 60%
New Mexico	30Yr Treasury	9.00%	12.98%	4.98%	680+	680-699: 75% 700+: 80%
New York	30Yr Treasury	8.99%	12.97%	4.97%	680+	680-699: 75% 700+: 80%
Ohio			13.50%	5.50%	660+	660-679: 60% All CLTVs > 680+ per guidelines
Rhode Island	30Yr Treasury	9.00%	12.98%	4.98%	680+	680-699: 75% 700+: 80%
Utah	30Yr Treasury	10.00%	13.98%	5.98%	660+	All CLTVs >660+ per guidelines



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