

Prorates:
Select the lenders and the products you need.



FIXED Conforming \$250k

Prorates:
APR can be calculated or surveyed.

SURVEY DATE: Thursday, December 08, 2016				\$250,000
Washington	15 YR FIXED	Disc Pts	Orig Pts	APR
First Bank	3.375%	0.250%	0.000%	3.395%
BankAmerica	3.500%	0.000%	0.000%	3.500%
US Bank	3.625%	0.000%	0.000%	3.625%
Boeing ECU	3.250%	0.000%	0.000%	3.250%
Kitsap CU	3.250%	0.125%	0.000%	3.260%
WSECU	3.375%	0.000%	0.000%	3.375%
Chase	3.375%	0.000%	0.000%	3.375%
Citibank	3.250%	0.000%	0.000%	3.250%
Wells Fargo	3.750%	0.000%	1.000%	3.832%
Colorado				
1stBank	3.500%	0.500%	0.000%	3.540%
CHASE	3.750%	0.125%	0.000%	3.760%
US Bank	3.625%	0.000%	0.000%	3.625%
iMortgage (LoanDepot)	3.750%	0.625%	0.000%	3.801%
Elevations CU	3.500%	0.000%	0.000%	3.500%
Wells Fargo	3.750%	0.000%	1.000%	3.832%
Cornerstone	3.375%	0.000%	0.000%	3.375%
1st City Mortgage	3.500%	0.050%	0.000%	3.504%
GoldwaterBank	3.375%	0.000%	0.000%	3.375%
Illinois				
Wintrust Mortgage	3.375%	0.100%	0.000%	3.383%
CHASE	3.875%	-0.125%	0.000%	3.865%
Wells Fargo	3.625%	0.000%	1.000%	3.707%
First Midwest	3.500%	0.000%	0.000%	3.500%
Alpine Bank	3.250%	0.000%	0.000%	3.250%
Old 2nd Nat	3.500%	0.000%	0.000%	3.500%
Home State Bank	3.375%	0.000%	0.000%	3.375%
Heartland B&T	3.375%	0.000%	0.000%	3.375%
Kansas				
CommunityAmericaCU	3.250%	0.250%	0.000%	3.270%
Prime Lending	3.500%	0.000%	0.000%	3.500%
Capitol Federal	3.250%	0.000%	0.000%	3.250%
Busey Bank (Pulaski Bk)	3.375%	0.000%	0.000%	3.375%
Origin Bank	3.500%	0.000%	0.000%	3.500%
Texas				
Bank of Texas	3.500%	0.000%	0.000%	3.500%
Fairway Independent	3.625%	0.000%	0.000%	3.625%
First United	3.500%	0.250%	0.000%	3.520%
Prime Lending	3.500%	0.000%	0.000%	3.500%
Supreme Lending	3.500%	0.000%	0.000%	3.500%
SWBC	3.625%	0.000%	0.000%	3.625%
Average	3.483%	0.058%	0.081%	3.494%

Washington	30 YR FIXED	Disc Pts	Orig Pts	APR
First Bank	4.125%	0.250%	0.000%	4.146%
BankAmerica	4.250%	0.000%	0.000%	4.250%
US Bank	4.250%	0.000%	0.000%	4.250%
Boeing ECU	4.125%	0.000%	0.000%	4.125%
Kitsap CU	4.125%	0.000%	0.000%	4.125%
WSECU	4.125%	0.000%	0.000%	4.125%
Chase	4.000%	0.000%	0.000%	4.000%
Citibank	4.125%	0.000%	0.000%	4.125%
Wells Fargo	4.500%	0.000%	1.000%	4.586%
Colorado				
1stBank	4.375%	0.500%	0.000%	4.417%
CHASE	4.250%	0.250%	0.000%	4.271%
US Bank	4.250%	0.000%	0.000%	4.250%
iMortgage (LoanDepot)	4.375%	0.625%	0.000%	4.428%
Elevations CU	4.250%	0.000%	0.000%	4.250%
Wells Fargo	4.500%	0.000%	1.000%	4.586%
Cornerstone	4.250%	0.000%	0.000%	4.250%
1st City Mortgage	4.000%	0.536%	0.000%	4.045%
GoldwaterBank	4.125%	0.000%	0.000%	4.125%
Illinois				
Wintrust Mortgage	4.125%	0.000%	0.000%	4.125%
CHASE	4.375%	-0.125%	0.000%	4.364%
Wells Fargo	4.250%	0.000%	1.000%	4.335%
First Midwest	4.250%	0.000%	0.000%	4.250%
Alpine Bank	4.000%	0.000%	0.000%	4.000%
Old 2nd Nat	4.250%	0.000%	0.000%	4.250%
Home State Bank	4.125%	0.000%	0.000%	4.125%
Heartland B&T	4.200%	0.000%	0.000%	4.200%
Kansas				
CommunityAmericaCU	4.125%	0.000%	0.000%	4.125%
Prime Lending	4.125%	0.000%	0.000%	4.125%
Capitol Federal	4.000%	0.000%	0.000%	4.000%
Busey Bank (Pulaski Bk)	4.000%	0.000%	0.000%	4.000%
Origin Bank	4.250%	0.000%	0.000%	4.250%
Texas				
Bank of Texas	4.250%	0.000%	0.000%	4.250%
Fairway Independent	4.250%	0.000%	0.000%	4.250%
First United	4.250%	0.000%	0.000%	4.250%
Prime Lending	4.125%	0.000%	0.000%	4.125%
Supreme Lending	4.125%	0.000%	0.000%	4.125%
SWBC	4.125%	0.000%	0.000%	4.125%
Average	4.195%	0.055%	0.081%	4.206%



FIXED High Balance \$550k

SURVEY DATE: Thursday, December 08, 2016				\$550,000
Washington	15 YR FIXED	Disc Pts	Orig Pts	APR
First Bank	3.375%	0.125%	0.000%	3.385%
BankAmerica	3.375%	0.250%	0.000%	3.395%
US Bank	3.625%	0.000%	0.000%	3.625%
Boeing ECU	3.250%	0.000%	0.000%	3.250%
Kitsap CU	3.250%	0.125%	0.000%	3.260%
WSECU	3.375%	0.000%	0.000%	3.375%
Chase	3.375%	0.000%	0.000%	3.375%
Citibank	3.250%	0.000%	0.000%	3.250%
Wells Fargo	3.750%	0.000%	1.000%	3.832%
Colorado				
1stBank	3.500%	0.500%	0.000%	3.540%
CHASE	3.625%	0.000%	0.000%	3.625%
US Bank	3.625%	0.000%	0.000%	3.625%
iMortgage (LoanDepot)	3.750%	0.625%	0.000%	3.801%
Elevations CU	3.500%	0.000%	0.000%	3.500%
Wells Fargo	3.750%	0.000%	1.000%	3.832%
Cornerstone	3.500%	0.000%	0.000%	3.500%
1st City Mortgage	3.500%	0.050%	0.000%	3.504%
GoldwaterBank	3.375%	0.000%	0.000%	3.375%
Illinois				
Wintrust Mortgage	3.375%	0.100%	0.000%	3.383%
CHASE	3.625%	0.000%	0.000%	3.625%
Wells Fargo	3.625%	0.000%	1.000%	3.707%
First Midwest	3.500%	0.000%	0.000%	3.500%
Alpine Bank	3.250%	0.000%	0.000%	3.250%
Old 2nd Nat	3.375%	0.000%	0.000%	3.375%
Home State Bank	3.375%	0.000%	0.000%	3.375%
Heartland B&T	3.375%	0.000%	0.000%	3.375%
Kansas				
CommunityAmericaCU	3.250%	0.250%	0.000%	3.270%
Prime Lending	3.500%	0.000%	0.000%	3.500%
Capitol Federal	3.250%	0.000%	0.000%	3.250%
Busey Bank (Pulaski Bk)	3.375%	0.000%	0.000%	3.375%
Origin Bank	3.500%	0.000%	0.000%	3.500%
Texas				
Bank of Texas	3.500%	0.000%	0.000%	3.500%
Fairway Independent	3.625%	0.000%	0.000%	3.625%
First United	3.375%	0.250%	0.000%	3.395%
Prime Lending	3.500%	0.000%	0.000%	3.500%
Supreme Lending	3.500%	0.000%	0.000%	3.500%
SWBC	3.625%	0.000%	0.000%	3.625%
Average	3.466%	0.061%	0.081%	3.478%

SURVEY DATE: Thursday, December 08, 2016				\$550,000
Washington	30 YR FIXED	Disc Pts	Orig Pts	APR
First Bank	4.125%	0.000%	0.000%	4.125%
BankAmerica	4.125%	0.125%	0.000%	4.135%
US Bank	4.250%	0.000%	0.000%	4.250%
Boeing ECU	4.125%	0.000%	0.000%	4.125%
Kitsap CU	4.125%	0.000%	0.000%	4.125%
WSECU	4.125%	0.000%	0.000%	4.125%
Chase	4.000%	0.000%	0.000%	4.000%
Citibank	4.125%	0.000%	0.000%	4.125%
Wells Fargo	4.500%	0.000%	1.000%	4.586%
Colorado				
1stBank	4.375%	0.250%	0.000%	4.396%
CHASE	4.125%	0.375%	0.000%	4.156%
US Bank	4.250%	0.000%	0.000%	4.250%
iMortgage (LoanDepot)	4.375%	0.625%	0.000%	4.428%
Elevations CU	4.250%	0.000%	0.000%	4.250%
Wells Fargo	4.500%	0.000%	1.000%	4.586%
Cornerstone	4.375%	0.000%	0.000%	4.375%
1st City Mortgage	4.000%	0.536%	0.000%	4.045%
GoldwaterBank	4.125%	0.000%	0.000%	4.125%
Illinois				
Wintrust Mortgage	4.125%	0.000%	0.000%	4.125%
CHASE	4.250%	0.000%	0.000%	4.250%
Wells Fargo	4.250%	0.000%	1.000%	4.335%
First Midwest	4.250%	0.000%	0.000%	4.250%
Alpine Bank	4.000%	0.000%	0.000%	4.000%
Old 2nd Nat	4.250%	0.000%	0.000%	4.250%
Home State Bank	4.125%	0.000%	0.000%	4.125%
Heartland B&T	4.200%	0.000%	0.000%	4.200%
Kansas				
CommunityAmericaCU	4.125%	0.000%	0.000%	4.125%
Prime Lending	4.125%	0.000%	0.000%	4.125%
Capitol Federal	4.000%	0.000%	0.000%	4.000%
Busey Bank (Pulaski Bk)	4.000%	0.000%	0.000%	4.000%
Origin Bank	4.250%	0.000%	0.000%	4.250%
Texas				
Bank of Texas	4.125%	0.000%	0.000%	4.125%
Fairway Independent	4.250%	0.000%	0.000%	4.250%
First United	4.125%	0.000%	0.000%	4.125%
Prime Lending	4.125%	0.000%	0.000%	4.125%
Supreme Lending	4.125%	0.000%	0.000%	4.125%
SWBC	4.125%	0.000%	0.000%	4.125%
Average	4.181%	0.052%	0.081%	4.192%



ARM Loans \$250k

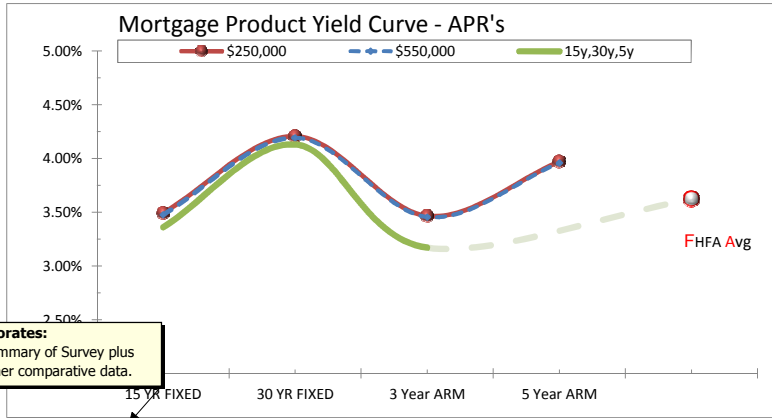
SURVEY DATE: Thursday, December 08, 2016				\$250,000					\$250,000
Washington	3 Year ARM	Disc Pts	Orig Pts	APR	Washington	5 Year ARM	Disc Pts	Orig Pts	APR
First Bank	3.625%	-0.125%	0.000%	3.615%	First Bank	3.750%	-0.500%	0.000%	3.709%
BankAmerica	3.250%	0.125%	0.000%	3.260%	BankAmerica	3.625%	0.375%	0.000%	3.655%
US Bank	3.625%	0.000%	0.000%	3.625%	US Bank	3.750%	0.000%	0.000%	3.750%
Boeing ECU	3.000%	0.000%	0.000%	3.000%	Boeing ECU	3.375%	0.000%	0.000%	3.375%
Kitsap CU	NA	NA	NA	NA	Kitsap CU	NA	NA	NA	NA
WSECU	3.375%	0.000%	0.000%	3.375%	WSECU	4.000%	0.000%	0.000%	4.000%
Chase	3.000%	0.000%	0.000%	3.000%	Chase	3.375%	0.000%	0.000%	3.375%
Citibank	3.000%	0.000%	0.000%	3.000%	Citibank	3.375%	0.000%	0.000%	3.375%
Wells Fargo	3.875%	0.000%	1.000%	3.958%	Wells Fargo	4.375%	0.000%	1.000%	4.460%
Colorado					Colorado				
1stBank	NA	NA	NA	NA	1stBank	NA	NA	NA	NA
CHASE	3.750%	0.250%	0.000%	3.770%	CHASE	4.250%	0.250%	0.000%	4.271%
US Bank	3.750%	0.000%	0.000%	3.750%	US Bank	4.000%	0.000%	0.000%	4.000%
iMortgage (LoanDepot)	3.625%	0.625%	0.000%	3.676%	iMortgage (LoanDepot)	4.125%	0.625%	0.000%	4.177%
Elevations CU	4.000%	0.000%	1.000%	4.083%	Elevations CU	4.125%	0.000%	1.000%	4.209%
Wells Fargo	3.875%	0.000%	1.000%	3.958%	Wells Fargo	4.375%	0.000%	1.000%	4.460%
Cornerstone	3.500%	0.000%	0.000%	3.500%	Cornerstone	4.375%	0.000%	0.000%	4.375%
1st City Mortgage	3.375%	0.050%	0.000%	3.379%	1st City Mortgage	3.875%	0.536%	0.000%	3.919%
GoldwaterBank	3.250%	0.000%	0.000%	3.250%	GoldwaterBank	4.125%	0.000%	0.000%	4.125%
Illinois					Illinois				
Wintrust Mortgage	3.250%	0.100%	0.000%	3.258%	Wintrust Mortgage	3.875%	0.000%	0.000%	3.875%
CHASE	3.750%	-0.125%	0.000%	3.740%	CHASE	4.250%	-0.125%	0.000%	4.240%
Wells Fargo	3.625%	0.000%	1.000%	3.707%	Wells Fargo	4.125%	0.000%	1.000%	4.209%
First Midwest	3.375%	0.000%	0.000%	3.375%	First Midwest	4.125%	0.000%	0.000%	4.125%
Alpine Bank	NA	NA	NA	NA	Alpine Bank	4.000%	0.125%	0.000%	4.010%
Old 2nd Nat	NA	NA	NA	NA	Old 2nd Nat	3.875%	0.000%	0.000%	3.875%
Home State Bank	3.375%	0.000%	0.000%	3.375%	Home State Bank	4.125%	0.000%	0.000%	4.125%
Heartland B&T	NA	NA	NA	NA	Heartland B&T	4.250%	0.000%	0.000%	4.250%
Kansas					Kansas				
CommunityAmericaCU	3.750%	-0.250%	0.000%	3.730%	CommunityAmericaCU	3.750%	0.000%	0.000%	3.750%
Prime Lending	3.250%	0.000%	0.000%	3.250%	Prime Lending	3.750%	0.000%	0.000%	3.750%
Capitol Federal	3.250%	0.000%	0.000%	3.250%	Capitol Federal	4.000%	0.000%	0.000%	4.000%
Busey Bank (Pulaski Bk)	3.375%	0.000%	0.000%	3.375%	Busey Bank (Pulaski Bk)	3.625%	0.000%	0.000%	3.625%
Origin Bank	3.500%	0.000%	0.000%	3.500%	Origin Bank	4.125%	0.000%	0.000%	4.125%
Texas					Texas				
Bank of Texas	3.375%	0.000%	0.000%	3.375%	Bank of Texas	4.000%	0.000%	0.000%	4.000%
Fairway Independent	3.500%	0.000%	0.000%	3.500%	Fairway Independent	4.125%	0.000%	0.000%	4.125%
First United	3.250%	0.250%	0.000%	3.270%	First United	4.000%	0.000%	0.000%	4.000%
Prime Lending	3.250%	0.000%	0.000%	3.250%	Prime Lending	3.750%	0.000%	0.000%	3.750%
Supreme Lending	3.375%	0.000%	0.000%	3.375%	Supreme Lending	4.000%	0.000%	0.000%	4.000%
SWBC	3.375%	0.500%	0.000%	3.415%	SWBC	3.875%	0.500%	0.000%	3.916%
Average	3.453%	0.044%	0.125%	3.467%	Average	3.957%	0.051%	0.114%	3.971%

Prorates INC. 888 776 7285 Mortgage Sample + Summary & INDEX



ARM High Balance \$550k

SURVEY DATE: Thursday, December 08, 2016				\$550,000						\$550,000
Washington	3 Year ARM	Disc Pts	Orig Pts	APR	Washington	5 Year ARM	Disc Pts	Orig Pts	APR	
First Bank	3.625%	-0.125%	0.000%	3.615%	First Bank	3.750%	-0.500%	0.000%	3.709%	
BankAmerica	3.125%	0.750%	0.000%	3.184%	BankAmerica	3.500%	0.125%	0.000%	3.510%	
US Bank	3.750%	0.000%	0.000%	3.750%	US Bank	4.000%	0.000%	0.000%	4.000%	
Boeing ECU	3.000%	0.000%	0.000%	3.000%	Boeing ECU	3.375%	0.000%	0.000%	3.375%	
Kitsap CU	NA	NA	NA	NA	Kitsap CU	NA	NA	NA	NA	
WSECU	3.375%	0.000%	0.000%	3.375%	WSECU	4.000%	0.000%	0.000%	4.000%	
Chase	3.375%	0.000%	0.000%	3.375%	Chase	3.625%	0.000%	0.000%	3.625%	
Citibank	3.000%	0.000%	0.000%	3.000%	Citibank	3.250%	0.000%	0.000%	3.250%	
Wells Fargo	3.875%	0.000%	1.000%	3.958%	Wells Fargo	4.375%	0.000%	1.000%	4.460%	
Colorado					Colorado					
1stBank	NA	NA	NA	NA	1stBank	NA	NA	NA	NA	
CHASE	3.625%	0.000%	0.000%	3.625%	CHASE	4.125%	0.000%	0.000%	4.125%	
US Bank	3.250%	0.000%	0.000%	3.250%	US Bank	3.500%	0.000%	0.000%	3.500%	
iMortgage (LoanDepot)	3.625%	0.625%	0.000%	3.676%	iMortgage (LoanDepot)	4.125%	0.625%	0.000%	4.177%	
Elevations CU	4.000%	0.000%	1.000%	4.083%	Elevations CU	4.125%	0.000%	1.000%	4.209%	
Wells Fargo	3.875%	0.000%	1.000%	3.958%	Wells Fargo	4.375%	0.000%	1.000%	4.460%	
Cornerstone	3.500%	0.000%	0.000%	3.500%	Cornerstone	4.375%	0.000%	0.000%	4.375%	
1st City Mortgage	3.375%	0.050%	0.000%	3.379%	1st City Mortgage	3.875%	0.536%	0.000%	3.919%	
GoldwaterBank	3.250%	0.000%	0.000%	3.250%	GoldwaterBank	4.000%	0.000%	0.000%	4.000%	
Illinois					Illinois					
Wintrust Mortgage	3.250%	0.100%	0.000%	3.258%	Wintrust Mortgage	3.875%	0.000%	0.000%	3.875%	
CHASE	3.500%	0.000%	0.000%	3.500%	CHASE	4.125%	0.000%	0.000%	4.125%	
Wells Fargo	3.625%	0.000%	1.000%	3.707%	Wells Fargo	4.125%	0.000%	1.000%	4.209%	
First Midwest	3.375%	0.000%	0.000%	3.375%	First Midwest	4.125%	0.000%	0.000%	4.125%	
Alpine Bank	NA	NA	NA	NA	Alpine Bank	4.000%	0.125%	0.000%	4.010%	
Old 2nd Nat	NA	NA	NA	NA	Old 2nd Nat	4.250%	0.000%	0.000%	4.250%	
Home State Bank	3.375%	0.000%	0.000%	3.375%	Home State Bank	4.125%	0.000%	0.000%	4.125%	
Heartland B&T	NA	NA	NA	NA	Heartland B&T	4.250%	0.000%	0.000%	4.250%	
Kansas					Kansas					
CommunityAmericaCU	3.750%	-0.250%	0.000%	3.730%	CommunityAmericaCU	3.750%	0.000%	0.000%	3.750%	
Prime Lending	3.250%	0.000%	0.000%	3.250%	Prime Lending	3.750%	0.000%	0.000%	3.750%	
Capitol Federal	3.375%	0.000%	0.000%	3.375%	Capitol Federal	3.875%	0.000%	0.000%	3.875%	
Busey Bank (Pulaski Bk)	3.375%	0.000%	0.000%	3.375%	Busey Bank (Pulaski Bk)	3.625%	0.000%	0.000%	3.625%	
Origin Bank	3.500%	0.000%	0.000%	3.500%	Origin Bank	4.125%	0.000%	0.000%	4.125%	
Texas					Texas					
Bank of Texas	3.375%	0.000%	0.000%	3.375%	Bank of Texas	4.000%	0.000%	0.000%	4.000%	
Fairway Independent	3.500%	0.000%	0.000%	3.500%	Fairway Independent	4.125%	0.000%	0.000%	4.125%	
First United	3.250%	0.250%	0.000%	3.270%	First United	4.000%	0.000%	0.000%	4.000%	
Prime Lending	3.250%	0.000%	0.000%	3.250%	Prime Lending	3.750%	0.000%	0.000%	3.750%	
Supreme Lending	3.375%	0.000%	0.000%	3.375%	Supreme Lending	4.000%	0.000%	0.000%	4.000%	
SWBC	3.375%	0.500%	0.000%	3.415%	SWBC	3.875%	0.500%	0.000%	3.916%	
Average	3.441%	0.059%	0.125%	3.456%	Average	3.946%	0.040%	0.114%	3.959%	



Survey Averages © Prorates INC. 888 776 7285

\$250,000	Averages	Rate	Disc pts	Orig pts	APR
12/08/16	15 YR FIXED	3.483%	0.058%	0.081%	3.494%
12/08/16	30 YR FIXED	4.195%	0.055%	0.081%	4.206%
12/08/16	3 Year ARM	3.453%	0.044%	0.125%	3.467%
12/08/16	5 Year ARM	3.957%	0.051%	0.114%	3.971%

\$550,000	Averages	Rate	Disc pts	Orig pts	APR
12/08/16	15 YR FIXED	3.466%	0.061%	0.081%	3.478%
12/08/16	30 YR FIXED	4.181%	0.052%	0.081%	4.192%
12/08/16	3 Year ARM	3.441%	0.059%	0.125%	3.456%
12/08/16	5 Year ARM	3.946%	0.040%	0.114%	3.959%

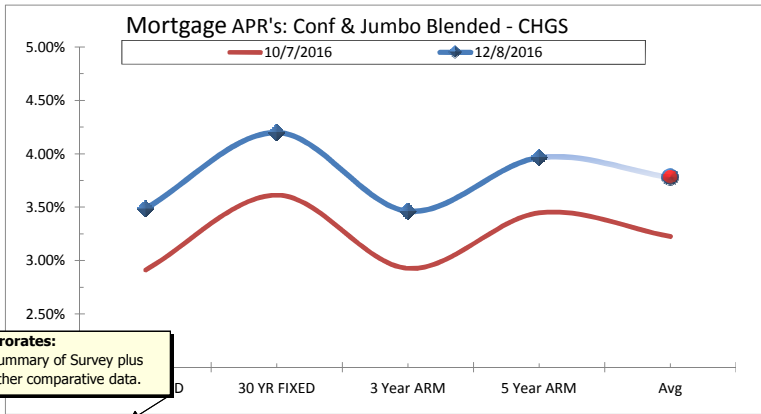
Compare		Differences	\$550k -	\$250k	
12/08/16	15 YR FIXED	-0.017%	0.003%	0.000%	-0.017%
12/08/16	30 YR FIXED	-0.014%	-0.003%	0.000%	-0.014%
12/08/16	3 Year ARM	-0.012%	0.016%	0.000%	-0.010%
12/08/16	5 Year ARM	-0.011%	-0.011%	0.000%	-0.012%

Freddie Mac	15y,30y,5y	Rate	%Chg MoM	%Chg Total
12/08/16	15-Yr FRM	3.360%	0.030%	10.266%
12/08/16	30-Yr FRM	4.130%		
12/08/16	5/1-Yr ARM	3.170%		

* Freddie Mac weekly survey published on Thursday.

November 29, 2016	FHFA-U.S. AVG Contract Rate *	3.620%
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* FHFA-U.S. AVG Contract Rate * Includes all conventional, single-family, purchase loans closed during the last five days of the month, for roughly 20 lenders and more than 5,000 loans.



Blended Averages © Prorates INC. 888 776 7285

	\$250,000	Current APR Avg	Prior APR Avg	
Trend	\$550,000	12/8/2016	10/7/2016	CHG
▲	15 YR FIXED	3.486%	2.911%	0.575%
▲	30 YR FIXED	4.199%	3.611%	0.588%
▲	3 Year ARM	3.462%	2.926%	0.535%
▲	5 Year ARM	3.965%	3.446%	0.519%
▲	Avg	3.778%	3.224%	0.554%

12/08/16	Regional Averages NE			
Region	Product	CU's	Banks	Comb Avg *
NE	15 Year Fixed Conforming	3.710%	3.700%	3.710%
NE	30 Year Fixed Conforming	4.640%	4.720%	4.670%
NE	3/1 Year ARM Conforming	2.890%	0.000%	2.890%
NE	5/1 Year ARM Conforming	2.930%	3.040%	2.950%
NE	7/1 Year ARM Conforming	3.120%	3.250%	3.140%
NE	10/1 Year ARM Conforming	3.310%	3.680%	3.370%

* Combined average includes all reporting institutions, data source is CUNA .

12/09/16	Regional Averages USA			
Region	Product	CU's	Banks	Comb Avg *
USA	15 Year Fixed Conforming	3.410%	3.460%	3.440%
USA	30 Year Fixed Conforming	4.100%	4.130%	4.120%
USA	3/1 Year ARM Conforming	3.720%	3.630%	3.670%
USA	5/1 Year ARM Conforming	3.650%	3.690%	3.680%
USA	7/1 Year ARM Conforming	3.610%	3.690%	3.670%
USA	10/1 Year ARM Conforming	3.530%	3.750%	3.690%

* Combined average includes all reporting institutions, data source is CUNA .

12/09/16	Regional Differences †	CU's	Banks	Comb Avg *
NE-USA	15 Year Fixed Conforming	0.300%	0.240%	0.270%
NE-USA	30 Year Fixed Conforming	0.540%	0.590%	0.550%
NE-USA	3/1 Year ARM Conforming	-0.830%	-3.630%	-0.780%
NE-USA	5/1 Year ARM Conforming	-0.720%	-0.650%	-0.730%
NE-USA	7/1 Year ARM Conforming	-0.490%	-0.440%	-0.530%
NE-USA	10/1 Year ARM Conforming	-0.220%	-0.070%	-0.320%

* Combined average includes all reporting institutions, data source is CUNA .

† Regional Differences subtract USA average rates from the similar local region values

Prorates INC. 888 776-7285 **FEDERAL Numbers H15 , FDIC, COFI** ^[*]

Other Prorates data links

Daily Fed IINDEX . . .PDF

Freddie MAC Rates

Case Shiller MO Data

Daily Mortgage Stats

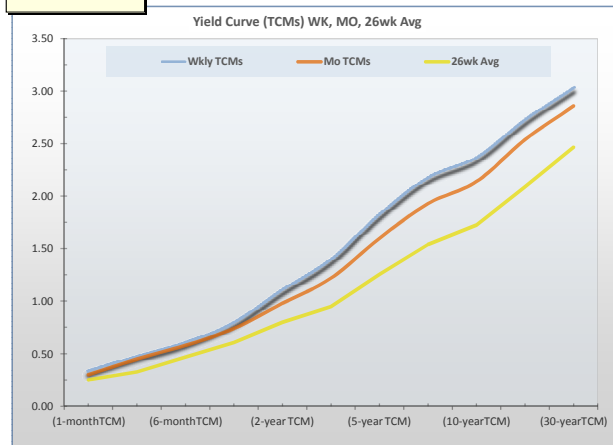
Home Price Index

H15 Weekly Averages ↑

Weekly Update	2016-12-02	Chg	26wk Avg
↑ (WSJ PRIME)	3.50		3.500
↑ (Discount Rate)	1.00		1.000
↑ (Fed Funds Rate)	0.41	▲	0.392
(4-week Treasury bill secondary market)	0.33		0.246
↑ (3-month Treasury bill secondary market)	0.48		0.322
↑ (6-month Treasury bill secondary market)	0.60		0.455
↑ (1-year Treasury bill secondary market)	0.76		0.589
↑ (1-monthTCM)	0.34	▲	0.251
↑ (3-monthTCM)	0.48	▼	0.325
↑ (6-monthTCM)	0.61	▼	0.465
↑ (1-year TCM)	0.80	▲	0.607
↑ (2-year TCM)	1.11	▲	0.798
↑ (3-year TCM)	1.40	▲	0.948
↑ (5-year TCM)	1.89	▲	1.255
↑ (7-year TCM)	2.18	▲	1.540
↑ (10-yearTCM)	2.37	▲	1.726
↑ (20-yearTCM)	2.73	▲	2.091
↑ (30-yearTCM)	3.03	▲	2.465
[*] (11th District COFI)	0.598	▼	0.675
Semiannual IndicesCOFI California	0.671		0.659
Semiannual IndicesCOFI 11th District	0.671		0.659
(1 Month LIBOR)	0.649	▲	0.514
(3 Month LIBOR)	0.951	▲	0.792
(6 Month LIBOR)	1.293	▲	1.138
(1 Year LIBOR)	1.646	▼	1.461
FNMA 15Year Fixed A / A 30d Lock	2.828		2.631
FNMA 30Year Fixed A / A 30d Lock	3.649		3.479
[*] (FHFA-U.S. AVG Contract Rate)	3.620	▲	3.657
(FMAC 30-Yr FRM)	4.080	▲	3.573
(FMAC 15-Yr FRM)	3.340	▲	2.853
(FMAC 5/1-Yr ARM)	3.150	▲	2.834
(Wkly 30-Day AA Nonfinan)	0.490	▲	0.439
(Wkly 60-Day AA Nonfinan)	0.580	▼	0.536
(Wkly 90-Day AA Nonfinan)	0.700	▲	0.623
(Wkly 30-Day AA Financial)	0.480	▲	0.466
(Wkly 60-Day AA Financial)	0.600	▼	0.596
(Wkly 90-Day AA Financial)	0.720	▲	0.716
Swap 1 Year	1.114	▲	1.046
Swap 2 Years	1.342	▲	1.212
Swap 3 Years	1.550	▲	1.365
Swap 4 Years	1.722	▲	1.498
Swap 5 Years	1.859	▲	1.607
Swap 7 Years	2.069	▲	1.790
Swap 10 Years	2.268	▲	1.587
Swap 30 Years	2.546	▲	1.954
(FDIC Nat.Avg Svgs)	0.060		0.060

Prorates:
Full Complement of INDEX values and other Industry links. Updated DAILY !

Federal Government & Other Sources
Provided to Prorates subscribers



Daily Update [2]		12/7/2016			
Nov30	Dec1	Dec2	Dec5	Dec6	
3.50	3.50	3.50	3.50	3.50	
1.00	1.00	1.00	1.00	1.00	
0.31	0.41	0.41	0.41	0.41	
0.37	0.31	0.32	0.31	0.34	
0.48	0.47	0.48	0.49	0.49	
0.61	0.59	0.60	0.62	0.62	
0.77	0.78	0.76	0.78	0.81	
0.38	0.32	0.34	0.34	0.35	
0.48	0.48	0.49	0.49	0.49	
0.62	0.60	0.61	0.63	0.63	
0.80	0.82	0.80	0.82	0.83	
1.11	1.14	1.11	1.13	1.12	
1.40	1.45	1.40	1.42	1.41	
1.83	1.90	1.84	1.84	1.84	
2.18	2.25	2.20	2.19	2.18	
2.37	2.45	2.40	2.39	2.39	
2.73	2.82	2.78	2.76	2.77	
3.02	3.10	3.08	3.05	3.08	

(FDIC Nat.Avg 1 Ckg)	0.040	0.040
(FDIC Nat.Avg MM)	0.080	0.080
(FDIC Nat.Avg 1mCD)	0.060	0.060
(FDIC Nat.Avg 3mCD)	0.080	0.080
(FDIC Nat.Avg 6mCD)	0.130	0.122
(FDIC Nat.Avg 12mCD)	0.220	0.212
(FDIC Nat.Avg 24mCD)	0.360	0.352
(FDIC Nat.Avg 36mCD)	0.490	0.489
(FDIC Nat.Avg 48mCD)	0.600	0.615

Monthly Update

2016-11

(MO Avg Fed Funds Rate)	0.410 ▲	0.388
(MO Avg 4-week Treasury bill secondary market)	0.290 ▲	0.234
(MO Avg 3-month Treasury bill secondary market)	0.450 ▲	0.296
(MO Avg 6-month Treasury bill secondary market)	0.570 ▲	0.426
(MO Avg 1-year Treasury bill secondary market)	0.710 ▲	0.561
(MO Avg 1-monthTCM)	0.30 ▲	0.237
(MO Avg 3-monthTCM)	0.43 ▲	0.298
(MO Avg 6-monthTCM)	0.58 ▲	0.434
(MO Avg 1-year TCM)	0.74 ▲	0.577
(MO Avg 2-year TCM)	0.98 ▲	0.764
(MO Avg 3-year TCM)	1.22 ▲	0.901
(MO Avg 5-year TCM)	1.60 ▲	1.201
(MO Avg 7-year TCM)	1.93 ▲	1.482
(MO Avg 10-yearTCM)	2.14 ▲	1.671
(MO Avg 20-yearTCM)	2.54 ▲	2.043
(MO Avg 30-yearTCM)	2.86 ▲	2.428

FHLB San Francisco	October-16	September-16
* Average total funds*	\$15.5 billion	\$15.4 billion
Average deposit accounts	\$14.6 billion	\$14.2 billion
Average advances	\$897.3 million	\$1.1 billion
Average other borrowings	\$37.3 million	\$37.1 million
** Total interest expense**	\$7.7 million	\$7.7 million

[1] Data sources include FHFA, FDIC, ICE, FNMA, Federal Reserve H15 and other reports. Prorates INC. provides this as a courtesy to current subscribers to other recurring surveys.

[2] Daily Updates are available - - - Right click anywhere in the data area above and select "REFRESH". Data is generated from Prorates website <http://www.prorates.com>.

[3] The COFI is computed from data reported by COFI Reporting Members of the Federal Home Loan Bank of San Francisco. For October 2016, 10 eligible institutions reported COFI data.

[4] Includes all conventional, single-family, purchase loans closed during the last five days of the month, for roughly 20 lenders and more than 5,000 loans.

*Averages for a month consist of the simple average of the monthend balances for that month and the prior month for total funds, deposit accounts, advances, and other borrowings.

**The total interest expense is derived from interest expense reported on deposit accounts, Federal Home Loan Bank advances, and other borrowings, adjusted for the number of days in the month.

† Federal Reserve H15 Selected Interest Rate Weekly Averages, gathered Tuesday of each week.

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