

RATE CAP RESTRICTIONS				
Revised: December 11, 2025				
State	Index	Adjustment	Max Rate	Max Margin
DC	30Yr Treasury	7.00%	11.74%	4.99%
Hawaii	Fed Funds Rate	5.00%	10.74%	4.35%
Illinois *Cook County Only	30Yr Treasury	8.00%	12.74%	5.99%
Massachusetts	30Yr Treasury	9.00%	13.76%	6.99%
Minnesota	APOR	4.00%	10.16%	3.41%
New Mexico	30Yr Treasury	9.00%	13.74%	6.99%
New York	30Yr Treasury	8.99%	13.73%	6.81%
Ohio	Fed Funds Rate	8.00%	12.25%	5.50%
Rhode Island	30 yr Treasury	9.00%	13.64%	6.99%
Utah	30 yr Treasury	10.00%	14.74%	7.99%



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