

# COASTHILLS REAL ESTATE RATE SHEET

Rates Effective 03/10/10

Conforming Loans \$417,000 or less						All Prices are for 30 day rate locks			
30 Year Fixed		15 Year Fixed		20 Year Fixed		10 Year Fixed		40 Year Fixed	
Rate	Points	Rate	Points	Rate	Points	Rate	Points	Rate	Points
5.125	0.000	4.375	0.000	4.875	0.000	4.250	0.000	5.500	0.000
5.000	0.500	4.250	0.500	4.750	0.500	4.125	0.500	5.375	0.500
4.875	1.000	4.125	1.000	4.625	1.000	4.000	1.000	5.250	1.000
3/1 ARM		5/1 ARM		7/1 ARM		No Closing Costs		7/40 Balloon*	
Rate	Points	Rate	Points	Rate	Points	Term	Rate	Rate	Points
4.740	0.000	5.240	0.000	5.990	0.000	30 yr	5.500	5.740	0.000
						15 yr	4.750		

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

\*7/40 Balloon requires a min credit score of at least 680 and LTV/CLTV no greater than 80%.

## High Balance Loan Limits \$417,001.00

30 Yr High Balance		15 Yr High Balance	
Rate	Points	Rate	Points
5.375	0.000	4.625	0.000
5.250	0.500	4.500	0.500
5.125	1.000	4.375	1.000

## \$417,001.00 Portfolio Product

3/1 ARM		5/1 Arm	
Rate	Points	Rate	Points
4.740	0.000	5.990	0.000
7/40 Balloon Jumbo		7/1 ARM	
Rate	Points	Rate	Points
6.240	0.000	5.240	0.000

Santa Barbara \$729,750

SanLuisObispo \$687,500

effective 5/01/09

Jumbo 7/1, 5/1 ARM, and 3/1 ARM with FICO under 680 add .50% above nonconforming limits

## Government Loans \$ 417,000 or less

VA 30 Year Fixed		VA 15 Year Fixed		FHA 30 Year Fixed		FHA 15 Year Fixed	
Rate	Points	Rate	Points	Rate	Points	Rate	Points
5.25	0.000	4.875	0.000	NA	NA	NA	NA
NA	0.500	NA	0.500	NA	NA	NA	NA
NA	1.000	NA	1.000	NA	NA	NA	NA

## 2nd Mortgage Loans

Interest Only HELOC						
Tier	FICO/CLTV		<=80%	80.01-85%	85.01-90%	1st Quarter Prime Rate set at:
A+	760+	4.000	4.000	4.000	4.000	3.250
A	710-759	4.250	4.250	4.250	N/A	If 1st mortgage is not with CoastHills the max CLTV is 80% on HELOC and 15 Year 2nd mortgage
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	720+	700-719	680-699	660-679	640-659	Members will receive a discount of 0.25% if they have their 1st TD with CoastHills.
<=80%	7.115	7.750	7.875	8.375	9.500	
80.01-90%	7.750	7.875	8.250	8.875	11.250	

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

Non-owner Occupied Rate is: 8.500

Min. FICO for any product is 640

**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. Roughly one discount point reduces the rate .25%, subject to market conditions