

RATE CAP RESTRICTIONS				
Revised: December 1, 2025				
State	Index	Adjustment	Max Rate	Max Margin
DC	30Yr Treasury	7.00%	11.76%	4.74%
Hawaii	Fed Funds Rate	5.00%	10.75%	4.10%
Illinois *Cook County Only	30Yr Treasury	8.00%	12.66%	5.74%
Massachusetts	30Yr Treasury	9.00%	13.66%	6.74%
Minnesota	APOR	4.00%	10.16%	3.16%
New Mexico	30Yr Treasury	9.00%	13.66%	6.74%
New York	30Yr Treasury	8.99%	13.65%	6.74%
Ohio	Fed Funds Rate	8.00%	12.25%	5.25%
Rhode Island	30 yr Treasury	9.00%	13.66%	6.74%
Utah	30 yr Treasury	10.00%	14.66%	7.74%



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