

RATE CAP RESTRICTIONS

Revised: July 1, 2025

State	Index	Adjustment	Max Rate	Max Margin	Min FICO	Max CLTV
DC	30Yr Treasury	7.00%	11.90%	4.40%	680	680-699: 60% 700+: All CLTVs per guidelines
Hawaii	Fed Funds Rate	5.00%	11.00%	3.50%	700	700-719: 65% 720-739: 75% 740+: All CLTVs per guidelines
Illinois *Cook County Only	30Yr Treasury	8.00%	12.90%	5.40%	680	680+: All CLTVs per guidelines
Massachusetts	30Yr Treasury	9.00%	13.90%	6.40%	640	640-659: 60% 660+: All CLTVs per guidelines
Minnesota	APOR	4.00%	10.93%	3.43%	700	720-739: 70% 740-799: 75% 780+: All CLTVs per guidelines
New Mexico	30Yr Treasury	9.00%	13.90%	6.40%	640	640-659: 60% 660+: All CLTVs per guidelines
New York	30Yr Treasury	8.99%	13.89%	6.40%	640	640-659: 60% 660+: All CLTVs per guidelines
Ohio	Fed Funds Rate	8.00%	12.50%	5.00%	680	680-699: 70% 700+: All CLTVs per guidelines
Rhode Island	30 yr Treasury	9.00%	13.90%	6.40%	640	640-659: 60% 660+: All CLTVs per guidelines
Utah	30 yr Treasury	10.00%	14.90%	7.40%	640	640-659: 60% 660+: All CLTVs per guidelines

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