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MLO SUPPORT

REMN 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: November 2, 2026

State	Index Type	Index Value	Adjustment	Max Rate
DC	30Yr Treasury	2.31%	7.00%	9.31%
Hawaii	N/A	N/A	N/A	12.00%
Illinois (Cook County only)	30Yr Treasury	2.31%	8.00%	10.31%
Massachusetts	30Yr Treasury	2.31%	9.00%	11.31%
Minnesota	APOR	6.66%	4.00%	10.66%
New Mexico	30Yr Treasury	2.31%	9.00%	11.31%
New York	30Yr Treasury	2.31%	8.99%	11.30%
Ohio	N/A	N/A	N/A	11.75%
Rhode Island	30Yr Treasury	2.31%	9.00%	11.31%
Utah	30Yr Treasury	2.31%	10.00%	12.31%

Note: 1st Liens – APOR - Max Adjustment 6.50%; Max Rate 13.16%

EQUAL HOUSING LENDER

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