



Coastal Housing Partnership Mortgage Refinance Benefit

- 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. Refinance savings apply only to the refinance of your primary residence. 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
481 North Ventura Avenue, 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>◆ Bluestar Lending
1000 Town Center Drive, Oxnard, 805-979-9036</p> | <p>Waive processing fee, appraisal fee & credit report fees</p> |
| <p>◆ CMG Home Loans
3700 State St, #100, Santa Barbara, 805-898-4200
*2125 South Broadway, #101A Santa Maria, 805-348-4377
*5700 Ralston Street, Ventura, 805-395-4208</p> | <p>\$700 credit toward processing fees at 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>◆ Cross Country Mortgage
*319 East Carrillo St, #100 Santa Barbara, 805-770-5500</p> | <p>Waive \$795 processing fee</p> |
| <p>◆ Dignified Home Loans
2751 Parkview Crest, #231 Oxnard, 805-890-0792</p> | <p>\$1000 credit toward closing cost at close of escrow</p> |
| <p>◆ Direct Mortgage Funding
1736 State Street, Santa Barbara, 805-687-6282</p> | <p>100% of processing & appraisal fees up to \$1000</p> |
| <p>◆ First Bank
*3304 State St, Santa Barbara, 805-898-2186</p> | <p>Waive appraisal fee up to \$500</p> |
| <p>◆ Guaranteed Rate
1165 Coast Village Road, Montecito, 805-448-6094
809 De La Vina Street, Santa Barbara, 805-335-8759</p> | <p>Waive up to \$1000 on appraisal fee & credit report fee</p> |

- ◆ **Guild Mortgage Company** 100% of processing fee up to \$395
*2236 S. Broadway, #B, Santa Maria, 805-361-0355
- ◆ **Guild Mortgage Company** \$400 funding fee credited at close of
*1000 Town Center Drive, Oxnard, 805-389-6800 escrow
- ◆ **Homeowners Financial Group** Waive \$595 processing fee
1525 State Street, Santa Barbara, CA 805-869-7100
- ◆ **Montecito Bank & Trust** \$1000 credit toward appraisal
*770 Paseo Camarillo, Camarillo, 805-451-8526 & processing fees
*1010 State Street, Santa Barbara, 805-695-6534
- ◆ **Movement Mortgage** Waive up to \$1000 in appraisal fees
222 East Carrillo Street, Santa Barbara, 805-364-3199 credited at close of escrow
- ◆ **Paragon Mortgage Group** 100% of processing fee, credit report
1215 De La Vina St. #H, Santa Barbara, 805-899-1390 & appraisal fee up to \$1000
- ◆ **Paramount Residential Mortgage Group** Waive \$500 of processing fee
1500 Palma Drive Suite 170, Ventura, 805-223-1411
- ◆ **PB & Associates** Appraisal credit up to \$500 at close
1619 South Broadway, Santa Maria, 805-310-5430 of escrow
- ◆ **Ranch & Coast Mortgage Group** Waive 100% of processing fee up
2000 State St, #A, Santa Barbara, 805-448-6932 to \$1295
- ◆ **Silver Mortgage Group** Up to \$1500 towards appraisal fee
916 West Ventura Blvd, Suite 100 Camarillo, 805-479-9283
- ◆ **Synergy One Lending** \$1000 credit toward closing costs
5290 Overpass Road, #123, Santa Barbara, 805-252-6324
- ◆ **Ventura County Credit Union** Waive \$450 of \$895 processing fee
256 West Los Angeles, Moorpark, 805-477-5543
*2160 North Rose, Oxnard, 805-477-4008
18 West Thousand Oaks Blvd, Thousand Oaks, 805-477-5543

The lenders listed have agreed to offer a closing cost contribution to employees of Coastal Housing Partnership member employers. It is important to discuss the savings directly with the lending institution. Since lenders have various fee structures, 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 Partners, nor any of their specific products nor services, and 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 Partners to patronize. Network 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.

5/16/2023