



**Mortgage Rate Sheet**

Rates published as of: 10/20/2017

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

Conforming Loan Limit: \$10,000 to \$424,100

High Balance Limits per County are as follows:

Santa Barbara	\$424,100 to \$625,500
San Luis Obispo	\$424,100 to \$586,500
Monterey	\$424,100 to \$575,000
Ventura	\$424,100 to \$636,150
Santa Cruz	\$424,100 to \$636,150

Jumbo Balance Limits per County are as follows:

Santa Barbara	\$625,500 to \$2,000,000
San Luis Obispo	\$586,500 to \$2,000,000
Monterey	\$575,000 to \$2,000,000
Ventura	\$636,150 to \$2,000,000
Santa Cruz	\$636,150 to \$2,000,000

**HARP LOANS (extended through 2018)**

Product Type	Rate	APR
30 YR LTV 105.1-125 N/C/C	4.500%	4.579%
30 YR LTV 105.1-125 C/C	4.375%	4.453%
30 YR LTV Over 125 N/C/C	4.250%	4.328%
30 YR LTV Over 125 C/C	4.250%	4.328%

The HARP program is available in 30-year, 20-year, and 15-year fixed mortgages. For Rate and APR quote, contact CoastHills at 800-262-4488

**Fixed Mortgage Products**

All first mortgages quoted Rates and APRs are based on a loan amount of \$300,000, owner occupied purchase or refinance, no-cash out transaction, secured by a single family residence, with a LTV of 75%, Borrower FICO score of 740, and a 60-day rate lock. Closing costs are estimated at \$2,750, actual closing costs will vary depending on loan purpose & size. Please consult your Loan Estimate for more details.

Product Type	Rate	Points	APR	Per 10k/month
30 YR Fixed - Closing Costs	4.000%	0.000	4.056%	\$47.74
	3.875%	0.625	3.930%	\$47.02
30 YR Fixed - No Closing Costs	4.500%	0.000	4.557%	\$50.67
30 YR Fixed - High Balance - Closing Costs	4.000%	0.000	4.056%	\$47.74
	3.875%	0.625	3.930%	\$47.02
30 YR Fixed - Jumbo - Closing Costs	4.000%	0.000	4.056%	\$47.74
	3.875%	0.625	3.930%	\$47.02
20 YR Fixed - Closing Costs	3.750%	0.000	3.855%	\$59.29
	3.625%	0.625	3.730%	\$58.64
20 YR Fixed - No Closing Costs	4.250%	0.000	4.357%	\$61.92
15 YR Fixed - Closing Costs	3.375%	0.000	3.509%	\$70.88
	3.250%	1.000	3.383%	\$70.27
15 YR Fixed - No Closing Costs	4.125%	0.000	4.262%	\$74.60
15 YR Fixed - High Balance - Closing Costs	3.375%	0.000	3.509%	\$70.88
	3.250%	0.375	3.383%	\$70.27
15 YR Fixed - Jumbo - Closing Costs	3.375%	0.000	3.509%	\$70.88
	3.250%	0.375	3.383%	\$70.27
10 YR Fixed - Closing Costs	3.250%	0.000	3.444%	\$97.72
	3.125%	1.000	3.318%	\$97.14
10 YR Fixed - No Closing Costs	4.125%	0.000	4.322%	\$101.84

**Adjustable Rate Products**

Product Type	Rate	Points	APR	Per 10k/month
15/15 ARM - Closing Costs	3.750%	0.000	3.825%	\$46.31
15/15 ARM - No Closing Costs	4.250%	0.000	4.328%	\$49.19
5/5 ARM - No Closing Costs	3.375%	0.000	3.449%	\$44.21

**Products Available for Investment Properties**

Product Type	Rate	Points	APR	Per 10k/month
30 YR Fixed - Closing Costs	4.500%	0.000	4.579%	\$50.67
15 YR Fixed - Closing Costs	4.000%	0.000	4.136%	\$73.97
15/15 ARM - Closing Costs	4.250%	0.000	4.328%	\$49.19
15/15 ARM - No Closing Costs	4.750%	0.000	4.830%	\$52.16
5/5 ARM - No Closing Costs	3.875%	0.000	3.951%	\$47.02

Prime Rate as of 10/20/17 is 4.25%. Average Prime Offer Rate as of 10/16/17 is 3.28%. Constant Maturities Treasuries as of 10/20/17 are 5-YR: 1.98%, 10-YR: 2.33%.



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2017 Home Equity Promotion
<p>Now through the end of 2017, borrowers with a qualifying FICO score of 700 or higher** are eligible for our 2017 promotional rate of 4.75% (APR 4.815%) on our 15 and 20 year Home Equity Products*!</p> <p>* Investment properties are not eligible for promotion.            ** Median FICO score for all applicants must be 700 or greater.</p>

**Home Equity Products**

For all owner occupied loans, with borrower(s) FICO scores of 660 and above, maximum loan amount is \$300,000 for Home Equity and \$350,000 for HELOC products. For borrower FICO scores between 640 and 659, maximum loan amount is \$100,000 for both Home Equity and HELOC loans. Closing costs estimated at \$2,750, actual closing costs will vary depending on loan purpose & size. Please consult your Loan Estimate for more details.

Product Type	CLTV	FICO	Rate	APR	Per 10k/month
<b>15 Year</b>	<b>Up to 80%</b>	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
<b>15 Year</b>	<b>80.01-90%</b>	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
<b>20 Year</b>	<b>Up to 80%</b>	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
<b>20 Year</b>	<b>80.01-90%</b>	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

**Home Equity for Investment Properties**

For non-owner occupied loans, the maximum loan amount is \$50,000 with a maximum CLTV of 70%

Product Type	CLTV	FICO	Rate	APR	Per 10k/month
<b>15 Year</b>	<b>Up to 70%</b>	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)**

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.

Product Type	FICO	Rate	APR	Per 10k/month
<b>25 Yr Heloc 10-Yr Draw period with 15-Yr repayment period</b>	730+	4.250	4.250	\$34.93
	700-729	4.250	4.250	\$34.93
	660-699	4.250	4.250	\$34.93
	640-659	5.250	5.250	\$43.15

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

APR Calculations and Rate Quotes are based on a loan amount of \$50,000, secured by a SFR, with CLTV of 70%, a FICO of 740, and a 60-day rate lock.

Prime Rate as of 10/20/17 is 4.25%. Average Prime Offer Rate as of 10/16/17 is 3.28%. Constant Maturities Treasuries as of 10/20/17 are 5-YR: 1.98%, 10-YR: 2.33%.