



## Maximum Interest Rate Matrix

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STATE	LICENSE	LOAN TYPE	MAXIMUM INTEREST RATE	CITATION
Alabama	Consumer Credit Act License	Closed-End Loans < \$2K	1) \$15 per \$100 per year for the first \$750 of the principal amount (15%); and 2) \$10 per \$100 per year for that portion of the principal amount exceeding \$750 and less than \$2K (10%).	Ala. Code § 5-19-3(a).
		Open-End Loans < \$2K	1) 1 3/4% per month on the first \$750 of the principal amount; and 2) 1 1/2% per month on that portion of the principal amount exceeding \$750 up to \$1999 (18%).	Ala. Code § 5-19-3(e); Ala. Code § 8-8-14.
		Loans >= \$2K	As Agreed in writing between parties.	Ala. Code § 8-8-5(a).
Alaska	Business License	Loans > \$25K	As Agreed in writing between parties.	Alaska Stat. § 45.45.010(b). [Exempt from Alaska's interest and usury limits].
	Small Loans Act License	Loans <= \$25K	1) 3% a month on the unpaid balance not in excess of \$850; 2) 2% a month on the unpaid principal balance exceeding \$850 but not exceeding \$10K; and 3) As agreed by parties on the remainder of any unpaid principal balance exceeding \$10K but not exceeding \$25K.	Alaska Stat. § 06.20.230(a).
Arizona	Mortgage Lender	All Loans	As Agreed in writing between parties.	Ariz. Rev. Stat. § 44-1201.
Arkansas	Fair Lending Mortgage Act License	Consumer Loans	The lesser of five percentage points above the Federal Reserve Discount Rate in effect at the time of the contract or 17%.	Ark. Const. Art. 19, § 13; Ark. Code Ann. § 4-57-104; Bishop v. Linkway Stores, Inc. 655 S.W.2d 426 (Ark. 1983).
California - CFL	Finance Lender's and Finance Broker's License	>= \$5K	As Agreed in writing between parties.	Cal. Fin. Code § 22002; Cal. Const. Art. 15, § 1; Cal. Fin. Code § 22330.
California - REB/DRE	Real Estate Broker's License	First Lien Loans >= \$30K and Jr. Lien Loans >= \$20K	No usury restrictions.	Cal. Const. Art. 15, § 1; Cal. Civ. Code § 1916.1.
		First Lien Loans < \$30K and Jr. Lien Loans < \$20K	(1) First Lien: 5% first 3 yrs; 10% if 3 yrs. or more. (2) Jr. Lien: 5% first 2 yrs; 10% if between 2 yrs and 3 yrs.; and 15% if 3 yrs. or more.	Cal. Bus. & Prof. Code § 10242;(b).
California - RML	Residential Mortgage Lender's License	All Residential Mortgage Loans	As Agreed in writing between parties.	Cal. Const. Art. 15, § 1; Cal. Fin. Code § 50005.
Colorado	Supervised Lender's License	First Lien Purchase Money Loans and Loans <= 12%	45% per year.	Colo. Rev. Stat. §§ 18-15-104(1).
		All Other Closed-End Loans	The greater of either of the following: (a) The total of: (i) 36% per year on that part of the unpaid balances of the amount financed that is \$1K or less; (ii) 21% per year on that part of the unpaid balances of the amount financed that is more than \$1K but does not exceed \$3K; and (iii) 15% per year on the part of the unpaid balances of the amount financed that is more than \$3K; or (b) 21% per year on the unpaid balances of the amount financed.	Colo. Rev. Stat. § 5-2-201(2).
		All Other Open-End Loans	21% per year.	Colo. Rev. Stat. § 5-2-201(3).
Connecticut	Mortgage Lender or Mortgage Correspondent Lender License	Loans <= \$5K	12% per year.	Conn. Gen. Stat. § 37-4
		Loans > \$5K	As Agreed in writing between parties.	Conn. Gen. Stat. § 37-9(3).
Delaware	Licensed Lender's Act Licensee	All Loans	As Agreed in writing between parties.	Del. Code Ann. tit. 5, § 2216, Del. Code Ann. tit. 5, § 2229; DE ADC 5 2203.



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Florida	Licensed Mortgage Lender; Licensed Correspondent Mortgage Lender	First and Second Mortgage Loans <= \$500K	18% simple interest.	Fla. Stat. Ann. § 687.03.
		First and Second Mortgage Loans > \$500K	25% simple interest.	Fla. Stat. Ann. § 687.071(2).
Georgia	Mortgage Lender	Loans >\$3K	As Agreed in writing between parties.	Ga. Code Ann. § 7-4-2; Ga. Code Ann. § 7-4-18.
		Loans <= \$3K	16% per year.	Ga. Code Ann. § 7-4-2(a)(2).
Hawaii	Financial Service Loan Companies	First Lien Loans	No maximum interest rate.	Haw. Rev. Stat. § 478-8;(b).
		Jr. Lien Loans	2% per month or 24% per year.	Haw. Rev. Stat. § 478-4
	Loan companies guaranteed under FHA, VA, or SBA	No maximum interest rate.	Haw. Rev. Stat. § 478-8;(a).	
	Interest & Usury Provisions	Jr. Lien Loans	1% per month or 12% per year.	HI ST § 478-4;(a).
		Precomputed Loans	14% per year for the first 18 months, plus 10.5% per year for the next 12 months, plus 7% per year for the next 12 months, plus 4% per year for the last 6 months. If the term > 48 months (up to 60 months), the financial services loan company may charge, contract for, and receive a finance charge which does not exceed 24% per year.	HI ST § 412:9-302;(b)(1).
Simple Interest Loans	24% per year.	HI ST § 412:9-302;(b)(2).		
Idaho	Mortgage Lender License; and, Regulated Lender License	All credit transactions	As Agreed in writing between parties.	Idaho Code § 28-42-201.
Illinois	Residential Mortgage License	Loans secured by a mortgage on real estate	No maximum interest rate.	815 IL Comp. Stat. § 205/4.
Indiana	Consumer Loan License.	First Lien Loans	As Agreed in writing between parties.; Otherwise 8%.	Ind. Code § 24-4.6-1-102; Ind. Code § 24-4.6-1-104; Ind. Code § 24-4.5-3-605.
		Second Lien Loans	21% on the unpaid balance.	Ind. Code § 24-4.5-3-201;(1).
		Supervised Loans including revolving loan accounts	The greater of either of the following: (a) the total of: (i) 36% per year on the unpaid balance of \$1020 or less; (ii) 21% per year when =< \$3,400 unpaid balance; and (iii) 15% per year when balance > \$3,400; or (b) 21% per year on the unpaid balances of the principal.	Ind. Code § 24-4.5-3-508;(2). Ind. Code § 24-4.5-3-501;(1).
Iowa	Mortgage Banker License	Purchase Money Closed-End Loans	Not regulated.	Iowa Code § 535.2(2)(a)(1).
		All Other Closed-End Loans	21% [Finance Charge includes fees permitted but not expressly authorized by the Code].	Iowa Code § 537.2401; Luttenecker v. Conseco Financial Servicing Corp., 671 N.W.2d 425 (Iowa 2003).
		Closed-End Loans > \$25K	Not regulated.	Iowa Code § 535.2(2)(a)(5).
		Open-End Loans	21% per year or 1.75% per month.	Iowa Code § 535.10
Kansas	Supervised Lender's License	Fixed Rate First Lien Loans	1 1/2% points above the yield of 30 year fixed rate conventional home mortgages committed for delivery within 61 to 90 days accepted under the federal home loan mortgage corporation's daily offerings for sale on the last day on which commitments for such mortgages were received in the preceding month unless otherwise specifically authorized by law.	Kan. Stat. Ann. § 16-207;(b); Kan. Stat. Ann. § 16a-2-401;(8).
		Fixed Rate Second Lien Loans	18% per year.	Kan. Stat. Ann. § 16a-2-401;(3).
		Variable Rate Loans	As Agreed in writing between parties.	Kan. Stat. Ann. § 16-207; Kan. Stat. Ann. § 16a-2-401.
Kentucky	Licensed Mortgage Loan Company	Loans <= \$15K	The lesser of 19% or 4% in excess of the discount rate on 90-day commercial paper in effect at the Federal Reserve Bank in the district where the transaction is consummated.	Ky. Rev. Stat. § 360.010.
		Loans > \$15K	As Agreed in writing between parties.	Ky. Rev. Stat. § 360.010.
	Consumer Loan Act Licensee	Consumer Loans	If unpaid balance <= \$1K, then 3% per month or 36% per year; If unpaid balance > \$1K, then 2% per month or 24% per year.	Ky. Rev. Stat. § 288.530.



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Louisiana	Residential Mortgage Lender's License	Federally Related Mortgage Loans	As Agreed in writing between parties.	La. Rev. Stat. Ann. § 6:1096(A).
		All Other Residential Mortgage Loans	Greater of either 21% or 15% points above the Federal Reserve "Discount Rate."	La. Rev. Stat. Ann. § 6:1096(B).
	Licensed Lender	Consumer Loans	If unpaid balance ≤ \$1,400, then 36% per year; If unpaid balance > \$1,400 and ≤ \$4K, then 27% per year; If unpaid balance > \$4K and ≤ \$7K, then 24% per year; If unpaid balance > \$7K, then 21% per year.	La. Rev. Stat. Ann. § 9:3519(A).
Maine	Supervised Lender's License	Closed-End Loans that are First Lien or Purchase Money (including Refinance)	No maximum interest rate.	Me. Rev. Stat. Ann. tit. 9-A, § 1-202(8).
		All Other Closed-End Loans	If unpaid balance ≤ \$2K, then 30% per year; if unpaid balance >\$2K & ≤\$4K, then 24% per year; if unpaid balance >\$4K, then 18% per year.	Me. Rev. Stat. Ann. tit. 9-A, § 2-401(2).
		Open-End Loans	18% per year or 1 1/2% per month.	Me. Rev. Stat. Ann. tit. 9-A, § 2-402.
Maryland	Mortgage Lender License	First Lien Loans	No maximum interest rate. Must be simple interest.	MD COML § 12-103(b)(1).
		Second Lien Loans, Originating mortgage loans under Subtitles 9 and 10	24% per year.	MD COML § 12-404(d); MD COML § 12-903; MD COML § 12-1003.
Massachusetts	Small Loan Agency Licensee	Closed-End Loans ≤ \$6K	23% per year.	MA ST 140 § 100; 209 MA ADC 26.01.
	Mortgage Lender and Mortgage Broker License	All Other Closed-End Loans	20% per year.	940 MA ADC 8.06;(6).
		Open-End Loans	18% per year.	MA ST 140 § 114B.
Michigan	Mortgage Broker, Lenders, and Servicing License	First Lien Loans	Any rate if lending under DIDMCA or 25% per year if lending under MBLSLA.	Mich. Comp. Laws Ann. § 438.31c.
	Secondary Mortgage Loan Act Licensee.	Second Lien Loans	25% per year.	12 U.S.C.A. § 1735f-7; Mich. Comp. Laws Ann. § 445.1854.
Minnesota	Residential Mortgage Originator and Servicer License	Section 47.59 Mortgage Loans < \$100K; or 15% of a Minnesota corporate licensee's capital stock and surplus as defined in Minn. Stat. § 53.015	Finance Charge 21.75% or the total of: (i) 33% per year on principal balance ≤ \$975; and (ii) 19% per year on principal balance > \$975. (The \$975 dollar amount is subject to indexing every two years. The next published adjustment is scheduled on or before April 30, 2008, for July 1, 2008.)	Minn. Stat. § 47.59
		Section 334.01 Mortgage Loans >\$100K	As Agreed in writing between parties.	Minn. Stat. § 334.01; (subd. 2); Minn. Stat. § 58.137.
		Section 47.204 First Mortgage Loans	As Agreed in writing between parties.	Minn. Stat. § 47.204.
		Section 47.20 Second Lien Loans < \$100K.	An amount equal to the Federal National Mortgage Association posted yields on 30-year mortgage commitments for delivery within 60 days on standard conventional fixed-rate mortgages published in the Wall Street Journal for the last business day of the 2 preceding month plus 4 percentage points.	Minn. State § 47.20(subd. 4a).
Mississippi	Mortgage Company License	First Lien Loans	No maximum interest rate, pursuant to DIDMCA.	("DIDMCA"). 12 USC § 1735f-7a.
		Other Closed-End Loans were principal balance is ≤ \$2K	10% per year or 5% per annum above the index of market yields of the Monthly Twenty-Year Constant Maturity Index of Long-Term United States Government Bond Yields.	Miss. Code Ann. § 75-17-1.
		Other Closed-End Loans were principal balance is > \$2K	As Agreed in writing between parties.	Miss Code Ann. § 75-17-1(5).
		Open-End Loans	1¼ % per month or 21% per year.	Miss. Code Ann. § 75-17-19.
Missouri	Mortgage Lender's License	First Lien Loans	10%, except that, when the "market rate" exceeds 10% per year, parties may agree, in writing, to a rate of interest not exceeding the "market rate."	Mo. Rev. Stat. § 408.030.1; Mo. Rev. Stat. § 408.234;(1).
		Second Lien Loans in Principal Amount < \$2.5K	10%, except that, when the "market rate" exceeds 10% per year, parties may agree, in writing, to a rate of interest not exceeding the "market rate."	Mo. Rev. Stat. § 408.030.1; Mo. Rev. Stat. § 408.234;(1).
		Second Lien Loans in Principal Amount ≥ \$2.5K	As Agreed in writing between parties.	Mo. Rev. Stat. § 408.232;(1).



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Montana	A consumer loan license and supplementary license under the Montana Consumer Loan Act	First Lien Loans	As Agreed in writing between parties.	Mont. Code § 31-1-111; Section 501 of the Depository Institutions Deregulation and Monetary Control Act of 1980.
		Second Lien Loans	As Agreed in writing between parties.	Mont. Code Ann. § 31-1-112; Mont. Code Ann. § 32-5-301(1).
	Interest & Usury Statutes	Second Lien Loans	Greater of 15% or 6% points per year above the prime rate of major New York banks, as published in <i>The Wall Street Journal</i> .	Mont. Code Ann. § 31-1-107.
Nebraska	Mortgage Banker's License	All Loans	Mortgage Bankers are exempt from usury limits; No maximum interest rate.	Neb. Rev. Stat. § 45-101.04(10).
	Interest Rates and Loan Provisions governing usury	All Loans	16% per year.	Neb. Rev. Stat. § 45-101.03.
Nevada	Mortgage Broker and Mortgage Banker Licenses	Consumer Loans	As Agreed in writing between parties.	Nev. Rev. Stat. § 99.050.
New Hampshire	Non-depository Mortgage Bankers and Brokers Act license	First Lien Loans	Any rate of interest and unlimited discount points.	N.H. Rev. Stat. § 397-A:16; Section 501 of the Depository Institutions Deregulation and Monetary Control Act of 1980
		Second Lien Loans	As Agreed in writing between parties. After 6 months of continuous default, 18% per year or 1.5% per month on the unpaid balance.	N.H. Rev. Stat. § 397-A:16-a(l).
New Jersey	Licensed Lender's	All Loans	30% per year.	N.J. Rev. Stat. § 2C:21-19(2), N.J. Rev. Stat. § 17:11C-25; NJ ADC 3:15-10.1;(a).
New Mexico	Mortgage Company Registration	All Loans	As Agreed in writing between parties; in the absence of a written contract, 15%.	N.M. Stat. Ann. § 56-8-3.
New York	Mortgage Banker License	First Lien Loans < \$250K	16% per year.	NY Gen Oblig § 5-501; 3 NY ADC 4.1.
		i) First Lien >= \$250K & ii) Junior Liens Loans	Subject only to the criminal usury limit of 25%.	NY Gen Oblig § 5-501;(6)(a); NY Penal § 190.40; NY Bank § 103.4-a, § 235, § 380, § 454 and § 590-a(1).
		All Other Loans >= \$2.5 million	As Agreed in writing between parties.	NY Gen Oblig § 5-501;(6)(b).
North Carolina	Mortgage Banker License	First Lien Closed-End Loans >= \$10K	As Agreed in writing between parties.	N.C. Gen. Stat. § 24-1.1A(1).
		First Lien Closed-End Loans < \$10K	16% per year.	N.C. Gen. Stat. § 24-1.1A(2); N.C. Gen. Stat. § 24-1.1A(3).
		Junior Liens Closed-End Loans except Article 2 Loans, If > \$25K	As Agreed in writing between parties.	N.C. Gen. Stat. § 24-1.1(a)(2).
		Junior Lien Closed-End Loans except Article 2 Loans, If <= \$25K	The greater of (1) the latest published non-competitive rate for US Treasury Bills with a six-month maturity as of the 15th day of the month +6% rounded to the nearest one-half of 1% or (2) 16%.	N.C. Gen. Stat. § 24-1.1(a)(1).
		Junior Lien Close-End Loans, Article 2 Loans	Greater of 1 1/2% per month or annual rate equivalent to the Federal Discount Rate plus 5%.	N.C. Gen. § 24-12.
		First or Jr. Lien Open-End Loans	The greater of (1) the latest published non-competitive rate for US Treasury Bills with a six month maturity as of the 15th day of the month +6% rounded to the nearest one-half of 1% or (2) 16%.	N.C. Gen. Stat. § 24-1.2A(a); N.C. Gen. Stat. § 24-1.1(c).
North Dakota	Money Broker's License	Loans <= \$35K	5 1/2% per year higher than the average rate of interest payable on U.S. treasury bills maturing in 6 months in effect for ND for the 6 months immediately preceding the month in which the transaction occurs.	N.D. Cent. Code § 47-14-09.
		Loans > \$35K and Loans by licensed lenders	As Agreed in writing between parties.	N.D. Cent. Code § 47-14-09.
Ohio	Registrant under Mortgage Broker Act	First Lien Loans <= \$100K	8% per year in excess of the discount rate on 90-day commercial paper in effect at the Federal Reserve Bank in the 4th Federal Reserve district at the time the mortgage is executed.	Ohio Rev. Code § 1343.01(4).
		First Lien Loans > \$100K	No maximum interest rate.	Ohio Rev. Code § 1343.01
	Registrant under the Ohio Second Mortgage Loan Act	Second Lien Loans	21% actuarial or 25% APR.	Ohio Rev. Code § 1321.57(A); Ohio Rev. Code § 1321.58(B); Ohio Rev. Code § 1321.571.



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Oklahoma	Supervised Lender License	Consumer Loan and Supervised Loans [APR > 13%].	Greater of : (A) 30% per year if unpaid balance <= \$1,200K; 21% per year if unpaid balance > \$1,200K and <= \$4K; 15% per year if unpaid balance > \$4K; or (B) 21% per year.	Okla. Stat. Tit. 14A § 3-508A.
		Mortgage loans with an interest rate <= 13%	Unregulated.	N/A
Oregon	Mortgage Banker License [Most lenders are exempt from the State's usury limits]	Mortgage Loans <= \$50K	Interest Rate Greater of 12% or 5% in excess of the discount rate on 90-day commercial paper in effect at the Federal Reserve Bank in the Federal Reserve district where the lender is located, on the date the loan or the initial advance of funds under the loan is made.	Or. Rev. Stat. § 82.010(3)(b). [Most lenders are exempt from the State's usury limits, Or. Rev. Stat. § 82.025].
		Mortgage Loans > \$50K	No maximum interest rate.	Or. Rev. Stat. § 82.010.
Pennsylvania	A Mortgage Lender License	First Lien Loans	No maximum interest rate [pursuant to DIDMCA].	("DIDMCA"). 12 USC § 1735f-7a.
	Secondary Loan Lender License	Second Lien Loans <= \$5K	Equal to the Monthly Index of Long Term U.S. Government Bond Yields for the 2nd preceding calendar month plus an additional 2 1/2% per year rounded off to the nearest 1/4 of 1% per year.	41 Pa. Stat. § 301(b).
		Second Lien Loans > \$5K but =< \$50K	1.85% per month.	7 Pa. Stat. § 6609(a).
		Second Lien Loans > \$50K	Rates are unregulated, subject to a maximum criminal usury rate of 25% per year.	18 Pa. Stat. §§ 911(h)(1)(iv); 41 Pa. Stat. § 301(f)(i); 7 Pa. Stat. § 6602.
Rhode Island	Lender and Loan Broker License	Loan secured by real property	Greater of 21% per year or 9% points plus an index which is the domestic prime rate as published in the Money Rates section of The Wall Street Journal.	R.I. Gen. Laws § 19-14.1-2; R.I. Gen. Laws § 6-26-2.
South Carolina	Supervised Lender License	First Lien loans	As Agreed in writing between parties.	R.I. Gen. Laws § 19-14.1-2; R.I. Gen. Laws § 6-26-2.
		Second Lien Loans	18% per year.	S.C. Code Ann. § 37-3-305. S.C. Code Ann. § 37-3-201.
	Lender that has not obtained a Supervised Lender's License	Second Lien Loans	12% per year.	S.C. Code Ann. § 37-3-305. S.C. Code Ann. § 37-3-201.
South Dakota	Mortgage Lender's License	Loan of money secured by a mortgage on real estate.	As Agreed in writing between parties.	S.D. Codified Laws Ann. § 54-14-3; S.D. Codified Laws Ann. § 54-3-1, S.D. Codified Laws Ann. § 54-3-1.1.
Tennessee	Residential Mortgage Lender's License	Home Loans	4% above the index of market yields of long-term government bonds adjusted to a 30-year maturity by the U. S. Treasury Department, but in no event higher than 18% per year.	TN ST § 47-15-102; TN ST § 47-15-103.
		All Other Loans and Credit Lines	The "formula rate" = the average prime loan rate (or the average short-term business loan rate) for the most recent week for which such an average rate has been published by the Federal Reserve Board plus 4%.	TN ST § 47-14-102. The formula rate for each month is published in the Tennessee Administrative Register by the Department of Financial Institutions.
	Industrial Loan and Thrift Companies Act	All loans or credit lines.	24% per year.	Tenn. Code Ann. § 45-5-301(2).
Texas	Mortgage Broker	First Lien Loans	As Agreed in writing between parties subject to the applicable rate ceiling published in the Texas Register before the 11th day after the date on which the ceiling is computed.	12 U.S.C. § 1735f-7; Section 501 of the Depository Institutions Deregulation and Monetary Control Act of 1980.
	Regulated Loan License	Second Lien Loans and Open-End Loans with an Interest Rate > 10%.	> 18% per yr or the applicable alternative rate ceiling under Chapter 303 published in the Texas Register before the 11th day after the date on which the ceiling is computed.	Tex. Fin. Code § 303.009;(a)&(b).
		Second Lien Loans and Open-End Loans with an Interest Rate of <= 10%.	10% per year.	Tex. Fin. Code § 302.001.
Utah	A license under the Utah Residential Mortgage Practices Act required for first lien close end loans	All Residential Mortgage Loans, but not High Cost Loans	As Agreed in writing between parties.	Utah Code Ann. § 15-1-1; Utah Code Ann. § 70C-2-101
Vermont	Mortgage Lender	First Lien Loans	As Agreed in writing between parties.	Vt. Stat. Ann. tit. 9, § 41a(b)(8); 12 U.S.C. § 1735f-7a.
		Second Lien Loans	18% per year.	Vt. Stat. Ann. tit. 9, § 41a(b)(7).



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Virginia	Lender License	Precomputed Second Lien Loans	18% per year. Shall not apply to loans made by any bank, savings institution, industrial loan association, credit union, or to a seller in a real estate sales transaction who takes a subordinate mortgage on such real estate.	Va. Code § 6.1-330.71(A).
		All Other Loans	As Agreed in writing between parties.	Va. Code § 6.1-330.69(A); Va. Code § 6.1-330.71(A).
Washington	CLA Licensee	Closed-End and Open End Loans.	25% per year, simple interest.	Wash. Rev. Code § 31.02.015; Wash. Rev. Code § 31.04.015; Wash. Rev. Code § 31.04.115.
	General Usury Law	Closed-End and Open End Loans.	The higher of: (i) 12% per year; or (ii) four percentage points above the equivalent coupon issue yield as published by the Federal Reserve Board.	Wash. Rev. Code § 19.52.020.
Wash. DC	Mortgage Lender License	Loans secured by a mortgage or deed of trust.	24% per year.	D.C. Code § 28-3301.
W. Virginia	Mortgage Lender License	First Lien Loans	Any rate if lending under DIDMCA, else maximum 18%.	W. Va. Lending and Credit Rate Board Order (Dec. 1, 1996); DIDMCA Section 501.
		Second Lien Loans	18% per year. + permitted additional fees and points = 5% of the loan amount financed (6% if a yield spread premium is charged).	W. Va. Code § 31-17-8(a).
		All Loans	Additional fees and points of up to 5% of the loan amount financed (6% if a yield spread premium is charged). Please note that no yield spread premium is permitted if the APR exceeds 18%.	W. Va. Code § 31-17-8(m)(4).
Wisconsin	Loan Company License	All Loans	As Agreed in writing between parties.	Wis. Stat. Ann. § 138.04; Wis. Stat. Ann. § 138.09(7)(bp); Wis. Stat. Ann. § 422.201(2)(bn).
Wyoming	Supervised Lender's License	Supervised Loans > \$50K	No maximum. Any Finance charge specified in the loan agreement.	Wyo. Stat. § 40-14-348.
		Supervised Loans <= \$50K	Greater of: (A) The total of: 36% per year on that part of the unpaid balances of the principal which is < \$1K and 21% per year on that part of the unpaid balances of the principal which is >= \$1K; or (B) 21% per year on that part of the unpaid balances of the principal.	Wyo. Stat. § 40-14-348.
	Residential Mortgage Practices Act License	Consumer Loans other than Supervised Loans	10% per year on the unpaid balances of the principal.	Wyo. Stat. § 40-14-310.
		Simple Interest First Lien Loans <= 18%	18% per year calculated according to the actuarial method on the unpaid balances of the principal.	Wyo. Stat. § 40-14-304; Wyo. Stat. § 40-14-305.