



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: September 8, 2026

State	Index Type	Index Value	Adjustment	Max Rate
DC	30Yr Treasury	5.25%	7.00%	12.25%
Hawaii	N/A	N/A	N/A	12.00%
Illinois (Cook County only)	30Yr Treasury	5.25%	8.00%	13.25%
Massachusetts	30Yr Treasury	5.25%	9.00%	14.25%
Minnesota	APOR	6.48%	4.00%	10.47%
New Mexico	30Yr Treasury	5.25%	9.00%	14.25%
New York	30Yr Treasury	5.25%	8.99%	14.24%
Ohio	N/A	N/A	N/A	11.75%
Rhode Island	30Yr Treasury	5.25%	9.00%	14.25%
Utah	30Yr Treasury	5.25%	10.00%	15.25%

Note: 1st Liens – APOR - Max Adjustment 6.50%; Max Rate 12.97%



This is a business-to-business communication provided for use by mortgage professionals and related business 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 1026.24 of Regulation Z. REMN Wholesale, a division of Homebridge Financial Services, Inc. DBA Real Estate Mortgage Network. Operating under the name Homebridge Financial Services, Inc. in the State of New York. 99 Wood Ave. South, Suite 301, Iselin, NJ 08830. Corporate NMLS #6521

