

RATE CAP RESTRICTIONS

Revised: January 27, 2025

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV
DC	30Yr Treasury	7.00%	11.61%	4.11%	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%	12.61%	5.11%	660	660-679: 60% 680+: All CLTVs per guidelines
Massachusetts	30Yr Treasury	9.00%	13.61%	6.11%	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%	13.61%	6.11%	660	660+: All CLTVs per guidelines
New York	30Yr Treasury	8.99%	13.60%	6.10%	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%	13.61%	6.11%	680	660+: All CLTVs per guidelines
Utah	30 yr Treasury	10.00%	14.61%	7.11%	640	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.