

FIRST LIEN MORTGAGE LOANS

PURCHASE - FIXED & ADJUSTABLE	RATE	POINTS	APR
30 YR PURCHASE	2.875	0.000	2.947
15 YR PURCHASE	2.125	0.000	2.254
5/5 ARM PURCHASE	2.000	0.000	2.068
15/15 ARM PURCHASE	2.875	0.000	2.947
REFINANCE - FIXED	RATE	POINTS	APR
30 YR REFINANCE	3.375	0.000	3.449
30 YR HIGH BALANCE	3.625	0.000	3.700
30 YR JUMBO LOAN	3.375	0.000	3.449
30 YR INVESTMENT	4.000	0.000	4.076
15 YR REFINANCE	2.625	0.000	2.756
15 YR HIGH BALANCE	2.875	0.000	3.007
15 YR JUMBO LOAN	2.625	0.000	2.756
15 YR INVESTMENT	3.500	0.000	3.634
10 YR REFINANCE	2.625	0.000	2.817
REFINANCE - ADJUSTABLE	RATE	POINTS	APR
5/5 ARM	2.500	0.000	2.570
5/5 ARM INVESTMENT	3.125	0.000	3.198
15/15 ARM	3.375	0.000	3.449
15/15 ARM INVESTMENT	4.000	0.000	4.076

SECOND LIEN MORTGAGE LOANS - FIXED

HOME EQUITY LOANS		RATE	POINTS	APR	
15 YR FIXED HE Up to 90% CLTV Max Loan \$300,000	FICO 730+	5.250	0.000	5.560	
	FICO 700-729	5.500	0.000	5.812	
	FICO 660-699	5.750	0.000	6.065	
20 YR FIXED HE Up to 90% CLTV Max Loan \$300,000	FICO 730+	5.500	0.000	5.812	
	FICO 700-729	5.750	0.000	6.065	
	FICO 660-699	6.000	0.000	6.317	
Investment	FICO 640-659	6.250	0.000	6.569	
	HOME EQUITY INVESTMENT		RATE	POINTS	APR
	15 YR FIXED HE Up to 75% CLTV Max Loan \$75,000	FICO 730+	5.500	0.000	5.812
FICO 700-729		5.750	0.000	6.065	
FICO 660-699		6.000	0.000	6.317	
Investment	FICO 640-659	6.250	0.000	6.569	

SECOND LIEN MORTGAGE LOANS - ADJUSTABLE

HELOC		RATE	POINTS	APR
HELOC Up to 90% CLTV Max Loan \$350,000	FICO 730+	4.000	0.000	4.000
	FICO 700-729	4.000	0.000	4.000
	FICO 660-699	4.000	0.000	4.000
	FICO 640-659	4.250	0.000	4.250

ENHANCED LOCK FOR NEW HOME CONSTRUCTION

Located your ideal home but it is still under construction? Take advantage of today's rates with our rate lock extension program that allows you to lock a rate up to 270 days.

Shown Rates for 90-150 Day Lock	RATE	POINTS	APR
5/5 ARM Enhanced Lock	2.125	0.000	2.194
15/15 ARM Enhanced Lock	3.000	0.000	3.072

VA FIRST MORTGAGE LOANS

Thank you for your service! Now allow CoastHills to serve you with a VA purchase loan, refinance loan or IRRRL.

	RATE	POINTS	APR
VA 30 YR Purchase	2.875	0.000	2.930
VA 30 YR Refinance or IRRRL	3.375	0.000	3.431
VA 15 YR Purchase	2.125	0.000	2.224
VA 15 YR Refinance or IRRRL	2.625	0.000	2.725

Rates & APRs based on following values and terms.

Please consult your Loan Estimate or loan documents for details to your specific loan.

1st Lien:	Rate & Term, \$300,000, SFR, LTV 60%, FICO 740, 60-Day Lock, Estimated Closing Cost \$2750.										
Home Equity:	\$75,000, SFR, CLTV 60%, FICO as-shown, 60-Day Lock, Estimated Closing Cost \$1500.										
HELOC:	Adjustable rate lien based on Prime. Floor 4%, Ceiling 18%, 10-YR draw period, followed by a 15-Yr Repayment period. Interest only during draw period. Values based on \$100,000, SFR, CLTV 60%, FICO as-show, lender paid closing costs.										
Conforming Rates:	\$10,000 - \$548,250										
Jumbo Loans:	Up to a maximum of \$2,000,000 aggregate of all CoastHills Credit Union loans.										
High Balance Loans:	High balance loans cannot exceed \$150,000.00 cash-out.										
	<table border="1"> <thead> <tr> <th>Santa Barbara</th> <th>San Luis Obispo</th> <th>Monterey</th> <th>Ventura</th> <th>Santa Cruz</th> </tr> </thead> <tbody> <tr> <td>\$660,100.00</td> <td>\$701,500.00</td> <td>\$739,450.00</td> <td>\$739,450.00</td> <td>\$822,375.00</td> </tr> </tbody> </table>	Santa Barbara	San Luis Obispo	Monterey	Ventura	Santa Cruz	\$660,100.00	\$701,500.00	\$739,450.00	\$739,450.00	\$822,375.00
Santa Barbara	San Luis Obispo	Monterey	Ventura	Santa Cruz							
\$660,100.00	\$701,500.00	\$739,450.00	\$739,450.00	\$822,375.00							

	Rate:	As of:
Prime Rate:	3.2500	3/15/2020
Average Prime Rate Offer (APOR):	2.4000	10/18/2021

	Rate:	As of:
5 YR Treasury Constant Maturity:	1.1600	10/21/2021
10 YR Treasury Constant Maturity:	1.6500	10/21/2021

All values listed on this rate sheet are estimates and subject to change without notice. Your rate and terms may differ. Additional pricing and term options are available. Contact your CoastHills Mortgage Lending Officer for further details and options that might be right for you!