



# EQUITYWYSE

## 2nd MORTGAGE STATE FEE MATRIX

State	Max APR or Max Rate	Max Points	Notes
Alabama	None	5%	Fees paid to Lender and Broker cannot exceed 5.00%.
Alaska	None	None	
Arizona - WS	None	None	
Arkansas	17%	None	ARK. CONST. amend. 89, § 3, & 12 U.S.C.A. § 1831u(f)
California	None	15%	CA High Cost restricts fees to 6.00% and includes Settlement Fees that are APR Fees.
Colorado	12%	None	
Connecticut	None	5%	
D.C.	24%	None	
Delaware	None	None	DEL. CODE. ANN. tit. 5, §§ 2216, 2229
Florida	18%	10% + \$250.00	
Georgia	5% per Month	None	GA High Cost restricts fees to 5.00% and includes Settlement Fees that are APR Fees.

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State	Max APR or Max Rate	Max Points	Notes
Hawaii	≤ 1% simple interest per month, or ≤ 12% simple interest per year	None	HAW. REV. STAT. § 478-9
Idaho	None	None	
Illinois	None	None	
Indiana	25%	None	
Iowa	None	None	
Kansas	15%		KAN. STAT. ANN. § 16- 207(a)
Kentucky	19% for loans below \$15,000	Greater of \$2,000 or 4% Lender Limit	KY High Cost restricts fees to 5.00% and includes Settlement Fees that are APR Fees.
Louisiana	Greater of 15% + FRB Discount Rate or 21%	None	
Maine	18%	None	
Maryland	24%	None	MD. CODE ANN., COM. LAW § 12-1003
Massachusetts	Greater of WSJ Prime Rate + 10% or 20%	None	

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State	Max APR or Max Rate	Max Points	Notes
Michigan	25% APR	5% NDM + Broker Processing Fee only	
Minnesota	4% over FNMA Average Rate for loans <\$100,000	5%	
Mississippi	N/A	N/A	
Missouri	None	None	
Montana	None	None	
Nebraska	None	None	NEB. REV. STAT. § 45-101.04(10)
Nevada	None	None	
New Hampshire	None	None	
New Jersey	30%		3% Discount Fee to Lender State Specific Fee Restrictions apply
New Mexico	None	None	
New York	25%		N.Y. BANKING LAW § 590-A(1); N.Y. PENAL LAW § 190.40

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State	Max APR or Max Rate	Max Points	Notes
North Carolina	\$25,000 or less NC has a Max Rate Published by Commissioner 15%	2% Discount Fee to Lender	N.C. GEN. STAT. ANN. § 24-1.1(a)(2)
North Dakota	None	None	N.D. CENT. CODE § 47- 14-09(2)(d) (
Ohio	8% + Index under \$100,000	2% Discount Points to NDM	
Oklahoma	21%	None	
Oregon	Greater of 12% or 5%+ Federal Reserve Index for loans below \$50,000	None	
Pennsylvania	1.85% Per Month	3% Limit to NDM	For secondary mortgage loans, a mortgage lender may charge and collect an origination fee not exceeding 3% of the original principal amount of the secondary mortgage loan. The origination fee must be fully earned at the time the secondary mortgage loan is made and may be added to the principal amount of the loan.
Rhode Island	9% + Prime Rate published in WSJ	None	
South Carolina	18%	None	SC High Cost restricts fees to 5.00% and includes Settlement Fees that are APR Fees
South Dakota	None	None	
Tennessee	Lesser of 18% or 8.19 which is maximum set by TN DFI	2.00% to Broker	
Texas	None	2%	§153.5. Two percent fee limitation: Section 50(a)(6)(E).

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Utah	None	None	
Vermont	None	5%	
Virginia	18%	No Lender or Broker Fees Permitted	
Washington	25%	4% of first \$20,000 and 2% of remaining balance	Discount Points must be paid to lower the interest rate.
West Virginia	18%		W. VA. CODE ANN. § 31-17-8(a) (
Wisconsin	None	None	
Wyoming	N/A	N/A	

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