

**Coastal Housing Partnership  
Mortgage Refinance Benefit**

- Purpose:** To reduce the costs associated with refinancing the mortgage on your primary residence
- 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>◆ <b>American Pacific Mortgage</b><br/>3 Lincoln Drive, Ventura, 805-667-8465</p>  | <p>100% of processing &amp; appraisal fees up to \$1500</p>                 |
| <p>◆ <b>American Riviera Bank</b><br/>18 East Figueroa Street, Santa Barbara, 805-730-4987</p>  | <p>Credit of \$500 processing fee for portfolio loans only</p>              |
| <p>◆ <b>Bluestar Lending</b><br/>1000 Town Center Drive, Oxnard, 805-979-9036</p>   | <p>Waive processing fee, appraisal fee &amp; credit report fees</p>         |
| <p>◆ <b>Caliber Home Loans</b><br/>801 Garden Street, Santa Barbara, 805-377-0890<br/>2436 Broad Street, San Luis Obispo, 805-550-3261<br/>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>◆ <b>Caliber Premier Lending</b><br/>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>◆ <b>Cornerstone Home Lending</b><br/>1826 State Street, Santa Barbara, 805-563-1100</p>   | <p>Waive up to \$1000 on appraisal fee &amp; credit report fee</p>          |
| <p>◆ <b>Dignified Home Loans</b><br/>2751 Parkview Crest Suite 231 Oxnard, 805-890-0792</p>   | <p>\$1000 credit toward closing cost at close of escrow</p>                 |
| <p>◆ <b>Direct Mortgage Funding</b><br/>1736 State Street, Santa Barbara, 805-687-6282</p>  | <p>100% of processing &amp; appraisal fees up to \$1000</p>                 |

- ◆ **Finance of America Mortgage**  
1129 State Street, Santa Barbara, 805-886-0878

Waive \$1000 of closing costs
- ◆ **First Bank**  
\*3304 State Street, Santa Barbara, 805-895-2186

Credit appraisal fee up to \$500  
at close of escrow
- ◆ **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**  
3700 State St, #100 Santa Barbara, 805-898-4200  
1601 South Victoria Ave, Oxnard, 805-470-1614  
2125 South Broadway, #101A, Santa Maria, 805-348-4377  
436 Alisol Road, #H, Solvang, 805-270-2697  
5700 Ralston Street, #100 Ventura, 805-395-4208

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

\$1000 credit toward appraisal  
& processing fee
- ◆ **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
- ◆ **SB Mortgage Group**  
1601 Anacapa St, Santa Barbara, 805-403-9679

\$1000 toward appraisal and  
processing fee
- ◆ **Silver Mortgage Group**  
916 West Ventura Blvd, Suite 100 Camarillo, 805-479-9283

Up to \$1500 towards appraisal fee
- ◆ **Union Bank**  
20 East Carrillo St, Santa Barbara, 805-565-4571

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

◆ **Ventura County Credit Union**

256 West Los Angeles Ave, Moorpark, 805-477-5543

2160 North Rose Ave, Oxnard, 805-477-4008

18 West Thousand Oaks Blvd, Thousand Oaks, 805-477-5543

Waive \$450 of \$895 processing fee

◆ **Wintrust Mortgage**

3700 State Street #240, Santa Barbara, 818-650-5664

2555 Townsgate, #315, Westlake Village, 818-650-5664

Provide \$1000 credit toward  
appraisal and credit report fee

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.**