



Mortgage Rate Sheet

Rates published as of: **1/22/2018**

For our most current offerings, please visit our website at: **WWW.COASTHILLS.COOP**

Conforming Loan Limit: \$10,000 to \$453,100

High Balance Limits per County are as follows:

Santa Barbara	\$453,100 to \$625,500
San Luis Obispo	\$453,100 to \$615,250
Monterey	\$453,100 to \$615,250
Ventura	\$453,100 to \$672,750
Santa Cruz	\$453,100 to \$679,650

Jumbo Balance Limits per County are as follows:

Santa Barbara	\$625,500 to \$2,000,000
San Luis Obispo	\$615,250 to \$2,000,000
Monterey	\$615,250 to \$2,000,000
Ventura	\$672,750 to \$2,000,000
Santa Cruz	\$679,650 to \$2,000,000

HARP LOANS (extended through 2018)		
Product Type	Rate	APR
30 YR LTV 105.1-125 N/C/C	4.625%	4.704%
30 YR LTV 105.1-125 C/C	4.500%	4.579%
30 YR LTV Over 125 N/C/C	4.500%	4.579%
30 YR LTV Over 125 C/C	4.375%	4.453%

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

Prime Rate as of 01/22/18 is 4.5%. Average Prime Offer Rate as of 01/22/18 is 3.56%. Constant Maturities Treasuries as of 01/22/18 are 5-YR: 2.45%, 10-YR: 2.64%.

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	4.250%	0.000	4.306%	\$49.19
	4.125%	0.750	4.181%	\$48.46
30 YR Fixed - No Closing Costs	4.750%	0.000	4.808%	\$52.16
30 YR Fixed - High Balance - Closing Costs	4.250%	0.000	4.306%	\$49.19
	4.125%	0.750	4.181%	\$48.46
30 YR Fixed - Jumbo - Closing Costs	4.250%	0.000	4.306%	\$49.19
	4.125%	0.750	4.181%	\$48.46
20 YR Fixed - Closing Costs	4.000%	0.000	4.106%	\$60.60
	3.875%	0.625	3.981%	\$59.94
20 YR Fixed - No Closing Costs	4.500%	0.000	4.608%	\$63.26
15 YR Fixed - Closing Costs	3.750%	0.000	3.885%	\$72.72
	3.625%	0.875	3.760%	\$72.10
15 YR Fixed - No Closing Costs	4.750%	0.000	4.889%	\$77.78
15 YR Fixed - High Balance - Closing Costs	3.750%	0.000	3.885%	\$72.72
	3.625%	0.375	3.760%	\$72.10
15 YR Fixed - Jumbo - Closing Costs	3.750%	0.000	3.885%	\$72.72
	3.625%	0.375	3.760%	\$72.10
10 YR Fixed - Closing Costs	3.750%	0.000	3.946%	\$100.06
	3.625%	0.875	3.820%	\$99.47
10 YR Fixed - No Closing Costs	4.875%	0.000	5.075%	\$105.46
Adjustable Rate Products				
Product Type	Rate	Points	APR	Per 10k/month
15/15 ARM - Closing Costs	4.000%	0.000	4.076%	\$47.74
15/15 ARM - No Closing Costs	4.500%	0.000	4.579%	\$50.67
5/5 ARM - Closing Costs	3.375%	0.000	3.449%	\$44.21
5/5 ARM - No Closing Costs	3.875%	0.000	3.951%	\$47.02
Products Available for Investment Properties				
Product Type	Rate	Points	APR	Per 10k/month
30 YR Fixed - Closing Costs	4.750%	0.000	4.830%	\$52.16
15 YR Fixed - Closing Costs	4.625%	0.000	4.764%	\$77.14
15/15 ARM - Closing Costs	4.500%	0.000	4.579%	\$50.67
15/15 ARM - No Closing Costs	5.000%	0.000	5.081%	\$53.68
5/5 ARM - Closing Costs	3.875%	0.000	3.951%	\$47.02



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TAKE ADVANTAGE OF THE LOW 4.99% RATE ON FIXED SECOND MORTGAGES

Beginning January 1, 2018, second mortgage loans with qualifying FICO score of 700 or higher** are eligible for our promotional rate of 4.99% (APR 5.130%) on our 15 and 20 year Home Equity Products*!

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

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
15 Year	Up to 80%	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
15 Year	80.01-90%	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	Up to 80%	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
20 Year	80.01-90%	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
15 Year	Up to 70%	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
25 Yr Heloc 10-Yr Draw period with 15-Yr repayment period	730+	4.500	4.500	\$36.99
	700-729	4.500	4.500	\$36.99
	660-699	4.500	4.500	\$36.99
	640-659	5.500	5.500	\$45.21

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 01/22/18 is 4.5%. Average Prime Offer Rate as of 01/22/18 is 3.56%. Constant Maturities Tresasuries as of 01/22/18 are 5-YR: 2.45%, 10-YR: 2.64%.