



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			
Rate for C/C	Points	APR	Per 10k/Mo
3.875	0.000	3.930	\$47.02
3.750	0.625	3.805	\$46.31
Rate for N/C/C	Points	APR	Per 10k/Mo
4.375	0.000	4.432	\$49.93
High Balanced 30 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo
3.875	0.000	3.805	\$46.31
3.750	0.625	3.805	\$46.31
Jumbo 30 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo
3.875	0.000	3.930	\$47.02
3.750	0.625	3.805	\$46.31

15 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo
3.250	0.000	3.303	\$43.52
3.125	0.625	3.178	\$42.84
Rate for N/C/C	Points	APR	Per 10k/Mo
3.875	0.000	3.930	\$47.02
High Balanced 15 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo
3.250	0.000	3.303	\$43.52
3.125	0.625	3.178	\$42.84
Jumbo 15 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo
3.250	0.000	3.303	\$43.52
3.125	0.625	3.178	\$42.84

20 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo
3.625	0.000	3.679	\$45.61
3.500	0.625	3.554	\$44.90
Rate for N/C/C	Points	APR	Per 10k/Mo
4.125	0.000	4.181	\$48.46

10 Year Fixed			
Rate for C/C	Points	APR	Per 10k/Mo
3.125	0.000	3.178	\$42.84
3.000	0.250	3.052	\$42.16
Rate for N/C/C	Points	APR	Per 10k/Mo
3.875	0.000	3.930	\$47.02

Adjustable Rate Products

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

Home Affordable Refinance Program (HARP) Products

30 Year LTV 105.01 - 125			
Rate for C/C	Points	APR	Per 10k/Mo
4.250	0.000	4.306	\$49.19
Rate for N/C/C	Points	APR	Per 10k/Mo
4.375	0.000	4.432	\$49.93
30 Year LTV Over 125			
Rate for C/C	Points	APR	Per 10k/Mo
4.125	0.000	4.181	\$48.46
Rate for N/C/C	Points	APR	Per 10k/Mo
4.250	0.000	4.306	\$49.19

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

Average Prime Offer Rate: 3.24%
Average Prime Offer Rate as of: 6/26/2017



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	5.318	\$ 80.39
700-729	5.500	5.568	\$ 81.71
660-699	5.750	5.819	\$ 83.05
640-659	6.000	6.069	\$ 84.39

20 Year Fixed 2nd Mortgage

LTV <=80%			
FICO	Rate	APR	Per 10k/Mo
730+	5.500	5.568	\$ 68.79
700-729	5.750	5.819	\$ 70.21
660-699	6.000	6.069	\$ 71.65
640-659	6.500	6.570	\$ 71.65

LTV = 80.01-90%

FICO	Rate	APR	Per 10k/Mo
730+	5.250	5.318	\$ 80.39
700-729	5.500	5.568	\$ 81.71
660-699	5.750	5.819	\$ 83.05
640-659	6.000	6.069	\$ 84.39

LTV = 80.01-90%

FICO	Rate	APR	Per 10k/Mo
730+	5.500	5.568	\$ 68.79
700-729	5.750	5.819	\$ 70.21
660-699	6.000	6.069	\$ 71.65
640-659	6.500	6.570	\$ 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	5.568	\$ 81.71
700-729	5.750	5.819	\$ 83.05
660-699	6.000	6.069	\$ 84.39
640-659	6.500	6.570	\$ 87.12

Home Equity Line of Credit (HELOC)

10 Year Draw, 15 Year Repayment HELOC

FICO	Rate	APR	Per 10k/Mo
730+	4.250	4.250	\$ 49.20
700-729	4.250	4.250	\$ 49.20
660-699	4.250	4.250	\$ 49.20
640-659	5.250	5.250	\$ 55.23

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

Average Prime Offer Rate: 3.24%
Average Prime Offer Rate as of: 6/26/2017