

RATE CAP RESTRICTIONS				
Revised: January 2, 2026				
State	Index	Adjustment	Max Rate	Max Margin
DC	30Yr Treasury	7.00%	11.84%	5.09%
Hawaii	Fed Funds Rate	5.00%	10.50%	3.75%
Illinois *Cook County Only	30Yr Treasury	8.00%	12.84%	6.09%
Massachusetts	30Yr Treasury	9.00%	13.86%	7.11%
Minnesota	APOR	4.00%	10.26%	3.51%
New Mexico	30Yr Treasury	9.00%	13.84%	7.09%
New York	30Yr Treasury	8.99%	13.83%	7.08%
Ohio	Fed Funds Rate	8.00%	12.25%	5.50%
Rhode Island	30 yr Treasury	9.00%	13.74%	6.99%
Utah	30 yr Treasury	10.00%	14.84%	8.09%



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