

Mortgage Refinance Benefit



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Refinancing a home loan can be an effective way to reduce your housing costs. Lenders in the Coastal Housing Partnership network provide a range of savings on the upfront costs of refinancing your mortgage. You can find out what savings each lender provides in our [Network Directory](#).

Once you've decided who to work with, you must provide them with a Letter of Authorization to verify that you are employed by a Coastal Housing Member Company. Refinance Savings apply only to refinancing mortgages for owner-occupied homes.

Now choose a lender from our network and start saving!

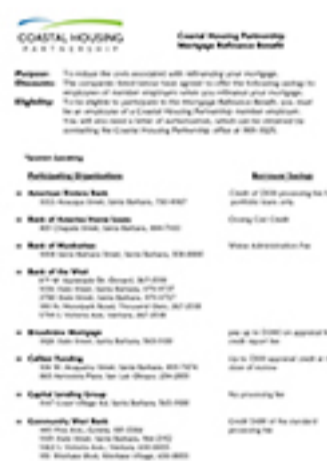
[Letter of Authorization](#)

[Network Directory](#)

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"So, all I have to do is give the Letter of Authorization to my lender and I save money? But that's too easy." – UCSB Employee

"The process was very smooth, and it worked out great." – County of Ventura employee



COASTAL HOUSING PARTNERSHIP Coastal Housing Partnership Mortgage Refinance Benefit

Purpose: To outline the costs associated with refinancing your mortgage.

Eligibility: This program is available to all employees who are refinancing their mortgage. To be eligible to participate in the Mortgage Refinance Benefit, you must be an employee of a Coastal Housing Partnership member employer. This will also need a letter of authorization, which can be completed by contacting the Coastal Housing Partnership office at 805-969-1025.

Member Company	Refinance/Restriction	Maximum Savings
Alhambra Water Park 200 Alhambra Drive, Santa Barbara, 93107	0% down	Up to 100% (subject to the available loan rate)
Bank of America Home Loans 100 California Street, Santa Barbara, 93101	0% down	Up to 100%
Bank of America 100 California Street, Santa Barbara, 93101	0% down	Up to 100%
Bank of the West 100 California Street, Santa Barbara, 93101 100 California Street, Santa Barbara, 93101 100 California Street, Santa Barbara, 93101 100 California Street, Santa Barbara, 93101	0% down	Up to 100%
Banking Group 100 California Street, Santa Barbara, 93101	0% down	Up to 100%
California Housing 100 California Street, Santa Barbara, 93101 100 California Street, Santa Barbara, 93101	0% down	Up to 100%
Capital Housing Group 100 California Street, Santa Barbara, 93101	0% down	Up to 100%
Community Bank Bank 100 California Street, Santa Barbara, 93101 100 California Street, Santa Barbara, 93101 100 California Street, Santa Barbara, 93101	0% down	Up to 100%

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