



**Mortgage Rate Sheet**

**Publish Date:** 7/17/2018  
**3880 Constellation Road, Lompoc, CA 93436**  
**(800) 262-4488 / (805) 733-7600**  
[WWW.COASTHILLS.COOP](http://WWW.COASTHILLS.COOP)

We know you have options when it comes to real estate loans. That's why we make our loans fast, friendly, and provide you with competitive interest rates and convenient terms. Whether you're in the market to purchase or refinance a home, or you'd like to apply for a home equity loan or home equity line of credit, we have the loan you need and the rate you want.

Conforming Rates: \$10,000 - \$453,100

High Balance Rates Per County:

Santa Barbara: \$625,500  
 San Luis Obispo: \$615,250  
 Monterey: \$615,250  
 Ventura: \$672,750  
 Santa Cruz: \$679,650

Jumbo loan balances from county high balance limit up to \$2,000,000 aggregate of all CoastHills loans.

	<u>Rate</u>	<u>As of Date</u>
Prime Rate:	5.000	6/13/2018
APOR:	4.080	7/16/2018
CMT 5-YR:	2.750	7/16/2018
CMT 10-YR:	2.850	7/16/2018

30 Year Fixed Loans	Rate	Points	APR	10k/Mon
30 YR - Conforming	4.750	0.000	4.830	\$ 52.16
30 YR - No Closing Cost	5.250	0.000	5.332	\$ 55.22
30 YR - High Balance	4.875	0.000	4.955	\$ 52.92
30 YR - Jumbo	4.750	0.000	4.830	\$ 52.16
30 YR - Investment	5.250	0.000	5.332	\$ 55.22
20 Year Fixed Loans	Rate	Points	APR	10k/Mon
20 YR - Conforming	4.500	0.000	4.608	\$ 63.26
20 YR - No Closing Cost	5.125	0.000	5.236	\$ 66.69
15 Year Fixed Loans	Rate	Points	APR	10k/Mon
15 YR - Conforming	4.375	0.000	4.513	\$ 75.86
15 YR - No Closing Cost	5.000	0.750	5.140	\$ 79.08
15 YR - High Balance	5.000	0.250	5.140	\$ 79.08
15 YR - Jumbo	4.375	0.000	4.513	\$ 75.86
15 YR - Investment	5.000	0.500	5.140	\$ 79.08
10 Year Fixed Loans	Rate	Points	APR	10k/Mon
10 YR - Conforming	4.375	0.000	4.573	\$ 103.04
10 YR - No Closing Cost	5.000	1.125	5.200	\$ 106.07

5/5 ARM Loans	Rate	Points	APR	10k/Mon
5/5 ARM - Conforming	3.875	0.000	3.951	\$ 32.47
5/5 ARM - No Closing Cost	4.375	0.000	4.375	\$ 35.96
5/5 ARM - Investment	4.375	0.000	4.453	\$ 36.60
15/15 ARM Loans	Rate	Points	APR	10k/Mon
15/15 ARM - Conforming	4.500	0.000	4.579	\$ 37.63
15/15 ARM - No Closing Cost	5.000	0.000	5.000	\$ 41.10
15/15 ARM - Investment (Conf)	5.000	0.000	5.081	\$ 41.76
15/15 ARM - Investment (N/C/C)	5.500	0.000	5.500	\$ 45.21

30 & 15 Year VA Loans	Rate	Points	APR	10k/Mon
VA 30 YR Purchase	4.500	0.000	4.605	\$ 76.50
VA 30 YR Refinance	4.750	0.000	4.856	\$ 77.78
VA 15 YR Purchase	4.125	0.000	4.229	\$ 74.60
VA 15 YR Refinance	4.375	0.000	4.480	\$ 75.86

Rates & APRs based on loan value of \$300,000, owner-occupied, single-family-residence, with LTV of 70%, FICO of 740, and a 60-day rate lock. Closing costs estimated at \$2,750 for loans with closing costs, actual closing costs will vary depending on loan purpose & size. Consult your loan estimate for more details.



**Mortgage Rate Sheet**

**Publish Date: 7/17/2018**

**3880 Constellation Road, Lompoc, CA 93436**

**(800) 262-4488 / (805) 733-7600**

**WWW.COASTHILLS.COOP**

Rates & APRs based on loan value of \$100,000, owner-occupied, single-family-residence, with LTV of 70%, FICO of 740, and a 60-day rate lock. For Home Equity loans consult your loan estimate for more details.

To qualify for subordinate financing above 80% CLTV, borrowers must have their 1st mortgage with CoastHills Credit Union as their lender.

For Investment/Non-owner-occupied home equity loans, the maximum loan amount is \$50,000 and the maximum CLTV is 70%.

Payments listed for HELOC loans are based on a \$10,000 draw and reflect the interest only payment for 30-days. Principal will not be reduced with this minimum payment. Payments will increase to P&I during repayment period.

Home Equity Loans		Rate	Points	APR	10k/Mon
15 Year Fixed Up to 80% CLTV	730+	5.250	0.000	5.679	\$ 80.39
	700-729	5.500	0.000	5.932	\$ 81.71
	660-699	5.750	0.000	6.185	\$ 83.04
	640-659	6.000	0.000	6.438	\$ 84.39
15 Year Fixed 80-90% CLTV	730+	5.625	0.000	6.059	\$ 82.37
	700-729	5.875	0.000	6.312	\$ 83.71
	660-699	6.125	0.000	6.565	\$ 85.06
	640-659	6.375	0.000	6.818	\$ 86.43
20 Year Fixed Up to 80% CLTV	730+	5.500	0.000	5.932	\$ 81.71
	700-729	5.750	0.000	6.185	\$ 83.04
	660-699	6.000	0.000	6.438	\$ 84.39
	640-659	6.500	0.000	6.945	\$ 87.11
20 Year Fixed 80-90% CLTV	730+	5.875	0.000	6.312	\$ 83.71
	700-729	6.125	0.000	6.565	\$ 85.06
	660-699	6.375	0.000	6.818	\$ 86.43
	640-659	6.875	0.000	7.325	\$ 89.19
Home Equity Investment Loans		Rate	Points	APR	10k/Mon
15 Year Fixed Up to 70% CLTV	730+	5.500	0.000	5.932	\$ 81.71
	700-729	5.750	0.000	6.185	\$ 83.04
	660-699	6.000	0.000	6.438	\$ 84.39
	640-659	6.500	0.000	6.945	\$ 87.11

HELOC Loans		Rate	Points	APR	10k/Mon
10 Year Draw	730+	5.000	0.000	5.000	\$ 41.10
	700-729	5.000	0.000	5.000	\$ 41.10
15 Year Repayment	660-699	5.000	0.000	5.000	\$ 41.10
	640-659	6.000	0.000	6.000	\$ 49.32