

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

<u>Item</u>	<u>Standard Cost</u>	<u>Coastal Housing Partnership Savings</u>	
Savings for Buyer			
Loan Processing Fee & Credit Report Fee	\$500	100%	\$ 500
Home Inspection Fee	\$500	10%	\$ 50
Credit to Buyer			
Buyer's Real Estate Broker Commission (2.5%)* (Paid by Seller)	\$15,000	20%	\$3,000
Total Buyer Savings/Credit			\$3,550

*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.

Lenders by Office Location

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

Santa Barbara

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 Today, 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

Union Bank

20 East Carrillo Street
 Santa Barbara, CA 93101

Closing Cost Contribution:

Reduce origination fee by \$495 (exception:EOM)

Loan Officers:

Roxanne Doree, 805-770-6308 NMLS#633058

Trenton Hammel, 805-884-6685 NMLS#720948

Ken Millington, 805-899-8488 NMLS#103625

Wintrust Mortgage

3700 State Street #240
 Santa Barbara, CA 93105

Closing Cost Contribution:

\$1000 credit toward appraisal fee & credit
 report fees

Loan officers:

Michael Goldberg, 209-743-3123 NMLS#582918

Liz Heitmann, 805-455-0772 NMLS#7775833

Bruce Kessler, 818-585-5085 NMLS#2489

Solvang

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

Union Bank

2010 Mission Drive
 Solvang, CA 93463

Closing Cost Contribution:

Reduce origination fee by \$495 (exception: EOM)

Loan Officer:

Maddie Gliege, 805-691-6017 NMLS#693400

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

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#537427

***Marie Withers, 805-361-0355 NMLS#1093056**

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

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

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

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#

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
Juliann 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

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

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

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

**Spanish-speaking*

SANTA BARBARA COUNTY

Carpinteria

Santa Barbara Estates

1072 Casitas Pass Road, #139
Carpinteria, CA 93013

Closing Cost Contribution:

20% of buyer's broker commission**

Agent:

Christopher Page, 805-284-8422 DRE#01471025

Seascape Realty

4915 Carpinteria Avenue # C
Carpinteria, CA 93013

Closing Cost Contribution:

20% of buyer's broker commission**

Agent:

Leah Dabney, 805-509-4496 DRE#01482206

Lompoc

Coldwell Banker Select Realty

129 West Central, Suite G
Lompoc, CA 93436

Closing Cost Contribution:

25% of buyer's broker commission**

Agents:

Tammy Atkin, 805-315-5828 DRE#01839860

Roberta Badertscher, 805-680-1689 DRE#01303038

Kris Clark, 805-588-9505 DRE#02005943

Susan Gallacher, 805-588-8225 DRE#01136702

***Phillip Segura, 805-588-5992** DRE#01775873

Rene Solorio, 805-315-1663 DRE#01334719

Bettye Sutton, 805-448-8758 DRE#01087752

Keller Williams

1512 North H Street Suite C
Lompoc, CA 93436

Closing Cost Contribution:

20% of buyer's broker commission**

Agent:

Tren Clark, 805-757-8007 DRE#01878358

Owner's Choice Realty

514 North H Street Suite A
Lompoc, CA 93436

Closing Cost Contribution:

20% of buyer's broker commission**

Agent:

Jose Jaime, 805-266-4166 DRE#02096282

Compass

531 North H Street
Lompoc, CA 93436

Closing Cost Contribution:

20% of buyer's broker commission**

Agents:

***Zuzu Aceves, 805-294-0065** DRE#01866964

Katy Cope, 805-717-0698 DRE#01763834

Debbie McComb, 805-757-7700 DRE#00956351

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#0123000

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 Bazzani, 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#01937789

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 Misis, 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

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

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

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

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

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

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

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 Veltri, 805-448-7433 DRE#2070796

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

Village Properties

1436 State Street
Santa Barbara, CA 93101

Closing Cost Contribution:

20% of buyer's broker commission**

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#02020854

Monica Hayward, 805-895-0884 DRE#02038149

Brianna Johnson, 805-450-6078 DRE#01943572

Dianne Johnson, 805-455-6570 DRE#00947199

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

Santa Maria

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

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

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

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 buyers' 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#01992350

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

SOUTH COAST SANTA BARBARA

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

<https://www.calatlantichomes.com/find-your-new-home/30-santa-barbara/7975-amarena-at-tree-farm.html>

<https://www.calatlantichomes.com/find-your-new-home/30-santa-barbara/7973-limone-at-tree-farm.html>

<https://www.calatlantichomes.com/find-your-new-home/30-santa-barbara/7924-mela-at-tree-farm.html>

<https://www.calatlantichomes.com/find-your-new-home/30-santa-barbara/7971-pera-at-tree-farm.html>

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

<https://www.calatlantichomes.com/find-your-new-home/18-ventura/8019-alondra-at-solana-heights.html>

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

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.