



MLO SUPPORT

REM N HelpDesk

For Broker support, please contact our HelpDesk via chat or ticket located directly on our help center.

Website: <https://help.remnwholesale.com/hc/en-us>

RATE CAP RESTRICTIONS

Revised: July 27, 2026

State	Index Type	Index Value	Adjustment	Max Rate
DC	30Yr Treasury	5.16%	7.00%	12.16%
Hawaii	N/A	N/A	N/A	12.00%
Illinois (Cook County only)	30Yr Treasury	5.16%	8.00%	13.16%
Massachusetts	30Yr Treasury	5.16%	9.00%	14.16%
Minnesota	APOR	6.48%	4.00%	10.48%
New Mexico	30Yr Treasury	5.16%	9.00%	14.06%
New York	30Yr Treasury	5.16%	8.99%	14.05%
Ohio	N/A	N/A	N/A	11.75%
Rhode Island	30Yr Treasury	5.16%	9.00%	14.06%
Utah	30Yr Treasury	5.16%	10.00%	15.06%

Note: 1st Liens – APOR - Max Adjustment 6.48%; Max Rate 12.98%



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