



Mortgage Rate Sheet

Publish Date: 1/16/2019

3880 Constellation Road, Lompoc, CA 93436

(800) 262-4488 / (805) 733-7600

WWW.COASTHILLS.COOP

We know you have options when it comes to real estate loans. That's why we make our loans fast, friendly, and provide you with competitive interest rates and convenient terms. Whether you're in the market to purchase or refinance a home, or you'd like to apply for a home equity loan or home equity line of credit, we have the loan you need and the rate you want.

Conforming Rates: \$10,000 - \$484,350

High Balance Rates Per County:

Santa Barbara:	\$625,500
San Luis Obispo:	\$667,000
Monterey:	\$652,050
Ventura:	\$713,000
Santa Cruz:	\$726,525

Jumbo loan balances from county high balance limit up to \$2,000,000 aggregate of all CoastHills loans.

	<u>Rate</u>	<u>As of Date</u>
Prime Rate:	5.500	12/19/2018
APOR:	3.950	1/14/2019
CMT 5-YR:	2.530	1/15/2019
CMT 10-YR:	2.720	1/15/2019

30 Year Fixed Loans	Rate	Points	APR
30 YR - Conforming	4.625	0.000	4.704
30 YR - No Closing Cost	5.500	0.000	5.584
30 YR - High Balance	5.000	0.000	5.081
30 YR - Jumbo	4.625	0.000	4.704
30 YR - Investment	5.375	0.000	5.458
20 Year Fixed Loans	Rate	Points	APR
20 YR - Conforming	4.500	0.000	4.608
20 YR - No Closing Cost	5.250	0.000	5.361
15 Year Fixed Loans	Rate	Points	APR
15 YR - Conforming	4.125	0.000	4.262
15 YR - No Closing Cost	5.375	0.125	5.517
15 YR - High Balance	4.375	0.000	4.513
15 YR - Jumbo	4.125	0.000	4.262
15 YR - Investment	5.375	0.250	5.517
10 Year Fixed Loans	Rate	Points	APR
10 YR - Conforming	4.000	0.000	4.197
10 YR - No Closing Cost	5.375	0.375	5.577

5/5 ARM Loans	Rate	Points	APR
5/5 ARM - Conforming	3.750	0.000	3.825
5/5 ARM - No Closing Cost	4.250	0.000	4.250
5/5 ARM - Investment	4.625	0.000	4.704
15/15 ARM Loans	Rate	Points	APR
15/15 ARM - Conforming	4.500	0.000	4.579
15/15 ARM - No Closing Cost	5.000	0.000	5.000
15/15 ARM - Investment (Conf)	5.375	0.000	5.458
15/15 ARM - Investment (N/C/C)	5.875	0.000	5.875

30 & 15 Year VA Loans	Rate	Points	APR
VA 30 YR Purchase	4.375	0.000	4.480
VA 30 YR Refinance	4.625	0.000	4.731
VA 15 YR Purchase	3.875	0.000	3.978
VA 15 YR Refinance	4.125	0.000	4.229

Rates & APRs based on loan value of \$300,000, owner-occupied, single-family-residence, with LTV of 70%, FICO of 740, and a 60-day rate lock. Closing costs estimated at \$2,750 for loans with closing costs, actual closing costs will vary depending on loan purpose & size. Consult your loan estimate for more details.



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Home Equity Loans		Rate	Points	APR
15 Year Fixed Up to 80% CLTV	730+	5.250	0.000	5.719
	700-729	5.500	0.000	5.733
	660-699	5.750	0.000	5.985
	640-659	6.000	0.000	6.237
15 Year Fixed 80-90% CLTV	730+	5.625	0.000	5.859
	700-729	5.875	0.000	6.111
	660-699	6.125	0.000	6.363
	640-659	6.375	0.000	6.614
20 Year Fixed Up to 80% CLTV	730+	5.500	0.000	5.733
	700-729	5.750	0.000	5.985
	660-699	6.000	0.000	6.237
	640-659	6.500	0.000	6.740
20 Year Fixed 80-90% CLTV	730+	5.875	0.000	6.111
	700-729	6.125	0.000	6.363
	660-699	6.375	0.000	6.614
	640-659	6.875	0.000	7.118

For Owner Occupied Home Equity loans, Rates & APRs are based on loan value of \$100,000, single-family-residence, with CLTV of 70%, FICO of 740, a 60-day rate lock, and average closing costs of \$1,500. Consult your loan estimate for more details.

Home Equity Investment Loans		Rate	Points	APR
15 Year Fixed Up to 70% CLTV	730+	5.500	0.000	5.972
	700-729	5.750	0.000	6.226
	660-699	6.000	0.000	6.479
	640-659	6.500	0.000	6.986

For Investment Home Equity loans, Rates & APRs are based on loan value of \$50,000, single-family-residence, with CLTV of 70%, FICO of 740, and a 60-day rate lock. Investment second liens have a maximum CLTV of 70% and maximum loan amount of \$50,000, and average closing costs of \$1,500. Consult your loan estimate for more details.

HELOC Loans		Prime Rate	Margin	APR
10 Year Draw	730+	5.500	0.250	5.750
	700-729	5.500	0.500	6.000
15 Year Repayment	660-699	5.500	0.750	6.250
	640-659	5.500	1.000	6.500

HELOC second lien mortgages have an adjustable rate that is based on the Federal Prime Rate and may change at any time. Rates can never go above 18% or below 4%. HELOC loans have a 10 year draw period during which payments are interest only. At the end of the draw period, the loan will adjust to a repayment period which will amortize the existing balance over the remaining 15 years, adjusting with the rate. Payments listed for HELOC loans are based on a \$10,000 balance and reflect the interest only payment for 30-days. Principal will not be reduced with this minimum payment.