

RATE CAP RESTRICTIONS				
Revised: October 1, 2025				
State	Index	Adjustment	Max Rate	Max Margin
DC	30Yr Treasury	7.00%	11.66%	4.41%
Hawaii	Fed Funds Rate	5.00%	10.75%	3.75%
Illinois *Cook County Only	30Yr Treasury	8.00%	12.66%	5.41%
Massachusetts	30Yr Treasury	9.00%	13.66%	6.41%
Minnesota	APOR	4.00%	10.63%	3.38%
New Mexico	30Yr Treasury	9.00%	13.66%	6.41%
New York	30Yr Treasury	8.99%	13.65%	6.41%
Ohio	Fed Funds Rate	8.00%	12.50%	5.25%
Rhode Island	30 yr Treasury	9.00%	13.66%	6.41%
Utah	30 yr Treasury	10.00%	14.66%	7.41%



This is a business-to-business communication provided for use by mortgage professionals only and is not intended for distribution to consumers or other third parties. It is not an advertisement; as such term is defined in Section 2 26.24 of Regulation Z. Product information is subject to change without notice. Homebridge Correspondent is a division of Homebridge Financial Services, Inc. NMLS #6521 © Homebridge Financial Services, Inc. All rights reserved.