

- Purpose:** To reduce the costs associated with refinancing your mortgage.
- Discounts:** The companies listed below have agreed to offer the following savings to employees of member employers when you refinance your mortgage.
- Eligibility:** To be eligible to participate in the *Mortgage Refinance Benefit*, you must be an employee of a Coastal Housing Partnership member employer. You will also need a letter of authorization, which can be obtained by contacting the Coastal Housing Partnership office at 805-969-1025.

****Spanish Speaking***

Participating Organizations

Borrower Savings

- | | |
|---|---|
| <p>◆ American Pacific Mortgage 3 Lincoln Drive, Ventura, 805-667-8465</p> | <p>100% of processing & appraisal fees up to \$1500</p> |
| <p>◆ American Riviera Bank 18 East Figueroa Street, Santa Barbara, 805-730-4987</p> | <p>Credit of \$500 processing fee for portfolio loans only</p> |
| <p>◆ Bank of the West 1036 State Street, Santa Barbara, 805-979-9737</p> | |
| <p>◆ Bluestar Lending 1000 Town Center Drive, Oxnard, 805-979-9036</p> | <p>Waive processing fee, appraisal fee & credit report fees</p> |
| <p>◆ Caliber Home Loans 801 Garden Street, Santa Barbara, 805-377-0890 2436 Broad Street, San Luis Obispo, 805-550-3261 2615 S. Miller Street, Santa Maria, 805-878-8822</p> | <p>Waive up to \$1000 in appraisal fees credited at close of escrow</p> |
| <p>◆ Caliber Premier Lending 1224 Coast Village Road, Santa Barbara, 805-883-680</p> | <p>Waive up to \$1000 in appraisal fees credited at the close of escrow</p> |
| <p>◆ Cornerstone Home Lending 1826 State Street, Santa Barbara, 805-563-1100</p> | <p>Waive up to \$1000 on appraisal fee & credit report fee</p> |
| <p>◆ Dignified Home Loans 2751 Parkview Crest Suite 231 Oxnard, 805-890-0792</p> | <p>\$1000 credit toward closing cost at close of escrow</p> |
| <p>◆ Finance of America Mortgage 1129 State Street, Santa Barbara, 805-886-0878</p> | <p>Waive \$1000 of closing costs</p> |

- ◆ **First Bank**
 *3304 State Street, Santa Barbara, 805-895-2186

Credit appraisal fee up to \$500
 at close of escrow
- ◆ **GEM Mortgage**
 2775 North Ventura Suite 102, Oxnard, 805-479-9238

Credit appraisal fee up to \$1500
 at close of escrow
- ◆ **Guarantee Mortgage**
 1736 State Street, Santa Barbara, 805-687-6282

100% of processing &
 appraisal fees up to \$1000
- ◆ **Guild Mortgage Company**
 *2236 S. Broadway, #B, Santa Maria 805-361-0355

100% of processing fee up to \$395
- ◆ **Guild Mortgage Company**
 *1000 Town Center Drive, Oxnard 805-389-6800

\$400 funding fee credited at close of
 escrow
- ◆ **Homebridge Financial Services**
 3780 State St, Santa Barbara, 805-898-4200
 307 East Matilija St, Ojai, 805-640-0654
 1601 South Victoria Ave, Oxnard, 805-444-2758
 5720 Ralston Street, Ventura, 805-395-4208
 4732 -A Telephone Road, Ventura, 805-416-1772

\$700 credit toward processing fees
 at close of escrow
- ◆ **Homeowners Financial Group**
 924 Laguna Street, Santa Barbara, CA 805-869-7100

Waive \$595 processing fee
- ◆ **Landmark Financial**
 1280 South Victoria Ave. #180, Ventura, 805-650-4999

Waive \$595 processing fee
- ◆ **Montecito Bank & Trust**
 *770 Paseo Camarillo, Camarillo, 805-979-4478
 *1010 State Street, Santa Barbara, 805-979-4479

\$1000 credit toward appraisal
 & processing fee
- ◆ **Movement Mortgage**
 *2775 North Ventura Blvd, Oxnard

\$695 toward closing costs
- ◆ **New American Funding**
 1165 Coast Village Road, Santa Barbara, 805-259-1294

\$500 toward closing costs at close
 of escrow
- ◆ **Paragon Mortgage Group**
 1215 De La Vina St. #H, Santa Barbara, 805-899-1390

100% of processing fee, credit report
 & appraisal fee up to \$1000
- ◆ **PB & Associates**
 1619 South Broadway, Santa Maria, 805-310-5430

Appraisal credit up to \$500 at close
 of escrow
- ◆ **RPM Mortgage**
 *319 East Carrillo St, Suite 100 Santa Barbara, 805-770-5500

Waive \$795 processing fee

- ◆ **Stearns Lending** \$1450 toward closing costs
 400 West Ventura Blvd, Camarillo, 805-335-3004
- ◆ **Synergy One Lending** Waive \$795 branch fees
at close of escrow
 1250 Coast Village Road, Santa Barbara, 805-451-3404
- ◆ **Union Bank** Reduce origination fee by \$495
Exception: EOM)
 200 N. H Street, Lompoc, 805-268-5246
 1483 East Valley Road, Montecito, 805-565-4571
 *400 Esplanade Drive, Oxnard, 805-479-1083
 20 East Carrillo St, Santa Barbara, 805-886-7634
 335 E. Betteravia Road, Santa Maria, 805-268-5246
 33 West Thousand Oaks, Thousand Oaks, 805-907-6945
 576 South Mills, Ventura, 805-205-0401
 101 N. Westlake Village Rd, Westlake Village, 818-264-6655
- ◆ **Ventura County Credit Union** Waive \$450 of \$895 processing fee
 711 Daily Drive, Camarillo, 805-477-4027
 510 East Los Angeles Ave, Moorpark, 805-477-5543
 *2160 North Rose, Oxnard, 805-477-4525
 *687 West Channel Islands Blvd, Port Hueneme, 805-477-4525
 2680 Canyon Road, Simi Valley, 805-477-4588
 18 West Thousand Oaks Blvd, Thousand Oaks, 805-477-5543
 6026 Telephone Road, Ventura, 805-477-4027
- ◆ **Wintrust Mortgage** Provide \$1000 credit toward
appraisal and credit report fee
 3700 State Street #240, Santa Barbara, 805-856-9740

The lenders listed have agreed to offer a closing cost contribution to employees of Coastal Housing Partnership member employers. It is important for the employee to discuss the savings directly with the lending institution. Since lenders have various fee structures, be sure to ask for a complete breakdown of costs so that you are able to accurately compare costs. Loan pricing components include interest rate, points and fees. The interest rate on your loan may vary among lenders due to points or other fees charged.

Users of these services are cautioned that Coastal Housing Partnership has not endorsed any of the Network Service Partners, nor any of their specific products nor services, and that no endorsement should be inferred by the fact that an organization is listed above. Users should carefully review the products and services offered and should reach their own decisions as to which Network Service Partners to patronize. Network Service Partners may be added or removed or may change their savings structure at anytime. Call the Coastal Housing Partnership office at (805) 969-1025 for an updated list.

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.