

RATE CAP RESTRICTIONS				
Revised: August 4, 2025				
State	Index	Adjustment	Max Rate	Max Margin
DC	30Yr Treasury	7.00%	12.01%	4.51%
Hawaii	Fed Funds Rate	5.00%	11.00%	3.50%
Illinois *Cook County Only	30Yr Treasury	8.00%	13.01%	5.51%
Massachusetts	30Yr Treasury	9.00%	14.01%	6.51%
Minnesota	APOR	4.00%	10.77%	3.27%
New Mexico	30Yr Treasury	9.00%	14.01%	6.51%
New York	30Yr Treasury	8.99%	14.00%	6.51%
Ohio	Fed Funds Rate	8.00%	12.50%	5.00%
Rhode Island	30 yr Treasury	9.00%	14.01%	6.51%
Utah	30 yr Treasury	10.00%	15.01%	7.51%



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