Home Buying Savings

Purpose: Make buying a home more affordable by reducing the closing costs associated with your home purchase.

How the Program Works: Significant reductions in closing costs are available to employees of Coastal Housing Partnership member employers. Buyers may receive generous contributions from home inspectors and lenders, as well as credits from the real estate broker/agent when utilizing the services of the home inspectors, loan officers and real estate agents on the attached list. Updated lists of the Network Service Partners that offer closing cost contributions may be obtained from the Coastal Housing Partnership office.

Since the seller commonly pays the real estate broker commission, how does the buyer benefit?

In a typical real estate transaction, the seller pays the real estate broker a commission based on the purchase price of the property (for example, 5% of the purchase price). This commission is generally shared between the seller’s and the buyer’s brokers. The Coastal Housing Partnership Home Buying Benefit allows employees of Coastal Housing Partnership member employers to receive a percentage of the buyer’s broker commission as a credit toward their closing costs if they engage an Agent who is one of our Network Service Partners. This credit is received through escrow as a credit to closing costs.

Buyers receiving the commission credit need to make sure their lender & escrow agent are aware of the commission credit from the real estate agent in order to receive the full credit.

Commission credit is available to the extent allowed by your lender and is capped at $7500.

Eligibility: This benefit is available for owner-occupied residences in Santa Barbara County, Ventura County and San Luis Obispo County. In order to participate in the Home Buying Benefit, you will need a Letter of Authorization from the Coastal Housing Partnership. Please inform the Network Service Partners you select that you are part of the Coastal Housing Partnership.

Contact Coastal Housing Partnership at (805) 969-1025 to obtain your Letter of Authorization

Example for Illustration Purposes - $600,000 Home Purchase

<table>
<thead>
<tr>
<th>Item</th>
<th>Standard Cost</th>
<th>Coastal Housing Partnership Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings for Buyer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Processing Fee &amp; Credit Report Fee</td>
<td>$500</td>
<td>100%</td>
</tr>
<tr>
<td>Home Inspection Fee</td>
<td>$500</td>
<td>10%</td>
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<tr>
<td>Credit to Buyer</td>
<td></td>
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</tr>
<tr>
<td>Buyer’s Real Estate Broker Commission (2.5%)*</td>
<td>$15,000</td>
<td>20%</td>
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<tr>
<td>(Paid by Seller)</td>
<td></td>
<td></td>
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<tr>
<td>Total Buyer Savings/Credit</td>
<td></td>
<td></td>
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</tbody>
</table>

*Commissions earned and fees charged vary depending on the transaction
Actual settlement costs, including Coastal Housing Partnership savings, will vary for each transaction

Other customary buyer’s closing costs include lender fees, tax service contract, document fee, funding fee, flood certification, hazard insurance, title insurance, escrow fees and recording fee.

These figures are for illustration purposes only – actual savings vary by Network Service Partner. Network Service Partners may be added or removed or may change their discount structure at any time.

www.coastalhousing.org

6/1/2020
The offices listed below have agreed to provide closing cost contributions for Coastal Housing Partnership member employees. Contact each office to find out the geographic area they serve. For additional information, visit our website www.coastalhousing.org.

*Spanish speaking*

**SANTA BARBARA COUNTY**

**Goleta**

Community West Bank  
445 Pine Avenue  
Goleta, CA 93117

*Closing Cost Contribution:*
Credit $400 of the standard processing fee  
Mobile Home Loans Only

*Loan Officers:*
Clay Dickens, 805-692-4429 NMLS#481260

**Lompoc**

Union Bank  
805 N. H Street  
Lompoc, CA 93436

*Closing Cost Contribution:*
Reduce origination fee by $495 (exception: EOM)

*Loan Officer:*
Gemma De la Pena, 805-268-5246 NMLS#633245

**Montecito**

Caliber Premier Lending  
1224 Coast Village Circle #24  
Montecito, CA 93108

*Closing Cost Contribution:*
Waive up to $1000 in appraisal fees at escrow close

*Loan Officer:*
Diana Macfarlane, 805-886-8269 NMLS#338207

Synergy One Lending  
1250 Coast Village Road  
Montecito, CA 93108

*Closing Cost Contribution:*
Waive $795 branch fee

*Loan Officers:*
Scott Bradley, 805-403-4012 NMLS#260962  
Jasun Carter, 805-451-3404 NMLS#393484

New American Funding  
1165 Coast Village Road, Suite A  
Montecito, CA 93108

*Closing Cost Contribution:*
$500 toward closing costs at close of escrow

*Loan Officers:*
Bromi Krock, 805-705-6669 NMLS#254423  
Jon McCuskey, 805-456-9120 NMLS#357850

Union Bank  
1483 East Valley Road  
Montecito, CA 93108

*Closing Cost Contribution:*
Reduce origination fee by $495 (exception: EOM)

*Loan Officer:*
Teri Gauthier, 805-565-4571 NMLS#515671
American Riviera Bank
18 Figueroa Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Credit of $500 off processing fee (portfolio loans only)
Loan Officer:
Crystal Rem, 805-730-4985 NMLS#809030
Lori Murray, 805-730-4987 NMLS#742373

Bank of the West
1036 State Street
Santa Barbara, CA 93101
Loan Officer:
Elizabeth Winterhalter, 805-979-9737 NMLS#237143

Caliber Home Loans
801 Garden Street, Suite 200
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive up to $1000 in appraisal fees at escrow close
Loan Officers:
Tim Dugan, 805-689-1370 NMLS#459793
Guy Hamilton, 805-689-4959 NMLS#300950
*Vicky Reese, 805-886-4052 NMLS#460030

Cornerstone Home Lending
1826 State Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Up to $1000 off appraisal fee & all credit report fees
Loan Officers:
Mark Christman, 805-563-1100 NMLS#326899
Kevin Cravens, 805-563-1100 NMLS#317607
Mark Johnson, 805-563-1100 NMLS#451091
Kelly A. Marsh, 805-563-1100 NMLS#245822

Finance of America
1129 State Street Suite 8
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive up to $1000 in closing costs
Loan Officers:
Susan Bonanno, 805-252-6324 NMLS#245778
Keith Dennis, 805-886-7070 NMLS#1577025
Matt Genovese, 805-886-0878 NMLS#1047256

First Bank
3304 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
Appraisal credit up to $500 at close of escrow
Loan Officers:
*Silvia Maldonado, 805-895-2186 NMLS#614324
Terry Munz, 805-689-1460 NMLS#675509

Guarantee Mortgage Santa Barbara
1736 State Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Processing & appraisal fee up to $1000 at close of escrow
Loan Officers:
Robert Goeller III, 203-667-0464 NMLS#119842
Mike Pitts, 805-691-9334 NMLS#763776
Guy Rivera, 805-687-6282 NMLS#57662

Guaranteed Rate
809 De La Vina Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Loan Officers:
Jeff Bochsler, 805-450-9616 NMLS#770636
Christian Menard, 805-690-4303 NMLS#147021
Matt O’Connor, 805-680-1594 NMLS#263725
Holly Onak, (805) 706-8077 NMLS#853155
Maddox Rees, 805-570-6999 NMLS#255511

Homebridge Financial Services
3780 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
$700 credit toward processing fees at close of escrow
Loan Officers:
William Blackman, 805-898-4233 NMLS#297579
Dick Fawcett, 805-898-4208 NMLS#305830
John Gilles, 805-898-4216 NMLS#1061307
John Murphy, 805-898-4209 NMLS#362627
Betsy Riedy, 805-898-4205 NMLS#312208
Erik Taiji, 805-898-4238 NMLS#322481
Tim Taylor, 805-898-4222 NMLS#256661
Ryan Todey, 805-898-4215 NMLS#1262597

Homeowners Financial Group
924 Laguna Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive processing fee at close of escrow
Loan Officers:
Austin Lampson, 805-869-7100 NMLS#517060
Scott Lindberg, 805-869-7100 NMLS#321923

Montecito Bank & Trust
1010 State Street
Santa Barbara, CA 93101
Closing Cost Contribution:
$1000 credit toward appraisal & processing fee
Loan Officer:
Gina Blankenship, 805-979-4479 NMLS#380975
Ryan Plowe, 805-564-0252 NMLS#826292
Paragon Mortgage Group
1215 De la Vina Street, #G
Santa Barbara, CA 93101
Closing Cost Contribution:
100% of processing fee, credit report fee &
up to $1000 off the appraisal fee
Loan Officer:
Peter Trent, 805-899-1390 NMLS#240525

Priority Financial Network
532 State Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive appraisal fee at close of escrow
Loan Officer:
Joel Maloney, 805-680-5106 NMLS#275663

RPM Mortgage
319 East Carrillo Street, Suite 100
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive processing fee of $795
Loan Officers:
Jennifer Ellison, 805-770-5500 NMLS#251267
*Michele Herrera, 805-770-5517 NMLS#321843
Gayle Nagy, 805-770-5515 NMLS#251258
Don Schafer, 805-770-5505 NMLS#381636

Solavang

GEM Mortgage
1607 Mission Drive, Suite 303
Solvang, CA 93463
Closing Cost Contribution:
Waive appraisal fee up to $1500
Loan Officer:
Rene Martinez, 805-315-2632 NMLS#352122

Santa Maria

Caliber Home Loans
2615 S. Miller Street
Santa Maria, CA 93455
Closing Cost Contribution:
Waive up to $1000 in appraisal fees
credited at close of escrow
Loan Officer:
Phoebe Jaeckels, 805-878-9976 NMLS#461791

First Bank
2027 S. Broadway Suite A
Santa Maria, CA 93454
Closing Cost Contribution:
Appraisal credit up to $500 at close of escrow
Loan Officer:
Marvin Meza, 805-268-2670 NMLS#473641

Union Bank
2010 Mission Drive
Solvang, CA 93463
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
Maddie Gliice, 805-691-6017 NMLS#693400

Union Bank
2010 Mission Drive
Solvang, CA 93463
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
Maddie Gliice, 805-691-6017 NMLS#693400

Guild Mortgage Company
2236 South Broadway, #B
Santa Maria, CA 93454
Closing Cost Contribution:
100% of processing fee up to $395
Loan Officers:
*Wesly Aguirre, 805-361-0355 NMLS# 305472
Wesly Aguirre, Jr. 805-361-0355 NMLS#1739086
Linda Kestler, 805-361-0355 NMLS@1775242
Kai Lynch, 805-361-0355 NMLS#352354
Braulio Navarro, 805-361-0355 NMLS#858420
Cyndi Nunez, 805-361-0355 NMLS#255666
Shelly Nunez, 805-361-0355 NMLS#1187387
Russell Vincent, 805-361-0355 NMLS#964624
Thora Wallace, 805-361-0355 NMLS#103625
*Michele Herrera, 805-361-0355 NMLS#461791
Marie Withers, 805-361-0355 NMLS#1093056

* indicates branch managers, please call for additional details
Homebridge Financial
2125 South Broadway Suite 101A
Santa Maria, CA 93454
Closing Cost Contribution:
$700 credit toward closing costs at close of escrow
Loan Officers:
Mickey Hellman, 805-348-4376 NMLS#244724
Martha Morales, 805-348-4377 NMLS#260435
Verna Nicoll, 805-348-4381 NMLS#456761

Mechanics Bank
1554 South Broadway
Santa Maria, CA 93455
Waive $850 processing fee
Loan Officers:
Didi Reynoso, 805-614-5307 NMLS#633237

PB & Associates
1619 South Broadway
Santa Maria, CA 93455
Closing Cost Contribution:
Appraisal credit up to $500 at close of escrow
Loan Officers:
Paul Blanco, 805-623-1044 NMLS#352063
Emma Cavazos, 805-623-1049 NMLS#922617
Veronica Chavez, 805-623-1053 NMLS#6231053
Sandra Farias, 805-623-1052 NMLS#1018090
Alicia Murrillo, 805-623-1043 NMLS#352058
Justine Tell, 805-623-1057 NMLS#1626015

SAN LUIS OBISPO COUNTY

San Luis Obispo

Caliber Home Loans
2436 Broad Street
San Luis Obispo, CA 93401
Closing Cost Contribution:
Waive up to $1000 in appraisal fees credited at close of escrow
Loan Officer:
Scott Elmerick, 805-550-1339 NMLS#742366
Carley Smith, 805-550-3261 NMLS#448442
VENTURA COUNTY

Camarillo

**Homebridge Financial**
601 East Daily Drive
Camarillo, CA 91362

*Closing Cost Contribution:*
$700 credit toward closing costs at close of escrow

*Loan Officers:*
Karly Rosalez, 805-302-8224

**Stearns Lending**
400 West Ventura Blvd Suite 115
Camarillo, CA 93010

*Closing Cost Contribution:*
$1450 toward closing costs

*Loan Officer:*
Nicki Harlow, (626) 221-1104 NMLS#1151291

**Montecito Bank & Trust**
770 Paseo Camarillo
Camarillo, CA 93010

*Closing Cost Contribution:*
$1000 credit toward appraisal & processing fee

*Loan Officers:*
Christine Gonzales, 805-979-4478 NMLS#996017

**Union Bank**
2310 Ponderosa Drive
Camarillo, CA 93010

*Closing Cost Contribution:*
Reduce origination fee by $495 (exception: EOM)

*Loan Officers:*
Veronica Huizar, 805-822-9585 NMLS#453578

**Ventura County Credit Union**
711 Daily Drive, Suite 100
Camarillo, CA 93010

*Closing Cost Contribution:*
Reduce $895 processing fee by $450

*Loan Officer:*
Linda Muse-Tabata, 805-477-4027 NMLS#517158

Moorpark

**Union Bank**
256 West Los Angeles Street
Moorpark, CA 93021

*Closing Cost Contribution:*
Reduce origination fee by $495 (exception: EOM)

*Loan Officer:*
Martha Solis Kligman, 805-479-1083 NMLS#482183

**Ventura County Credit Union**
256 West Los Angeles Avenue
Moorpark, CA 93021

*Closing Cost Contribution:*
Reduce $895 processing fee by $450

*Loan Officer:*
Kathy Bochenek, 805-477-5543 NMLS#549388

Oxnard

**Bluestar Funding Corporation**
1000 Town Center Drive #300
Oxnard, CA 93036

*Closing Cost Contribution:*
Waive processing, appraisal, and credit report fees

*Loan Officer:*
Chris Wetherby, 805-979-9036 NMLS#301989

**Dignified Home Loans**
2751 Parkview Court, Suite 231
Oxnard, CA 93036

*Closing Cost Contribution:*
$1000 credit toward closing costs

*Loan Officers:*
Michael Araiza, 805-844-0270 NMLS #990662
Aileen Franco, 805-469-9482 NMLS#782481
Mariana L'Engle, 805-418-0071 NMLS #1426049
Rocky Laucello, 818-384-1828 DRE#1433324
Kim Lovetro, 818-266-7783 NMLS #692560
Ken Rust, 805-791-6470 NMLS #1434508
Claudia Paramo, 805-637-5830 NMLS#304920
Roy Torrence, 805-890-0792 NMLS#448471
GEM Mortgage
2775 North Ventura Road Suite 102
Oxnard, CA 93036
Closing Cost Contribution:
Waive appraisal fee up to $1500
Loan Officers:
Oscar Aviles, 805-794-4925 NMLS#1280077
Silverio Garcia, 805-479-9283 NMLS#234378
Mike Michel, 805-290-5880 NMLS#259050
Lourdes Vasquez, 805-570-4617 NMLS#334983

Guild Mortgage Company
1000 Town Center Drive, Suite 520
Oxnard, CA 93036
Closing Cost Contribution:
Waive $400 funding fee
Loan Officers:
Buffy Bartley, 805-844-2410 NMLS#238746
Chad Cockrell, 805-216-5511 NMLS#256385
* Kathy Gray, 805-701-7467 NMLS#238911
Linda Hall, 805-389-6800 NMLS#235495
Julian Laufer, 805-389-6800 NMLS#794136
Wendy Mueller, 805-907-3136 NMLS#234069

Homebridge Financial Services
1601 South Victoria Ave #260
Oxnard, CA 93035
Closing Cost Contribution:
$700 credit toward processing fees at close of escrow
Loan Officer:
Ane-Marie Barbettini, 805-444-2758 NMLS#450740
Gabino Diaz, 818-532-1218, NMLS#1010596

Movement Mortgage
1000 Town Center Drive Suite 34
Oxnard, CA 93036
Closing Cost Contribution:
$695 credit toward closing costs
Loan Officers:
*Manny Ayala, 805-305-5160 NMLS#450487
Joe Mikhail, 213-446-5089 NMLS#1267130
*Tino Montelongo, 805-824-4692 NMLS#949337
Stephanie Ojeda, 805-889-8840 NMLS#1339965
Tiffany Poirier, 805-407-9282 NMLS#1116309
Dan Skidmore, 805-896-8479 NMLS#577605
*Justine Tomala, 805-630-3992 NMLS#448107

Union Bank
400 East Esplanade Drive, Suite 101
Oxnard, CA 93036
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
Veronica De La Cruz, 805-340-0994 NMLS#45036

Port Hueneme

Union Bank
583 West Channel Islands
Port Hueneme, CA 93041
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
Gloria Cardenas, 805-985-8652 NMLS#1425703

Ventura County Credit Union
687 West Channel Islands Blvd
Port Hueneme, CA 93401
Closing Cost Contribution:
Reduce $895 processing fee by $450
Loan Officer:
Annette Ortiz, 805-477-4525 NMLS#1065962

Simi Valley

Ventura County Credit Union
2680 Tapo Canyon Road
Simi Valley, CA 93065
Closing Cost Contribution:
Reduce $895 processing fee by $450
Loan Officer:
Mark Gottlieb, 805-477-4588 NMLS#233469
Thousand Oaks

Union Bank
Thousand Oaks, CA 91362
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officers:
Susan Budoff, 818-489-7361 NMLS#260969
33 West Thousand Oaks Blvd
Karen Sims, 805-279-6921 NMLS#723471
3887 East Thousand Oaks Blvd

Ventura County Credit Union
18 W Thousand Oaks Boulevard
Thousand Oaks, CA 93160
Closing Cost Contribution:
Reduce $895 processing fee by $450
Loan Officers:
Kathy Bochenek, 805-477-5543 NMLS# 376059
Jeff Johnson, 805-477-4598 NMLS#340976

Ventura

American Pacific Mortgage
3 Lincoln Drive Suite B
Ventura, CA 93001
Closing Cost Contribution:
100% of processing fee & appraisal fee
Up to $1500
Loan Officer:
Greg Abrams, 805-667-8465 NMLS#225908

Ventura County Credit Union
18 W Thousand Oaks Boulevard
Thousand Oaks, CA 93160
Closing Cost Contribution:
Reduce $895 processing fee by $450
Loan Officers:
Kathy Bochenek, 805-477-5543 NMLS# 376059
Jeff Johnson, 805-477-4598 NMLS#340976

Homebridge Financial Services
Ventura, CA 93003
Closing Cost Contribution:
$700 credit toward processing fees at close of escrow
Loan Officers:
Noah Villasenor, 805-216-9580 NMLS#1256580
701 East Santa Clara Street #49
Mark Johnson, 818-532-1212, NMLS#244919
Marsha Kaye, 805-640-0654 NMLS#358407
5700 Ralston Street #100

Landmark Financial
1280 South Victoria Avenue #180
Ventura, CA 93003
Closing Cost Contribution:
Waive $595 processing fee
Loan Officers:
Pat Borton, 805-650-4999 NMLS#286648
Dan O’Brien, 805-650-4999 NMLS#282694

Union Bank
Ventura, CA 93003
Closing Cost Contribution:
Reduce origination fee by $495 (exception:EOM)
Loan Officers:
Dee Lomeli, 805-200-8909 NMLS#1094703
789 South Victoria Ave
Pamela Short, 805-535-7063 NMLS#482190
576 South Mills Road

Ventura County Credit Union
6026 Telephone Road
Ventura, CA 93003
Closing Cost Contribution:
Reduce $895 processing fee by $450
Loan Officer:
Linda Muse-Tabata, 805-477-4027 NMLS#517158
**Real Estate Offices by Office Location**

The agents listed below have agreed to provide a closing cost contribution for Coastal Housing Partnership member employees.

**This contribution is available to the extent allowed by your lender and is capped at $7500. Please make sure your lender is aware of the commission credit you are receiving in order to credit it properly.**

Contact each agent to find the geographic area they serve.
For additional information, visit our website [www.coastalhousing.org](http://www.coastalhousing.org)

*S*panish-*speaking*

**SANTA BARBARA COUNTY**

**Carpinteria**

<table>
<thead>
<tr>
<th>Santa Barbara Estates</th>
<th>Seascape Realty</th>
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</thead>
<tbody>
<tr>
<td>1072 Casitas Pass Road, #139</td>
<td>4915 Carpinteria Avenue # C</td>
</tr>
<tr>
<td>Carpinteria, CA 93013</td>
<td>Carpinteria, CA 93013</td>
</tr>
<tr>
<td><strong>Closing Cost Contribution:</strong></td>
<td><strong>Closing Cost Contribution:</strong></td>
</tr>
<tr>
<td>20% of buyer’s broker commission**</td>
<td>20% of buyer’s broker commission**</td>
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<tr>
<td><strong>Agent:</strong></td>
<td><strong>Agent:</strong></td>
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<tr>
<td>Christopher Page, 805-284-8422 DRE#01471025</td>
<td>Leah Dabney, 805-509-4496 DRE#01482206</td>
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**Lompoc**

<table>
<thead>
<tr>
<th>Coldwell Banker Select Realty</th>
<th>Keller Williams</th>
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<tbody>
<tr>
<td>129 West Central, Suite G</td>
<td>1512 North H Street Suite C</td>
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<tr>
<td>Lompoc, CA 93436</td>
<td>Lompoc, CA 93436</td>
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<td><strong>Closing Cost Contribution:</strong></td>
<td><strong>Closing Cost Contribution:</strong></td>
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<tr>
<td>25% of buyer’s broker commission**</td>
<td>20% of buyer’s broker commission**</td>
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<tr>
<td><strong>Agents:</strong></td>
<td><strong>Agent:</strong></td>
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<tr>
<td>Tammy Atkin, 805-315-5828 DRE#01839860</td>
<td>Tren Clark, 805-757-8007 DRE#01878358</td>
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<td>Roberta Badertscher, 805-680-1689 DRE#01303038</td>
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<td>Kris Clark, 805-588-9505 DRE#02005943</td>
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<td>Susan Gallacher, 805-588-8225 DRE#01136702</td>
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<tr>
<td>*Phillip Segura, 805-588-5992 DRE#01775873</td>
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<tr>
<td>Rene Solorio, 805-315-1663 DRE#01334719</td>
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<tr>
<td>Bettye Sutton, 805-448-8758 DRE#01087752</td>
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<thead>
<tr>
<th>Compass</th>
<th>Owner’s Choice Realty</th>
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<tbody>
<tr>
<td>531 North H Street</td>
<td>514 North H Street Suite A</td>
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<tr>
<td>Lompoc, CA 93436</td>
<td>Lompoc, CA 93436</td>
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<tr>
<td><strong>Closing Cost Contribution:</strong></td>
<td><strong>Closing Cost Contribution:</strong></td>
</tr>
<tr>
<td>20% of buyer’s broker commission**</td>
<td>20% of buyer’s broker commission**</td>
</tr>
<tr>
<td><strong>Agents:</strong></td>
<td><strong>Agent:</strong></td>
</tr>
<tr>
<td>*Zuzu Aceves, 805-294-0065 DRE#01866964</td>
<td>Jose Jaime, 805-266-4166 DRE#02096282</td>
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<tr>
<td>Katy Cope, 805-717-0698 DRE#01763834</td>
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<tr>
<td>Debbie McComb, 805-757-7700 DRE#00956351</td>
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</tbody>
</table>
Montecito

Berkshire Hathaway HomeServices
1170 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer's broker commission**
Agent:
Nancy Hussey, 805-452-3052 DRE#01383773

Coastal Properties
1086 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer's broker commission**
Agent:
Gary Goldberg, 805-969-1258 DRE#01172139

Coldwell Banker Residential
1290 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer's broker commission**
Agents:
Jason Saltoun-Ebin, 805-364-3070 DRE#01961187
Gabe Venturelli, 805-680-5141 DRE#01230000
Joan Wagner, 805-895-4555 DRE#01082377

Douglas Elliman of California
1255 Coast Village Road #201B
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer's broker commission**
Agents:
Melissa Borders, 805-453-0842 DRE#01909480
Larry S. Martin, 805-895-6872 DRE#01372928
Roberta Perissinotto, 805-233-0509 DRE#01211595

Keller Williams Luxury Homes
1255 Coast Village Road Suite 201C
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer's broker commission**
Agent:
Louise McKaig Team, 805-285-2008 DRE#01523151
Heather Martineau, 805-231-3558 DRE#01902351

Sotheby's International Realty
1106 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution
20% of buyer's broker commission**
Agents:
Taryn Martin, 805-636-6442 DRE#01995581
Nico Pollero, 805-450-3552 DRE#02015085

Village Properties Realtors
1250 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer's broker commission**
Agents:
Pam Anderson, 805-895-9191 DRE#2053975
Marcy Colle Bazza, 805-717-0450
Vicky Garske, 805-705-3585 DRE#00849100
Jena Harris, 805-331-3683 DRE#01930435
David Kim, 805-296-0662 DRE#01813897
John Sener, 805-331-7402 DRE#00978392
Daniel Warnars, 805-680-2712 DRE#01412612
Devin Wong, 805-451-6157 DRE#019764

Santa Barbara

Berkshire Hathaway HomeServices
California Properties
3868 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Rachel Brown, 805-570-7160 DRE#01950975
Sue Irwin, 805-705-6973 DRE#01413354
Marie Sue Parson, 805-895-4866 DRE#00629053
Kalia Rork, 805-689-0614 DRE#01313668
Jessie Sessions, 805-709-0904 DRE#01953789
Jamie Jo Sim, 805-689-5799 DRE#01234347
Kathy Strand Spieler, 805-895-6326 DRE#00851281
Stephanie Young, 805-453-8528 DRE#01712844
Ann Zafiratos, 805-448-4317 DRE#01355461

Casa Realty
526 North Milpas Street
Santa Barbara, CA 93103
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
* Tania Martinez, 805-729-0174 DRE#01299477

Century 21 Butler
1635 State Street
Santa Barbara, CA 93101
Closing Cost Contribution:
20% of buyer’s broker commission
Agents:
Bobbi McGinnis, 805-680-6921 DRE#00628934
Julie Ouellette, 805-895-1421 DRE#00974906
April Ouellette, 310-487-9676 DRE#02044390
Coldwell Banker
3820 State Street, Suite G
Santa Barbara, CA 93105
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Holly Misch, 805-335-3315 DRE#01959757
Nancy Newquist Nolan, 805-570-1015 DRE#01459696
Ursula Santana, 805-455-9025 DRE#01965452
Gayle Spiegle, 805-680-3534 DRE#02039072
Bob Walsmith, 805-720-5362 DRE#01932231

Pacific Coast Realty
3461 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
JoAnn Pomatto-Gomez, 805-705-8986 DRE#0113480

Presidio Properties
5142 Hollister Avenue #278
Santa Barbara, CA 93111
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Kristiann Wightmann, 805-714-1881 DRE#01181953

Compass
1002 Anacapa Street
Santa Barbara, CA 93101
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Kevin Hall Team, 805-451-1998 DRE#01405675

Engel & Volkers
1323 State Street
Santa Barbara, CA 93101
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Sarah White, 805-705-9400 DRE#02081537

Prestigious Properties & Investments
P.O. Box 31175
Santa Barbara, CA 93130
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Francie A. Berezo, 805-705-2561 DRE#01507796

Franciscan Realty
885 La Milpita Road
Santa Barbara, CA 93105
Closing Cost Contribution:
25% of buyer’s broker commission**
Agent:
Antoun Wassef, 805-324-1848 DRE#01896517

Realign Real Estate
1117 State Street
Santa Barbara, CA 93117
Closing Cost Contribution:
25% of buyer’s broker commission**
Agent:
David Mires, 805-705-8986 DRE#01330636

Keller Williams Realty
1435 Anacapa Street
Santa Barbara, CA 93101
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Chris Atkinson, 805-588-7271 DRE#02074436
Paul Bodnar, 805-455-3236 DRE#01523151
Lynda Elliott, 805-456-3682 DRE#02088606
Jon Gilkeson, 805-335-4749 DRE#01898328
Stephanie Rachford, 805-252-5229 DRE#01277852
*Nestor Ramirez, 805-331-2898 DRE#01479135
Johannes Steenkamp, 805-886-6581 DRE#02057072
Emily Termond, 805-610-9960 DRE#01845077

Mike Richardson Realty
1806 Cliff Drive #A
Santa Barbara, CA 93109
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Kyle Richardson, 805-680-3131 DRE#01902531
Mike Richardson, 805-451-0599 DRE#006352

Sotheby’s International Realty
8 West Victoria Street
Santa Barbara, CA 93101
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Linda Brown, 805-660-9090 DRE#01291782
Brandon Veltre, 805-448-7433 DRE#2070796

Mike Richardson Realty
1806 Cliff Drive #A
Santa Barbara, CA 93109
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Kyle Richardson, 805-680-3131 DRE#01902531
Mike Richardson, 805-451-0599 DRE#006352

Sun Coast Real Estate
3112 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
*Melissa Kane, 805-680-8515 DRE#01472671
Summer Knight, 805-886-1261 DRE#01377264
Closing Cost Contribution:
20% of buyer’s broker commission**

Agent:

Amy Abbott, 805-708-3221 DRE#01739358
Ruth Ann Bowe, 805-698-1971 DRE#01751940
Gail Cooley, 805-689-7767 DRE#01106302
Bob Curtis, 805-683-7333 DRE#00938841
Liana Decierdo, 805-729-2991 DRE#01870712
Cimme Eordanidis, 805-722-8480 DRE#01745878
Michelle Glaus, 805-452-0446 DRE#01921235
Kristin Joy Hall, (805) 345-8279 DRE#020020854
Monica Hayward, 805-895-0884 DRE#02038149
Brittany Lough, 805-455-5736 DRE#01905525
David Magid, 805-451-0402 DRE#01964710
Louis Manzo, 805-570-7274 DRE#007756919
Susan Manzo, 805-895-6918 DRE#00932254
Gary Welterlen, 805-895-4744 DRE#01894704

Century 21 Hometown Realty
1811 South Broadway
Santa Maria, CA 93455
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Leigha Peralta, 805-705-1043 DRE#01947763

Compass
145 South Gray Street #201
Santa Maria, 93455
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Yesenia Clemente, 805-720-1474 DRE#01768828

Dream Home Real Estate
1010 South Broadway Suite C
Santa Maria, CA 93454
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Angelica Noriega, 805-260-5327 DRE#01863811

Mint Properties
2880 Santa Maria Way, Suite D8
Santa Maria, CA 93455
Closing Cost Contribution:
5% of buyer’s broker commission**
Agents:
Sandra Cervantes, 805-310-3161 DRE#01948795
Tni Le Blanc, 805-938-9950 DRE#01871795

PB & Associates
1619 South Broadway
Santa Maria, CA 93454
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Paula Martinez, 805-478-2927 DRE#01507405
Manny Ontiveros, 805-878-2547 DRE#02023890
Alexandra Watanabe, 805-310-6763 DRE#02082955

Santa Ynez

Engel & Volkers
1090 Edison Street
Santa Ynez, CA 93460
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Sandy Collier, 805-350-1869 DRE#01099715

Village Properties Realtors
3615 Sagunto Street
Santa Ynez, CA 93460
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Jennie Bradley, 805-886-6644 DRE#00705975
Judy Crawford, 805-686-7456 DRE#01280176
Michelle Glaus, 805-452-0446 DRE#01921235
SAN LUIS OBISPO COUNTY

Arroyo Grande

Century 21 Hometown Realty
102 Bridge Street
Arroyo Grande, CA 93420
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Brenda Lee Weaver, 805-478-1887 DRE#01461966

Taylor Hoving Realty Group
567 Camino Mercado #D
Arroyo Grande, CA 93420
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Katie Sloan, 805-709-5543 DRE#00815882

VENTURA COUNTY

Camarillo

Century 21 Everest
2301 East Daily Drive Suite 101
Camarillo, CA 93010
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
*Karla De La Cruz, 805-944-7832 DRE#02014890
Shannon Porter, 805-444-1382 DRE#01856741
Scott Urquhart, 805-377-7272 DRE#0902143

Los Olivos

Berkshire Hathaway
2933 San Marcos Ave.
Los Olivos CA 93441
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Brenda Cloud, 805-901-1156, #01772551
Jamie Jo Sim, 805-689-5799, #01234347

Ojai

LIV Sotheby’s International Realty
727 West Ojai Ave.
Ojai, CA 93023
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Kristen Currier, 805-798-3757 DRE#01314850

Oxnard

RE/MAX Gold Coast
1151 South Victoria Avenue
Oxnard, CA 93033
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
*Javier Castro, 805-469-5221 DRE#01342011
*Heriberto “Eddie” Farfan, 805-766-0267 DRE#01863846
The Address
3600 Harbor Blvd Suite #114
Oxnard, CA 93035

Closing Cost Contribution:
20% of buyer’s broker commission**

Agent:
Katie Connelly, 805-223-3995  DRE#01940901

Port Hueneme

Century 21 Everest
675 West Channel Islands Blvd
Port Hueneme, CA 93041

Closing Cost Contribution:
20% of buyer’s broker commission**

Agents:
*Julio Gomez, 805-551-6743  DRE#01260575
*Bernardo Hernandez, 805-755-9401  DRE#01856833

Santa Paula

Century 21 Everest
744 East Main Street
Santa Paula, CA 93060

Closing Cost Contribution:
20% of buyer’s broker commission**

Agents:
*Lupe Servin, 805-427-4750  DRE#01757486
Kay Wilson-Bolton, 805-340-5025  DRE#00577863

Ventura

Berkshire Hathaway HomeServices
4574 Market Street
Ventura, CA 93003

Closing Cost Contribution:
20% of buyer’s broker commission**

Agents:
Toni Guy, 805-677-7300  DRE#01491191
Magda Nordahl, 805-701-5001  DRE#02021494

Century 21 Everest
1190 South Victoria
Ventura, CA 93003

Closing Cost Contribution:
26% of buyer’s broker commission**

Agent:
Ana Gil, 805-794-6892  DRE#01506577
Comfort Real Estate Services  
6555 Telephone Road, #5  
Ventura, CA 93003  
Closing Cost Contribution:  
25% of buyer’s broker commission**  
Agents:  
Patty Gutierrez, 805-766-0492 DRE#01439991  
Sher Heard, 805-766-1349 DRE#00898069  
Veronica Hotchkiss, 805-276-5504 DRE#01990404  
Cynthia McPherson, 805-890-5628 DRE#02039464  
Kate Turner, 805-390-8818 DRE#01926410  
B.J. Ward, 805-844-9440 DRE#01410982

Keller Williams Realty  
1071 South Seaward Avenue  
Ventura, CA 93001  
Closing Cost Contribution:  
20% of buyer’s broker commission**  
Agent:  
Brooke Smith, 805-218-8087 DRE#01261748

Pacific West Real Estate  
1363 Donlon Street #13  
Ventura, CA 9300003  
Closing Cost Contribution:  
20% of buyer’s broker commission**  
Agent:  
Deborah Downey, 805-219-8311

Realty One Group Summit  
940 East Santa Clara Street Suite 100  
Ventura, CA 93001  
Closing Cost Contribution:  
20% of buyer’s broker commission**  
Agents:  
Lucy Oliveira, 805-509-3979 DRE#02073796  
Jack Stevenson, 805-258-3594 DRE#01313775

RE/MAX Gold Coast  
5720 Ralston Street  
Ventura, CA 93003  
Closing Cost Contribution:  
20% of buyer’s broker commission**  
Agents:  
* Liz Donnelly, 805-794-6005 DRE#01458117  
Fred Evans, 805-339-3502 DRE#00893591  
Pat Kearney, 805-320-0173 DRE#01854543  
Marla Remedios, 805-415-9007 DRE#0192350  
Peggy Sue Tierney, 805-218-9914 DRE#00868814

Resource Real Estate  
1500 Palma Drive Suite 146  
Ventura, CA 93003  
Closing Cost Contribution:  
20% of buyer’s broker commission**  
Agent:  
Loretta Barbar, 805-901-3381 DRE#01989145  
Claudia Navarro, 805-814-0031 DRE#01701676
Home Inspection Companies by Office Location

Contact each office to find out the geographic area they serve. For additional information visit our website
www.coastalhousing.org

LOMPOC

DTM Enterprises
Lompoc, CA 93436
Fee Reduction: 10% of home inspection fee
Contact: Tiffany Martinez, 805-717-1844

Left Coast Inspections
Lompoc, CA 93436
Fee Reduction: 10% of home inspection fee
Contact: Darrell Clegg, 805-316-1299

SANTA BARBARA

A House Master Guaranteed Inspection
1187 Coast Village Road, 1-284
Santa Barbara, CA 93108
Fee Reduction: 10% of home inspection fee
Contact: Richard Grunder, 805-898-2698

Home Inspection Services
Post Office Box 41415
Santa Barbara, CA 93140
Fee Reduction: 10% of home inspection fee
Contact: Dan Meisel, 805-687-1287

Independent Building Inspections
3463 State Street, Suite 241
Santa Barbara, CA 93105
Fee Reduction: 10% of home inspection fee
Contact: Gil Hoeflich, 805-898-1122

VENTURA

Checkpoint Inspection Service
Ventura, CA 93003
Fee Reduction: 10% of home inspection fee
Contact: George D. Blair
1-800-591-8600 or 805-647-8533
Housing Developments

The housing developers listed below have agreed to provide a closing cost contribution for Coastal Housing Partnership member employees purchasing at one of the following properties. For additional information, visit our website www.coastalhousing.org

NORTH SANTA BARBARA COUNTY

Pasadera – Cielo Collection

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $2,000 credit which can be applied to closing costs or unit upgrades.

Pasadera
202 Fuentes Drive
Guadalupe, CA 93434
Sales Office Phone: (805) 343-6000
Sales Office Hours: Daily, 11 am – 5 pm
www.newpasaderahomes.com

The Meadows & The Groves at Rice Ranch by Coastal Community Builders

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $3,000 credit which can be applied to closing costs or unit upgrades. If you will be working with a real estate agent for your transaction at The Meadows or The Groves make sure to have your agent with you when you visit the property for the first time and register with your agent.

The Meadows & The Groves
1119 Trilogy Circle (at the end of Bradley Road at Sagecrest Drive)
Orcutt, CA
Sales Office Phone: 805-354-0658
Sales Center Hours: 10 am – 5 pm
https://riceranchhomes.com

Vineyard Village by Capital Pacific Homes

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $1,000 credit which can be applied to closing costs or unit upgrades. Buyers must present their Letter of Authorization prior to signing of the sales contract.

Vineyard Village
520 McMurray Road
Buellton, CA 93427
Sales Office Phone: 805-264-5435
Sales Hours: Friday, Saturday & Sunday 11 am – 6 pm
www.vineyardvillagehomes.com
Tree Farm

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $1,000 credit which can be applied to closing costs or unit upgrades.

Amarena at Tree Farm
Limone at Tree Farm
Mela at Tree Farm
Pera at Tree Farm
5489 Tree Farm Lane
Santa Barbara, CA 93111
Sales Office Phone: 805-220-0926
Sales Office Hours: Thurs- Tues 10AM – 6PM, Wednesday 10AM -1PM

VENTURA COUNTY

Harvest at Limoneira

Coastal Housing Partnership Benefit:
Coastal Housing Partnership employees will receive one year of Harvest at Limoneira monthly HOA dues during buyer’s first year of ownership. (The incentive does not cover annual dues of the Designated Service Area Annual Assessments, if applicable.)

Harvest at Limoneira
1898 Harvest Loop
Santa Paula CA 93060
Email info@harvestatlimoneira.com
805-380-3092
www.harvestatlimoneira.com

The Gallery at River Ridge

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $3,000 credit which can be applied to closing costs or unit upgrades.

The Gallery at River Ridge
Corner of Ventura Blvd and Vineyard Avenue
Oxnard, CA 93036
Sales Office Phone: 805-365-0100
Sales Office Hours: Open daily 10 am – 4 pm
www.galleryriverridge.com
Solana Heights

**Coastal Housing Partnership Benefit:**
Coastal Housing Partnership members will receive a $1,000 credit which can be applied to closing costs or unit upgrades.

204 Chickasaw Street  
Ventura, CA 93004  
- Sales Office Phone: 888-292-6593  
- Sales Office Hours: Thursday – Tuesday: 10 am – 6 pm  
  Wednesday: 10 am – 1 pm  

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**Moving Services**

**Movegreen**  
1 North Calle Cesar Chavez #130  
Santa Barbara, CA 93103  
805-845-6600  
www.movegreen.com

**Movegreen**  
3112 Seaborg Avenue Suite D  
Ventura, CA 93003  
805-658-1943

**Coastal Housing Partnership Employee Benefit:**
10% reduction in fee for moving labor and supplies  
Mention Coastal Housing Partnership upon booking move

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Please note that Coastal Housing Partnership does not provide any legal, accounting or tax advice. You are encouraged to consult with your attorney, financial advisors, and /or tax advisors in connection with any real estate transaction.