



Mortgage Rate Sheet

Publish Date: 10/15/2018

3880 Constellation Road, Lompoc, CA 93436

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

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:	5.250	9/26/2018
APOR:	4.360	9/24/2018
CMT 5-YR:	3.000	10/14/2018
CMT 10-YR:	3.150	10/14/2018

30 Year Fixed Loans	Rate	Points	APR	10k/Mon
30 YR - Conforming	5.000	0.000	5.081	\$ 53.68
30 YR - No Closing Cost	5.750	0.000	5.835	\$ 58.36
30 YR - High Balance	5.375	0.000	5.458	\$ 56.00
30 YR - Jumbo	5.000	0.000	5.081	\$ 53.68
30 YR - Investment	5.625	0.000	5.709	\$ 57.57
20 Year Fixed Loans	Rate	Points	APR	10k/Mon
20 YR - Conforming	4.875	0.000	4.985	\$ 65.31
20 YR - No Closing Cost	5.625	0.000	5.738	\$ 69.50
15 Year Fixed Loans	Rate	Points	APR	10k/Mon
15 YR - Conforming	4.500	0.000	4.638	\$ 76.50
15 YR - No Closing Cost	5.500	0.625	5.642	\$ 81.71
15 YR - High Balance	5.500	0.250	5.642	\$ 81.71
15 YR - Jumbo	4.500	0.000	4.638	\$ 76.50
15 YR - Investment	5.500	0.375	5.642	\$ 81.71
10 Year Fixed Loans	Rate	Points	APR	10k/Mon
10 YR - Conforming	4.500	0.000	4.698	\$ 103.64
10 YR - No Closing Cost	5.500	0.750	5.702	\$ 108.53

5/5 ARM Loans	Rate	Points	APR	10k/Mon
5/5 ARM - Conforming	4.125	0.000	4.202	\$ 34.54
5/5 ARM - No Closing Cost	4.625	0.000	4.625	\$ 38.01
5/5 ARM - Investment	4.875	0.000	4.955	\$ 40.73
15/15 ARM Loans	Rate	Points	APR	10k/Mon
15/15 ARM - Conforming	4.875	0.000	4.955	\$ 40.73
15/15 ARM - No Closing Cost	5.375	0.000	5.375	\$ 44.18
15/15 ARM - Investment (Conf)	5.625	0.000	5.709	\$ 46.92
15/15 ARM - Investment (N/C/C)	6.125	0.000	6.125	\$ 50.34

30 & 15 Year VA Loans	Rate	Points	APR	10k/Mon
VA 30 YR Purchase	4.750	0.000	4.856	\$ 77.78
VA 30 YR Refinance	5.000	0.000	5.107	\$ 79.08
VA 15 YR Purchase	4.250	0.000	4.355	\$ 75.23
VA 15 YR Refinance	4.500	0.000	4.605	\$ 76.50

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.



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Home Equity Loans		Rate	Points	APR	10k/Mon
15 Year Fixed Up to 80% CLTV	730+	5.250	0.000	5.719	\$ 80.39
	700-729	5.500	0.000	5.733	\$ 81.71
	660-699	5.750	0.000	5.985	\$ 83.04
	640-659	6.000	0.000	6.237	\$ 84.39
15 Year Fixed 80-90% CLTV	730+	5.625	0.000	5.859	\$ 82.37
	700-729	5.875	0.000	6.111	\$ 83.71
	660-699	6.125	0.000	6.363	\$ 85.06
	640-659	6.375	0.000	6.614	\$ 86.43
20 Year Fixed Up to 80% CLTV	730+	5.500	0.000	5.733	\$ 81.71
	700-729	5.750	0.000	5.985	\$ 83.04
	660-699	6.000	0.000	6.237	\$ 84.39
	640-659	6.500	0.000	6.740	\$ 87.11
20 Year Fixed 80-90% CLTV	730+	5.875	0.000	6.111	\$ 83.71
	700-729	6.125	0.000	6.363	\$ 85.06
	660-699	6.375	0.000	6.614	\$ 86.43
	640-659	6.875	0.000	7.118	\$ 89.19

For Owner Occupied Home Equity loans, Rates & APRs are based on loan value of \$100,000, single-family-residence, with CLTV of 70%, FICO of 740, a 60-day rate lock, and average closing costs of \$1,500. Consult your loan estimate for more details.

Home Equity Investment Loans		Rate	Points	APR	10k/Mon
15 Year Fixed Up to 70% CLTV	730+	5.500	0.000	5.972	\$ 81.71
	700-729	5.750	0.000	6.226	\$ 83.04
	660-699	6.000	0.000	6.479	\$ 84.39
	640-659	6.500	0.000	6.986	\$ 87.11

For Investment Home Equity loans, Rates & APRs are based on loan value of \$50,000, single-family-residence, with CLTV of 70%, FICO of 740, and a 60-day rate lock. Investment second liens have a maximum CLTV of 70% and maximum loan amount of \$50,000, and average closing costs of \$1,500. Consult your loan estimate for more details.

HELOC Loans		Prime Rate	Margin	APR	10k/Mon
10 Year Draw	730+	5.250	0.250	5.500	\$ 45.21
	700-729	5.250	0.500	5.750	\$ 47.26
15 Year Repayment	660-699	5.250	0.750	6.000	\$ 49.31
	640-659	5.250	1.000	6.250	\$ 51.37

HELOC second lien mortgages have an adjustable rate that is based on the Federal Prime Rate and may change at any time. Rates can never go above 18% or below 4%. HELOC loans have a 10 year draw period during which payments are interest only. At the end of the draw period, the loan will adjust to a repayment period which will amortize the existing balance over the remaining 15 years, adjusting with the rate. Payments listed for HELOC loans are based on a \$10,000 balance and reflect the interest only payment for 30-days. Principal will not be reduced with this minimum payment.