

**RATE CAP RESTRICTIONS**

Revised: December 3, 2024

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV
DC	30Yr Treasury	7.00%	11.60%	3.85%	680	680-699: 60% 700-719: 75% 720+: All CLTVs per guidelines
Delaware	Fed Funds Rate	5.00%	9.75%	2.00%	N/A	N/A
Hawaii			11.50%	3.75%	700	700-719: 75% 720+: All CLTVs per guidelines
Illinois *Cook County Only	30Yr Treasury	8.00%	12.60%	4.85%	680	680+: All CLTVs per guidelines
Massachusetts	30Yr Treasury	9.00%	13.60%	5.85%	660	660+: All CLTVs per guidelines
Minnesota			10.25%	2.50%	740	740+: 60%
New Mexico	30Yr Treasury	9.00%	13.60%	5.85%	660	660+: All CLTVs per guidelines
New York	30Yr Treasury	8.99%	13.59%	5.84%	660	660+: All CLTVs per guidelines
Ohio			12.75%	5.00%	680	680+: All CLTVs per guidelines
Rhode Island	30Yr Treasury	9.00%	13.60%	5.85%	660	660+: All CLTVs per guidelines
Utah	30Yr Treasury	10.00%	14.60%	6.85%	640	640-659: 60% 660+: All CLTVs per guidelines



This is a business-to-business communication provided for use by mortgage professionals only and is not intended for distribution to consumers or other third parties. It is not an advertisement; as such term is defined in Section 2.26.24 of Regulation Z. Product information is subject to change without notice. Homebridge Wholesale is a division of Homebridge Financial Services, Inc. NMLS #6521 © Homebridge Financial Services, Inc. All rights reserved.