

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



FIXED Conforming \$250k

Anytime Color Changes:
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Prorates:
Select the lenders and the products you need.

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%

\$250,000

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%

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



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%

				\$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%

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



ARM Loans \$250k

SURVEY DATE: Thursday, December 08, 2016				\$250,000
Washington	3 Year ARM	Disc Pts	Orig Pts	APR
First Bank	3.625%	-0.125%	0.000%	3.615%
BankAmerica	3.250%	0.125%	0.000%	3.260%
US Bank	3.625%	0.000%	0.000%	3.625%
Boeing ECU	3.000%	0.000%	0.000%	3.000%
Kitsap CU	NA	NA	NA	NA
WSECU	3.375%	0.000%	0.000%	3.375%
Chase	3.000%	0.000%	0.000%	3.000%
Citibank	3.000%	0.000%	0.000%	3.000%
Wells Fargo	3.875%	0.000%	1.000%	3.958%
Colorado				
1stBank	NA	NA	NA	NA
CHASE	3.750%	0.250%	0.000%	3.770%
US Bank	3.750%	0.000%	0.000%	3.750%
iMortgage (LoanDepot)	3.625%	0.625%	0.000%	3.676%
Elevations CU	4.000%	0.000%	1.000%	4.083%
Wells Fargo	3.875%	0.000%	1.000%	3.958%
Cornerstone	3.500%	0.000%	0.000%	3.500%
1st City Mortgage	3.375%	0.050%	0.000%	3.379%
GoldwaterBank	3.250%	0.000%	0.000%	3.250%
Illinois				
Wintrust Mortgage	3.250%	0.100%	0.000%	3.258%
CHASE	3.750%	-0.125%	0.000%	3.740%
Wells Fargo	3.625%	0.000%	1.000%	3.707%
First Midwest	3.375%	0.000%	0.000%	3.375%
Alpine Bank	NA	NA	NA	NA
Old 2nd Nat	NA	NA	NA	NA
Home State Bank	3.375%	0.000%	0.000%	3.375%
Heartland B&T	NA	NA	NA	NA
Kansas				
CommunityAmericaCU	3.750%	-0.250%	0.000%	3.730%
Prime Lending	3.250%	0.000%	0.000%	3.250%
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	3.375%	0.000%	0.000%	3.375%
Fairway Independent	3.500%	0.000%	0.000%	3.500%
First United	3.250%	0.250%	0.000%	3.270%
Prime Lending	3.250%	0.000%	0.000%	3.250%
Supreme Lending	3.375%	0.000%	0.000%	3.375%
SWBC	3.375%	0.500%	0.000%	3.415%
Average	3.453%	0.044%	0.125%	3.467%

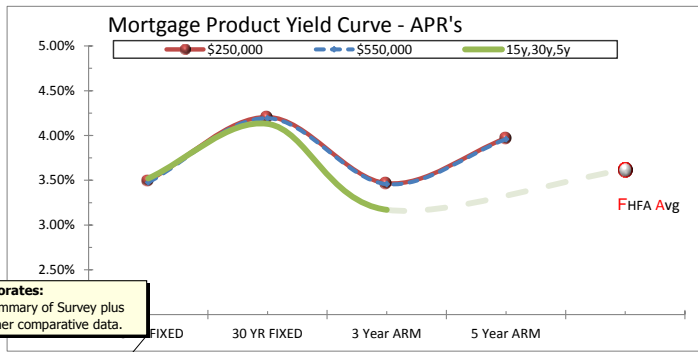
				\$250,000
Washington	5 Year ARM	Disc Pts	Orig Pts	APR
First Bank	3.750%	-0.500%	0.000%	3.709%
BankAmerica	3.625%	0.375%	0.000%	3.655%
US Bank	3.750%	0.000%	0.000%	3.750%
Boeing ECU	3.375%	0.000%	0.000%	3.375%
Kitsap CU	NA	NA	NA	NA
WSECU	4.000%	0.000%	0.000%	4.000%
Chase	3.375%	0.000%	0.000%	3.375%
Citibank	3.375%	0.000%	0.000%	3.375%
Wells Fargo	4.375%	0.000%	1.000%	4.460%
Colorado				
1stBank	NA	NA	NA	NA
CHASE	4.250%	0.250%	0.000%	4.271%
US Bank	4.000%	0.000%	0.000%	4.000%
iMortgage (LoanDepot)	4.125%	0.625%	0.000%	4.177%
Elevations CU	4.125%	0.000%	1.000%	4.209%
Wells Fargo	4.375%	0.000%	1.000%	4.460%
Cornerstone	4.375%	0.000%	0.000%	4.375%
1st City Mortgage	3.875%	0.536%	0.000%	3.919%
GoldwaterBank	4.125%	0.000%	0.000%	4.125%
Illinois				
Wintrust Mortgage	3.875%	0.000%	0.000%	3.875%
CHASE	4.250%	-0.125%	0.000%	4.240%
Wells Fargo	4.125%	0.000%	1.000%	4.209%
First Midwest	4.125%	0.000%	0.000%	4.125%
Alpine Bank	4.000%	0.125%	0.000%	4.010%
Old 2nd Nat	3.875%	0.000%	0.000%	3.875%
Home State Bank	4.125%	0.000%	0.000%	4.125%
Heartland B&T	4.250%	0.000%	0.000%	4.250%
Kansas				
CommunityAmericaCU	3.750%	0.000%	0.000%	3.750%
Prime Lending	3.750%	0.000%	0.000%	3.750%
Capitol Federal	4.000%	0.000%	0.000%	4.000%
Busey Bank (Pulaski Bk)	3.625%	0.000%	0.000%	3.625%
Origin Bank	4.125%	0.000%	0.000%	4.125%
Texas				
Bank of Texas	4.000%	0.000%	0.000%	4.000%
Fairway Independent	4.125%	0.000%	0.000%	4.125%
First United	4.000%	0.000%	0.000%	4.000%
Prime Lending	3.750%	0.000%	0.000%	3.750%
Supreme Lending	4.000%	0.000%	0.000%	4.000%
SWBC	3.875%	0.500%	0.000%	3.916%
Average	3.957%	0.051%	0.114%	3.971%



ARM High Balance \$550k

SURVEY DATE: Thursday, December 08, 2016				\$550,000
Washington	3 Year ARM	Disc Pts	Orig Pts	APR
First Bank	3.625%	-0.125%	0.000%	3.615%
BankAmerica	3.125%	0.750%	0.000%	3.184%
US Bank	3.750%	0.000%	0.000%	3.750%
Boeing ECU	3.000%	0.000%	0.000%	3.000%
Kitsap CU	NA	NA	NA	NA
WSECU	3.375%	0.000%	0.000%	3.375%
Chase	3.375%	0.000%	0.000%	3.375%
Citibank	3.000%	0.000%	0.000%	3.000%
Wells Fargo	3.875%	0.000%	1.000%	3.958%
Colorado				
1stBank	NA	NA	NA	NA
CHASE	3.625%	0.000%	0.000%	3.625%
US Bank	3.250%	0.000%	0.000%	3.250%
iMortgage (LoanDepot)	3.625%	0.625%	0.000%	3.676%
Elevations CU	4.000%	0.000%	1.000%	4.083%
Wells Fargo	3.875%	0.000%	1.000%	3.958%
Cornerstone	3.500%	0.000%	0.000%	3.500%
1st City Mortgage	3.375%	0.050%	0.000%	3.379%
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CHASE	3.500%	0.000%	0.000%	3.500%
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First Midwest	3.375%	0.000%	0.000%	3.375%
Alpine Bank	NA	NA	NA	NA
Old 2nd Nat	NA	NA	NA	NA
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Heartland B&T	NA	NA	NA	NA
Kansas				
CommunityAmericaCU	3.750%	-0.250%	0.000%	3.730%
Prime Lending	3.250%	0.000%	0.000%	3.250%
Capitol Federal	3.375%	0.000%	0.000%	3.375%
Busey Bank (Pulaski Bk)	3.375%	0.000%	0.000%	3.375%
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Texas				
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Fairway Independent	3.500%	0.000%	0.000%	3.500%
First United	3.250%	0.250%	0.000%	3.270%
Prime Lending	3.250%	0.000%	0.000%	3.250%
Supreme Lending	3.375%	0.000%	0.000%	3.375%
SWBC	3.375%	0.500%	0.000%	3.415%
Average	3.441%	0.059%	0.125%	3.456%

				\$550,000
Washington	5 Year ARM	Disc Pts	Orig Pts	APR
First Bank	3.750%	-0.500%	0.000%	3.709%
BankAmerica	3.500%	0.125%	0.000%	3.510%
US Bank	4.000%	0.000%	0.000%	4.000%
Boeing ECU	3.375%	0.000%	0.000%	3.375%
Kitsap CU	NA	NA	NA	NA
WSECU	4.000%	0.000%	0.000%	4.000%
Chase	3.625%	0.000%	0.000%	3.625%
Citibank	3.250%	0.000%	0.000%	3.250%
Wells Fargo	4.375%	0.000%	1.000%	4.460%
Colorado				
1stBank	NA	NA	NA	NA
CHASE	4.125%	0.000%	0.000%	4.125%
US Bank	3.500%	0.000%	0.000%	3.500%
iMortgage (LoanDepot)	4.125%	0.625%	0.000%	4.177%
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Wells Fargo	4.375%	0.000%	1.000%	4.460%
Cornerstone	4.375%	0.000%	0.000%	4.375%
1st City Mortgage	3.875%	0.536%	0.000%	3.919%
GoldwaterBank	4.000%	0.000%	0.000%	4.000%
Illinois				
Wintrust Mortgage	3.875%	0.000%	0.000%	3.875%
CHASE	4.125%	0.000%	0.000%	4.125%
Wells Fargo	4.125%	0.000%	1.000%	4.209%
First Midwest	4.125%	0.000%	0.000%	4.125%
Alpine Bank	4.000%	0.125%	0.000%	4.010%
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	4.250%	0.000%	0.000%	4.250%
Kansas				
CommunityAmericaCU	3.750%	0.000%	0.000%	3.750%
Prime Lending	3.750%	0.000%	0.000%	3.750%
Capitol Federal	3.875%	0.000%	0.000%	3.875%
Busey Bank (Pulaski Bk)	3.625%	0.000%	0.000%	3.625%
Origin Bank	4.125%	0.000%	0.000%	4.125%
Texas				
Bank of Texas	4.000%	0.000%	0.000%	4.000%
Fairway Independent	4.125%	0.000%	0.000%	4.125%
First United	4.000%	0.000%	0.000%	4.000%
Prime Lending	3.750%	0.000%	0.000%	3.750%
Supreme Lending	4.000%	0.000%	0.000%	4.000%
SWBC	3.875%	0.500%	0.000%	3.916%
Average	3.946%	0.040%	0.114%	3.959%



Prorates:
Summary of Survey plus other comparative data.

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%

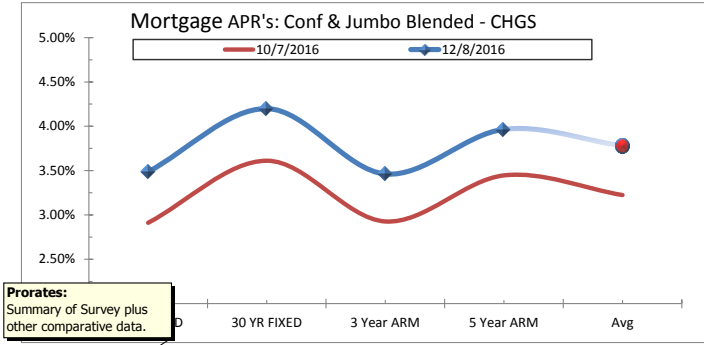
Compare		Differences \$550k - \$250k			
12/08/16	15 YR FIXED	-0.017%	0.003%	0.000%	-0.017%
12/08/16	30 YR FIXED	-0.014%	-0.003%	0.000%	-0.014%
12/08/16	3 Year ARM	-0.012%	0.016%	0.000%	-0.010%
12/08/16	5 Year ARM	-0.011%	-0.011%	0.000%	-0.012%

Freddie Mac	15y,30y,5y	Rate	%Chg MoM	%Chg Total
12/22/16	15-Yr FRM	3.520%	0.140%	14.169%
12/08/16	30-Yr FRM	4.130%		
12/08/16	5/1-Yr ARM	3.170%		

* Freddie Mac weekly survey published every 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%

12/22/16	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 .

12/22/16	Regional Averages USA			
Region	Product	CU's	Banks	Comb Avg *
USA	15 Year Fixed Conforming	3.540%	3.640%	3.610%
USA	30 Year Fixed Conforming	4.260%	4.310%	4.300%
USA	3/1 Year ARM Conforming	3.800%	3.690%	3.740%
USA	5/1 Year ARM Conforming	3.750%	3.780%	3.770%
USA	7/1 Year ARM Conforming	3.730%	3.800%	3.780%
USA	10/1 Year ARM Conforming	3.660%	3.860%	3.810%

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

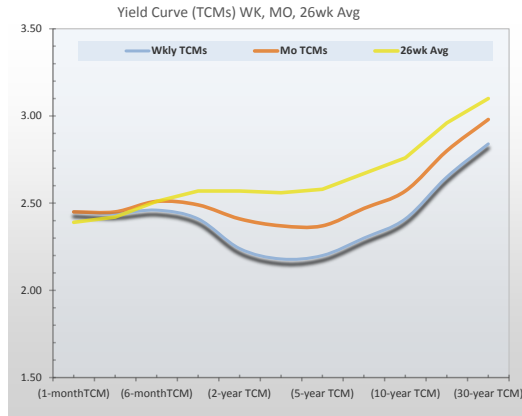
12/22/16	Regional Differences †			
		CU's	Banks	Comb Avg *
NE-USA	15 Year Fixed Conforming	0.170%	0.060%	0.100%
NE-USA	30 Year Fixed Conforming	0.380%	0.410%	0.370%
NE-USA	3/1 Year ARM Conforming	-0.910%	-3.690%	-0.850%
NE-USA	5/1 Year ARM Conforming	-0.820%	-0.740%	-0.820%
NE-USA	7/1 Year ARM Conforming	-0.610%	-0.550%	-0.640%
NE-USA	10/1 Year ARM Conforming	-0.350%	-0.180%	-0.440%

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

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

H15 Weekly Update 3/29/2019		Wk Chg	26wk Avg
↑ (WSJ PRIME)	5.500	—	5.450
↑ (Discount Rate)	3.000	—	2.940
↑ (Fed Funds Rate)	2.412	▲	2.350
↑ (4-week Treasury bill secondary market)	2.410	▼	2.350
↑ (3-month Treasury bill secondary market)	2.390	▼	2.380
↑ (6-month Treasury bill secondary market)	2.390	▼	2.450
↑ (1-year Treasury bill secondary market)	2.330	▼	2.490
↑ (1-month TCM)	2.45	▼ -1.22%	2.390
↑ (3-month TCM)	2.44	▼ -1.23%	2.420
↑ (6-month TCM)	2.46	▼ -1.63%	2.510
↑ (1-year TCM)	2.41	▼ -2.90%	2.570
↑ (2-year TCM)	2.24	▼ -7.59%	2.570
↑ (3-year TCM)	2.18	▼ -7.80%	2.560
↑ (5-year TCM)	2.20	▼ -6.82%	2.580
↑ (7-year TCM)	2.30	▼ -6.52%	2.670
↑ (10-year TCM)	2.41	▼ -5.81%	2.760
↑ (20-year TCM)	2.65	▼ -5.28%	2.960
↑ (30-year TCM)	2.84	▼ -4.58%	3.100
[3] (11th District COFI)	1.166	▲	1.100
Semiannual COFI - Current	1.059	—	0.980
Semiannual COFI - Prior	NA		NA
(LIBOR 1 Month)	2.490	▲	2.430
(LIBOR 3 Month)	2.609	▼	2.630
(LIBOR 6 Month)	2.673	▲	2.740
(LIBOR 1 Year)	2.746	▼	2.950
FNMA 15Year Fixed A / A30 day	3.144	▲	3.530
FNMA 30Year Fixed A / A30 day	3.690	▲	4.110
[4] (FHFA-U.S. AVG Contract Rate)	4.460	▼	4.620
(FMAC 30-Yr FRM APR)	4.102	▼	4.540
(FMAC 15-Yr FRM APR)	3.629	▼	4.000
(FMAC 5/1-Yr ARM APR)	3.775	▼	3.950
(Wkly 30-Day AA Nonfinancial)	2.460	▲	2.400
(Wkly 60-Day AA Nonfinancial)	2.470	▲	2.430
(Wkly 90-Day AA Nonfinancial)	2.470	▼	2.480
(Wkly 30-Day AA Financial)	2.470	▲	2.380
(Wkly 60-Day AA Financial)	2.460	▼	2.460
(Wkly 90-Day AA Financial)	2.470	—	2.540
ICE Swap 1 Year	2.550		2.740
ICE Swap 2 Years	2.436	▲	2.730
ICE Swap 3 Years	2.364	▲	2.700
ICE Swap 4 Years	2.343	▲	2.690
ICE Swap 5 Years	2.350	▲	2.700
ICE Swap 7 Years	2.395	▲	2.740
ICE Swap 10 Years	2.483	▲	2.820
ICE Swap 30 Years	2.653	▲	2.950
(FDIC Nat.Avg Svgs)	0.100	—	0.100
(FDIC Nat.Avg I Ckg)	0.060	—	0.060

Federal Government & Other Sources



5 Day History US 10 Y Tbill

04/02/19	2.493
04/01/19	2.427
03/29/19	2.389
03/28/19	2.364
03/27/19	2.419

Sovereign Debt 7:40 PM ET 04/02/19

Right Click on the data and select 'Refresh' for Daily Updates...

(FDIC Nat.Avg MM)	0.180	—	0.180
(FDIC Nat.Avg 1mCD)	0.120	—	0.120
(FDIC Nat.Avg 3mCD)	0.210	—	0.210
(FDIC Nat.Avg 6mCD)	0.390	—	0.370
(FDIC Nat.Avg 12mCD)	0.660	—	0.620
(FDIC Nat.Avg 24mCD)	0.840	—	0.810
(FDIC Nat.Avg 36mCD)	0.990	▲	0.960
(FDIC Nat.Avg 48mCD)	1.080	▲	1.050

End of Month - Monthly Updates

03-2019

(MO Avg Fed Funds Rate)	2.410	▲	2.240
(MO Avg 4-week Treasury bill secondary market)	2.410	▲	2.230
(MO Avg 3-month Treasury bill secondary market)	2.400	▲	2.280
(MO Avg 6-month Treasury bill secondary market)	2.440	—	2.360
(MO Avg 1-year Treasury bill secondary market)	2.410	▼	2.440

(MO Avg 1-monthTCM)	2.450	▲	2.270
(MO Avg 3-monthTCM)	2.450	▲	2.320
(MO Avg 6-monthTCM)	2.510	▲	2.420
(MO Avg 1-year TCM)	2.490	▼	2.520
(MO Avg 2-year TCM)	2.410	▼	2.550
(MO Avg 3-year TCM)	2.370	▼	2.550
(MO Avg 5-year TCM)	2.370	▼	2.590
(MO Avg 7-year TCM)	2.470	▼	2.690
(MO Avg 10-year TCM)	2.570	▼	2.780
(MO Avg 20-year TCM)	2.800	▼	2.940
(MO Avg 30-year TCM)	2.980	▼	3.070

FHLB San Francisco

Feb-19

Jan-19

Average total funds*	\$18.9 billion	\$18.1 billion
Average deposit accounts	\$17.1 billion	\$16.2 billion
Average advances	\$1.8 billion	\$1.9 billion
Average other borrowings	\$0.0 thousand	\$0.0 thousand
Total interest expense**	\$18.4 million	\$16.9 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 February 2019, 9 eligible institutions reported

[4] **FHFA National Average Contract Mortgage Rate Includes all conventional, single-family, purchase loans closed during the last five days of the month, values are based on 3,270 reported loans from 11 lenders. The average loan rate for the purchase of previously occupied homes by combined lenders index was 4.46 percent for loans closed in late February, down 14 basis points from 4.60 percent in January.**

FHLB *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.

FHLB **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.

1 Federal Reserve H15 Selected Interest Rate Weekly Averages, gathered Tuesday of each week. Some rates are average calculation of the daily values for the current week. H15 monthly averages are updated the first week of the month.

U.K. 10 Year	1.01
Sweden 10 Year	0.20
Spain 10 Year	1.11
Portugal 10 Year	1.25
Netherlands 10 Year	0.05
Japan 10 Year	-0.07
Italy 10 Year	2.54
Germany 10 Year	-0.05
France 10 Year	0.36
Belguim 10 Year	0.45
Australia 10 Year	1.82

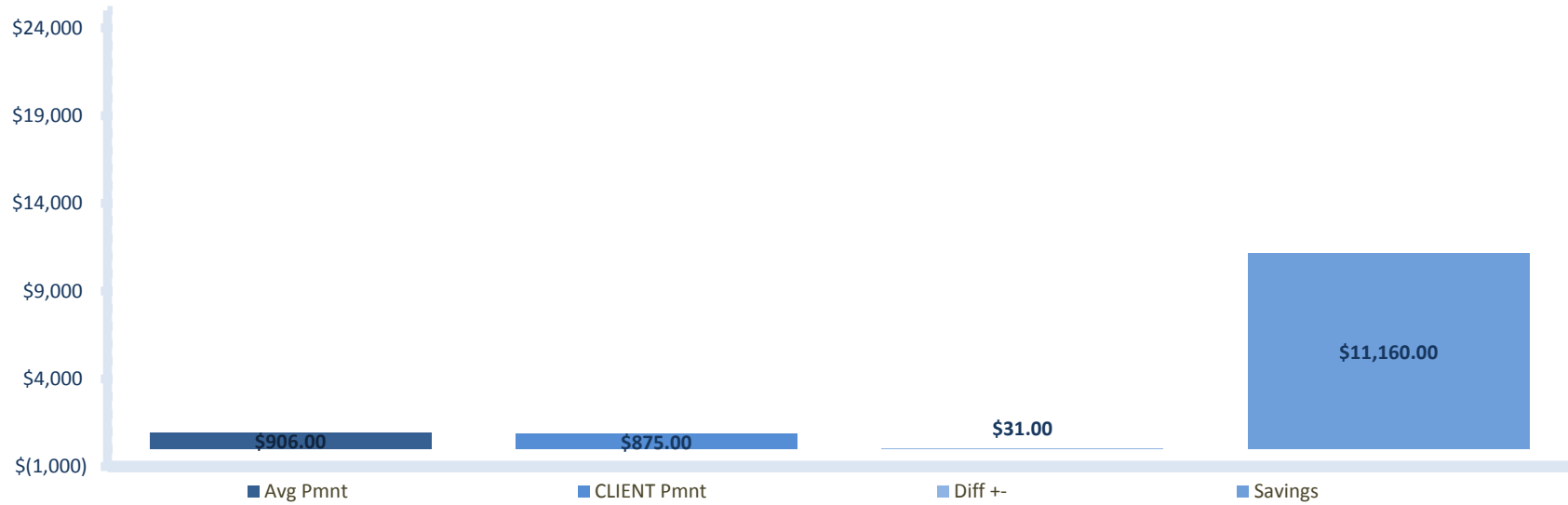
U.S. 10 Year Treasury Note - 2 Hour Updates

Last Update 7:40 PM EDT 04/02/19

Open	2.476
Last:	2.477
Prior Close	2.472
CHG%	0.20%
CHG	0.005
DayRange	2.476 - 2.477
52 Week Range	2.341 - 3.263

SAMPLE ONLY Compare: These PAYMENT Comparison Features can be added to your survey for only a small setup cost.

Compare Client Pmnt to Avg PMNT + Total Savings



30 YR FIXED	3.600%	3.250%	\$1,255.0	\$1,125.0	\$130.00	\$23,400.0
	Avg APR	Client APR	Avg Pmnt	Client Pmnt	Diff +/-	Savings

Select From Dropdown or Roll Over product inTABLE

\$250,000 Compare Payments		Avg APR	Client APR	Avg Pmnt	Client Pmnt	Diff +/-	Savings
Product							
15 YR FIXED		3.60%	3.250%	\$1,255.0	\$1,125.0	\$130.0	\$23,400.0
30 YR FIXED		4.450%	4.250%	\$906.0	\$875.0	\$31.0	\$11,160.0
3/1 ARM		3.650%	3.550%	\$1,205.0	\$1,215.0	-\$10.0	-\$1,800.0
5/1 ARM		4.150%	3.700%	\$777.8	\$736.5	\$41.3	\$14,872.5