

| RATE CAP RESTRICTIONS         |                |            |          |            |
|-------------------------------|----------------|------------|----------|------------|
| Revised: February 4, 2026     |                |            |          |            |
| State                         | Index          | Adjustment | Max Rate | Max Margin |
| DC                            | 30Yr Treasury  | 7.00%      | 11.79%   | 5.04%      |
| Hawaii                        | Fed Funds Rate | 6.50%      | 10.25%   | 3.50%      |
| Illinois<br>*Cook County Only | 30Yr Treasury  | 8.00%      | 12.79%   | 6.04%      |
| Massachusetts                 | 30Yr Treasury  | 9.00%      | 13.81%   | 6.64%      |
| Minnesota                     | APOR           | 4.00%      | 10.25%   | 3.50%      |
| New Mexico                    | 30Yr Treasury  | 9.00%      | 13.79%   | 6.64%      |
| New York                      | 30Yr Treasury  | 8.99%      | 13.78%   | 6.64%      |
| Ohio                          | Fed Funds Rate | 8.00%      | 11.75%   | 5.50%      |
| Rhode Island                  | 30 yr Treasury | 9.00%      | 13.69%   | 6.64%      |
| Utah                          | 30 yr Treasury | 10.00%     | 14.79%   | 6.64%      |



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