

# COASTHILLS REAL ESTATE RATE SHEET

Rates Effective

02/02/12

Conforming Loans \$417,000 or less									All Prices are for 30 day rate locks		
40 Year Fixed			30 Year Fixed			15 Year Fixed			20 Year Fixed		
Rate	APR	Points	Rate	APR	Points	Rate	APR	Points	Rate	APR	Points
4.375	4.473	0.000	3.750	3.873	0.000	3.125	3.339	0.000	3.625	3.795	0.000
4.250	4.382	0.500	3.625	3.788	0.500	3.000	3.286	0.500	3.500	3.727	0.500
4.125	4.290	1.000	3.500	3.766	1.750	2.875	3.252	1.125	3.375	3.746	1.750
10 Year Fixed			*No Closing Costs			2/2 YR ARM			5/5 YR ARM		
Rate	APR	Points	Term	APR	Rate	Rate	APR	Points	Rate	APR	Points
3.000	3.310	0.000	30 yr	4.630	4.500	1.990	2.637	0.000	2.990	3.341	0.000
2.875	3.290	0.500	15 yr	4.097	3.875	2/2 and 5/5 ARM's Impound accounts mandatory and .25% discount to origination fee for automatic payments  5/5 & 2/2 ARMs no closing costs (member will pay appraisal and credit report and will be refunded at close of escrow)					
2.750	3.325	1.250									

**Risk Based Pricing Adjustments Apply to all Loans. Call the Real Estate Department for Pricing.**

\*No closing Costs loans with loan amount under \$150,000 call the Real Estate Department for pricing

High Balance Loan Limits > \$417,000.00					
30 Yr High Balance			15 Yr High Balance		
Rate	APR	Points	Rate	APR	Points
4.125	4.235	0.000	3.500	3.689	0.000
4.000	4.151	0.500	3.375	3.637	0.500
3.875	4.099	1.375	3.250	3.585	1.000

Santa Barbara \$625,500  
 SanLuisObispo \$561,200  
  
 Loan amounts above county limits please call the Real Estate Dept  
 for pricing

VA 30 Year Fixed			VA 15 Year Fixed			FHA 30 Year Fixed			FHA 15 Year Fixed		
Rate	APR	Points	Rate	APR	Points	Rate	APR	Points	Rate	APR	Points
3.250	3.470	0.000	2.625	3.017	0.000	3.250	3.870	0.000	2.625	3.006	0.000
NA		0.500	NA		0.500	NA		NA	NA		NA
NA		1.000	NA		1.000	NA		NA	NA		NA

**2nd Mortgage Loans**     
 Max VA loan limit **\$417,000**     
 Max FHA loan limit **\$417,000**  
 VA & FHA impound accounts are mandatory so .25% discount for automatic payments

Interest Only HELOC							
Tier	FICO/CLTV	<=75%	<=80%	80.01-85%	85.01-90%	Prime Rate set at: 3.25	
A+	760+	4.000	4.000	4.000	4.000	If 1st mortgage is not with CoastHills the max CLTV is 80% on HELOC & 15 Year 2nd Mtg Maximum HELOC \$300,000	
A	710-759	4.250	4.250	4.250	N/A		
B	680-709	4.750	4.750	N/A	N/A		
C	640-679	5.750	N/A	N/A	N/A		

15 Year Fixed 2nd									
CLTV/FICO	MARGIN	<=75%	APR	<=80%	APR	80-01-85%	APR	85.01-90%	APR
A+ 720+	3.000	6.360	6.360	6.360	6.360	6.610	6.610	6.850	6.850
A 700-719	3.250	6.610	6.610	6.850	6.850	N/A	N/A	N/A	N/A
B 680-699	3.490	6.850	6.850	N/A	N/A	N/A	N/A	N/A	N/A

Members will receive a disc. of 0.25% if they have their 1st TD with CoastHills

Non-owner Occupied Fixed 2nds limited to maximum loan amounts of \$50,000 and maximum CLTV of 70%.

Non-owner Occupied Rate is: **6.850**

**1.00% Origination Fee applies to all 1st Mortgages .25% reduction if taxes & insurance are impounded for life of loan**  
**APRs can be calculated through Loan Consultant at <https://mortgage.coasthills.coop>.**  
**Rates, points and adjustments are subject to change without notice.**  
**Rates can be bought down with discount points.**