

RATE CAP RESTRICTIONS

Revised: November 11, 2024

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV
DC	30Yr Treasury	7.00%	10.98%	3.23%	700	700-719: 65% 720-739: 70% 740-759: 75% 760+: 80%
Delaware	Fed Funds Rate	5.00%	10.00%	2.25%	760	760+: 60%
Hawaii			11.50%	3.75%	700	700-719: 75% 720+: 80%
Illinois *Cook County Only	30Yr Treasury	8.00%	11.98%	4.23%	680	680-699: 65% 700+: 80%
Massachusetts	30Yr Treasury	9.00%	12.98%	5.23%	660	660-699: 60% 680+: All CLTVs per guidelines
Minnesota			10.50%	2.75%	740	740-759: 65% 760+: 80%
New Mexico	30Yr Treasury	9.00%	12.98%	5.23%	660	680-679: 60% 680+: All CLTVs per guidelines
New York	30Yr Treasury	8.99%	12.97%	5.22%	680	680-699: 75% 700+: 80%
Ohio			13.50%	5.75%	660	660-679: 60% 680+: All CLTVs per guidelines
Rhode Island	30Yr Treasury	9.00%	12.98%	5.23%	660	660-679: 60% 680+: All CLTVs per guidelines
Utah	30Yr Treasury	10.00%	13.98%	6.23%	660	660+: All CLTVs per guidelines



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