



## Second Mortgage State Fee Matrix

State	Max APR or Max Rate	Max Points	Notes
AL	None	5%	Fees paid to Lender and Broker cannot exceed 5.00%.
AZ - WHSL	None	None	
CA	None	15%	CA High Cost restricts fees to 6.00% and includes Settlement Fees that are APR Fees.
CO	21%	None	
CT	None	5%	
DC	24%	None	
FL	18%	10% + \$250.00	
GA	5% PER MONTH	None	GA High Cost restricts fees to 5.00% and includes Settlement Fees that are APR Fees.
ID	None	None	
IL	None	None	
IN	25%	None	
KY	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.
LA	Greater of 15% + FRB Discount Rate or 21%	None	
MA	Greater of WSJ Prime Rate + 10% or 20%	None	
MD	24%	10%	
ME	18%	None	
MI	25% APR	5% NDM + Broker Processing Fee only	
MN	4% over FNMA Average Rate for loans <\$100,000	5%	
MT	None	None	
NC	\$25,000 or less NC has a Max Rate Published by Commissioner 15%	2% Discount Fee to Lender	
NH	None	None	
NJ	30%	3% Discount Fee to Lender	State Specific Fee Restrictions apply
NV	None	None	

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## Second Mortgage State Fee Matrix

State	Max APR or Max Rate	Max Points	Notes
OH	8% + Index under \$100,000	2% Discount Points to NDM	
OK	21%	None	
OR	Greater of 12% or 5%+ Federal Reserve Index for loans below \$50,000	None	
PA	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.
RI	9% + Prime Rate published in WSJ	None	
SC	18%	None	SC High Cost restricts fees to 5.00% and includes Settlement Fees that are APR Fees.
TN	Lesser of 18% or 8.19 which is maximum set by TN DFI	2.00% to Broker	
UT	None	None	
VA	None	5%	
VT	18%	No Lender or Broker Fees Permitted	
WA	25%	4% of first \$20,000 and 2% of remaining balance	Discount Points must be paid to lower the interest rate.
WI	None	None	

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