

## Coastal Housing Partnership Mortgage Refinance Benefit

- Purpose:** To reduce the costs associated with refinancing your mortgage.
- Discounts:** The lenders listed below have agreed to offer the following savings to employees of member employers when you refinance your mortgage. Savings are credited at close of escrow.
- 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 going to [www.coastalhousing.org](http://www.coastalhousing.org) or contacting the office at 805-969-1025.

### *\*Spanish Speaking*

#### Participating Organizations

#### Borrower Savings

- |   |  |
|---|--|
| <p>◆ <b>American Pacific Mortgage</b><br/>481 North Ventura Avenue, Ventura, 805-667-8465<br/>2605 Miller Street, Suite 108, Santa Maria, 805-335-8150</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>CMG Home Loans</b><br/>3700 State St, #100, Santa Barbara, 805-898-4200<br/>*2125 South Broadway, #101A Santa Maria, 805-348-4377<br/>*5700 Ralston Street, Ventura, 805-395-4208</p> | <p>\$700 credit toward processing fees at 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>Cross Country Mortgage</b><br/>*319 East Carrillo St, #100 Santa Barbara, 805-770-5500</p>  | <p>Waive \$795 processing fee</p>  |
| <p>◆ <b>Dignified Home Loans</b><br/>2751 Parkview Crest, #231 Oxnard, 805-890-0792</p>   | <p>\$1000 credit toward closing costs 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>                |
| <p>◆ <b>Fairway Independent Mortgage</b><br/>316 North First Street Suite B, Lompoc, 805-315-7566</p>   | <p>waive up to \$1000 of appraisal, processing &amp; credit report fee</p> |
| <p>◆ <b>Guaranteed Rate</b><br/>1165 Coast Village Road, Montecito, 805-448-6094</p>  | <p>Waive up to \$1000 on appraisal fee &amp; credit report fee</p>         |
| <p>◆ <b>Guild Mortgage Company</b><br/>*2236 S. Broadway, #B, Santa Maria, 805-361-0355</p>   | <p>100% of processing fee up to \$395</p>                                  |

- ◆ **Guild Mortgage Company** \$400 funding fee credited at close of escrow  
\*1000 Town Center Drive, Oxnard, 805-389-6800
- ◆ **Homeowners Financial Group** Waive \$595 processing fee  
1525 State Street, Santa Barbara, CA 805-869-7100
- ◆ **Legacy Home Mortgage** \$500 credit toward appraisal fee  
191 Pabst Lane, Santa Maria, 805-260-4165
- ◆ **loanDepot** \$1000 credit toward closing costs  
5290 Overpass Road, #123, Santa Barbara, 805-252-6324
- ◆ **Montecito Bank & Trust** \$1000 credit toward appraisal & processing fees  
770 Paseo Camarillo, Camarillo, 805-451-8526  
1010 State Street, Santa Barbara, 805-695-6534
- ◆ **Movement Mortgage** Waive up to \$1000 in appraisal fees credited at close of escrow  
222 East Carrillo Street, Santa Barbara, 805-364-3199
- ◆ **Nations Lending Corporation** Waive \$500 for loan processing fee & credit report fee  
400 East Esplanade Dr Suite 205, Oxnard, 805-568-0637
- ◆ **Paragon Mortgage Group** 100% of processing fee, credit report & appraisal fee up to \$1000  
1215 De La Vina St. #H, Santa Barbara, 805-899-1390
- ◆ **PB & Associates** Waive up to \$500 towards appraisal fee  
1862 South Broadway, Santa Maria, 805-310-5430
- ◆ **Ranch & Coast Mortgage Group** Waive 100% of processing fee up to \$1295  
2000 State St, #A, Santa Barbara, 805-448-6932
- ◆ **Silver Mortgage Group** Waive up to \$1500 towards appraisal fee  
916 West Ventura Blvd, Suite 100 Camarillo, 805-479-9283
- ◆ **Ventura County Credit Union** Waive \$450 of \$895 processing fee  
\*6026 Telephone Rd, Ventura, 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.**

**9/9/2024**