

RATE CAP RESTRICTIONS

Revised: May 6, 2024

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV		Index	
Rhode Island	30Yr Treasury	9.00%	13.43%	4.93%	680+	If 680 to 699: 65% If 700+: 80%		30Yr Treasury	4.43%
DC	30Yr Treasury	7.00%	11.43%	2.93%	760	60%		Fed Funds Rate	5.50%
Illinois	30Yr Treasury	8.00%	12.43%	3.93%	700+	If 700-719: 65% 720-739: 75% 740+: 80%		WSJ Prime	8.50%
New York	30Yr Treasury	8.99%	13.42%	4.92%	680+	If 680 to 699: 65% If 700+: 80%			
Massachusetts	30Yr Treasury	9.00%	13.43%	4.93%	680+	If 680 to 699: 65% If 700+: 80%			
Utah	30Yr Treasury	10.00%	14.43%	5.93%	680+	All CLTVs per guidelines			
New Mexico	30Yr Treasury	9.00%	13.43%	4.93%	680+	If 680 to 699: 65% If 700+: 80%			
Delaware	Fed Funds Rate	5.00%	10.50%	2.00%	Unavailable	Unavailable			
Hawaii			12.00%	3.50%	700+	If 700-719: 65% 720-739: 75% 740+: 80%			
Ohio			13.50%	5.00%	680+	All CLTVs per guidelines			



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