

**RATE CAP RESTRICTIONS**

Revised: February 6, 2025

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV
DC	30Yr Treasury	7.00%	11.88%	4.38%	680	680-699: 65% 700+: All CLTVs per guidelines
Delaware	Fed Funds Rate	5.00%	9.50%	2.00%	N/A	N/A
Hawaii	Fed Funds Rate	5.00%	11.00%	3.50%	700	700-719: 70% 720-739: 75% 740+: All CLTVs per guidelines
Illinois *Cook County Only	30Yr Treasury	8.00%	12.88%	5.38%	660	660-679: 60% 680+: All CLTVs per guidelines
Massachusetts	30Yr Treasury	9.00%	13.88%	6.38%	660	660+: All CLTVs per guidelines
Minnesota	APOR	4.00%	10.88%	3.38%	700	700-719: 70% 720-739: 75% 740+: All CLTVs per guidelines
New Mexico	30Yr Treasury	9.00%	13.88%	6.38%	660	660+: All CLTVs per guidelines
New York	30Yr Treasury	8.99%	13.87%	6.37%	660	660+: All CLTVs per guidelines
Ohio	Fed Funds Rate	8.00%	12.50%	5.00%	680	680+: All CLTVs per guidelines
Rhode Island	30 yr Treasury	9.00%	13.88%	6.38%	660	660+: All CLTVs per guidelines
Utah	30 yr Treasury	10.00%	14.88%	7.38%	640	All CLTVs per guidelines



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