



MORTGAGE RATE SHEET - 1st Mortgage Products  
 Rates Published as of: 8/18/2017

For most current offerings, check our website at: [WWW.COASTHILLS.COOP](http://WWW.COASTHILLS.COOP)

### 1st Mortgage Loan Products

\* APR Calculations and Rate Quotes are based on a Loan Amount of \$300,000.00, owner occupied purchase and refinance, no-cash out transaction, secured by a Single Family Residence, LTV of 75%, FICO of 740, and a 60-day rate lock. Closing costs estimated at \$2,000.

\* Jumbo and High Balance products available. High Balance county limits: Santa Barbara-\$625,500, San Luis Obispo-\$586,500, Monterey-\$575,000, Ventura and Santa Cruz-\$636,150. Check our website for availability.

#### Conforming Fixed Rates

30 Year Fixed				15 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo	Rate for C/C	Points	APR	Per 10k/Mo
3.875	0.000	3.930	\$47.02	3.250	0.000	3.347	\$70.27
3.750	0.625	3.805	\$46.31	3.125	0.625	3.222	\$69.66
Rate for N/C/C	Points	APR	Per 10k/Mo	Rate for N/C/C	Points	APR	Per 10k/Mo
4.375	0.000	4.432	\$49.93	3.875	0.000	3.974	\$73.34
High Balanced 30 Year Fixed				High Balanced 15 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo	Rate for C/C	Points	APR	Per 10k/Mo
3.875	0.000	3.805	\$46.31	3.250	0.000	3.347	\$70.27
3.750	0.625	3.805	\$46.31	3.125	0.625	3.222	\$69.66
Jumbo 30 Year Fixed				Jumbo 15 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo	Rate for C/C	Points	APR	Per 10k/Mo
3.875	0.000	3.930	\$47.02	3.250	0.000	3.347	\$70.27
3.750	0.625	3.805	\$46.31	3.125	0.625	3.222	\$69.66
20 Year Fixed				10 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo	Rate for C/C	Points	APR	Per 10k/Mo
3.625	0.000	3.701	\$58.64	3.250	0.000	3.391	\$97.72
3.500	0.625	3.576	\$58.00	3.125	1.000	3.265	\$97.14
Rate for N/C/C	Points	APR	Per 10k/Mo	Rate for N/C/C	Points	APR	Per 10k/Mo
4.125	0.000	4.202	\$61.26	3.875	0.000	4.017	\$100.65

#### Adjustable Rate Products

5/5 ARM				15/15 ARM			
Rate for N/C/C	Points	APR	Per 10k/Mo	Rate for C/C	Points	APR	Per 10k/Mo
3.250	0.000	3.303	\$43.52	3.625	0.000	3.679	\$ 45.61
Rate for N/C/C	Points	APR	Per 10k/Mo	Rate for N/C/C	Points	APR	Per 10k/Mo
				4.125	0.000	4.181	\$ 48.46

Treasury Constant Maturities for 08 / 18 / 2017

CMT 5-Year: 1.79%

CMT 10-Year: 2.23%

Prime Rate: 4.25%  
 Prime Rate as of: 6/15/2017

Average Prime Offer Rate: 3.25%  
 Average Prime Offer Rate as of: 8/14/2017



### 2nd Mortgage Home Equity Loan Products

- \* Owner Occupied: Maximum loan amount for A+, A, & B FICO is \$300,000 for Fixed 2nd and \$350,000 for Helocs.
- \* Owner Occupied: Maximum loan amount for C FICO is \$100,000 for both Fixed 2nd and Helocs.
- \* Non-Owner Occupied: Max loan amount/Limit is \$50,000 with an CLTV of 70%
- \* APR Calculations and Rate Quotes are based on a Loan Amount of \$50,000.00, owner occupied second mortgage transaction, secured by a Single Family Residence, LTV of 75%, FICO of 740, and a 60-day rate lock.
- \* If First Mortgage is not with CoastHills Credit Union, the max CLTV is 80% for subordinate financing.

#### 15 Year Fixed 2nd Mortgage

LTV <= 80%			
FICO	Rate	APR	Per 10k/Mo
730+	5.250	5.880	\$ 80.39
700-729	5.500	6.134	\$ 81.71
660-699	5.750	6.389	\$ 83.04
640-659	6.000	6.644	\$ 84.39

#### 20 Year Fixed 2nd Mortgage

LTV <=80%			
FICO	Rate	APR	Per 10k/Mo
730+	5.500	6.002	\$ 68.79
700-729	5.750	6.257	\$ 70.21
660-699	6.000	6.512	\$ 71.64
640-659	6.500	7.022	\$ 74.56

#### LTV = 80.01-90%

FICO	Rate	APR	Per 10k/Mo
730+	5.250	5.880	\$ 80.39
700-729	5.500	6.134	\$ 81.71
660-699	5.750	6.389	\$ 83.04
640-659	6.000	6.644	\$ 84.39

#### LTV = 80.01-90%

FICO	Rate	APR	Per 10k/Mo
730+	5.500	6.002	\$ 68.79
700-729	5.750	6.257	\$ 70.21
660-699	6.000	6.512	\$ 71.64
640-659	6.500	7.022	\$ 74.56

### SPECIAL SUMMER PROMOTION

Between June 1st and September 16th borrowers with a qualifying FICO score of 700 or higher\*\* are eligible for our special summer promotional rate of 4.75% (4.815% APR) on our 15 and 20 Year Fixed Second Products\*!

\*Investment properties not eligible for promotion. \*\* Median FICO score for all applicants must be 700 or greater.

#### Investment with LTV <=70%

FICO	Rate	APR	Per 10k/Mo
730+	5.500	6.134	\$ 81.71
700-729	5.750	6.389	\$ 83.04
660-699	6.000	6.644	\$ 84.39
640-659	6.500	7.153	\$ 87.11

#### Home Equity Line of Credit (HELOC)

##### 10 Year Draw, 15 Year Repayment HELOC

FICO	Rate	APR	Per 10k/Mo*
730+	4.250	4.250	\$ 54.17
700-729	4.250	4.250	\$ 54.17
660-699	4.250	4.250	\$ 54.17
640-659	5.250	5.250	\$ 59.92

\*Heloc payments reflect P&I per 10K

Prime Rate: 4.25%  
Prime Rate as of: 6/15/2017

Average Prime Offer Rate: 3.25%  
Average Prime Offer Rate as of: 8/14/2017