Home Buying Benefit

Purpose: Make buying a home more affordable by reducing the closing costs associated with your home purchase.

How the Program Works: Significant reductions in closing costs are available to employees of Coastal Housing Partnership member employers. Buyers may receive generous contributions from home inspectors and lenders, as well as credits from the real estate broker/agent when utilizing the services of the home inspectors, loan officers and real estate agents on the attached list. Updated lists of the Network Service Partners that offer closing cost contributions may be obtained from the Coastal Housing Partnership office.

Since the seller commonly pays the real estate broker commission, how does the buyer benefit?

In a typical real estate transaction, the seller pays the real estate broker a commission based on the purchase price of the property (for example, 5% of the purchase price). This commission is generally shared between the seller’s and the buyer’s brokers. The Coastal Housing Partnership Home Buying Benefit allows employees of Coastal Housing Partnership member employers to receive a percentage of the buyer’s broker commission as a credit toward their closing costs if they engage an Agent who is one of our Network Service Partners. This credit is received through escrow as a credit to closing costs.

Buyers receiving the commission credit need to make sure their lender & escrow agent are aware of the commission credit from the real estate agent in order to receive the full credit.

Commission credit is available to the extent allowed by your lender and is capped at $7500.

Eligibility: This benefit is available for owner-occupied residences in Santa Barbara County, Ventura County and San Luis Obispo County. In order to participate in the Home Buying Benefit, you will need a Letter of Authorization from the Coastal Housing Partnership. Please inform the Network Service Partners you select that you are part of the Coastal Housing Partnership.

Contact Coastal Housing Partnership at (805) 969-1025 to obtain your Letter of Authorization

Example for Illustration Purposes - $600,000 Home Purchase

<table>
<thead>
<tr>
<th>Item</th>
<th>Standard Cost</th>
<th>Coastal Housing Partnership Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Savings for Buyer</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Processing Fee &amp; Credit Report Fee</td>
<td>$500</td>
<td>100%</td>
</tr>
<tr>
<td>Home Inspection Fee</td>
<td>$500</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Credit to Buyer</strong></td>
<td></td>
<td></td>
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<tr>
<td>Buyer’s Real Estate Broker</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commission (2.5%)* (Paid by Seller)</td>
<td>$15,000</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Total Buyer Savings/Credit</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Commissions earned and fees charged vary depending on the transaction
Actual settlement costs, including Coastal Housing Partnership savings, will vary for each transaction

Other customary buyer’s closing costs include lender fees, tax service contract, document fee, funding fee, flood certification, hazard insurance, title insurance, escrow fees and recording fee.

These figures are for illustration purposes only – actual savings vary by Network Service Partner. Network Service Partners may be added or removed or may change their discount structure at any time.

www.coastalhousing.org

6/22/2018
Lenders by Office Location

The offices listed below have agreed to provide closing cost contributions for Coastal Housing Partnership member employees. Contact each office to find out the geographic area they serve.
For additional information, visit our website www.coastalhousing.org.

*Spanish speaking

SANTA BARBARA COUNTY

Goleta

Bank of America
5892 Calle Real
Goleta, CA 93117
Closing Cost Contribution:
$500 credit toward closing costs
Loan Officer:
Marta Diaz, 455-5737 NMLS#671054

Community West Bank
445 Pine Avenue
Goleta, CA 93117
Closing Cost Contribution:
Credit $400 of the standard processing fee
Mobile Home Loans Only
Loan Officers:
Clay Dickens, 692-4429 NMLS#481260

Rabobank
5956 Calle Real
Goleta, CA 93117
Closing Cost Contribution:
Waive $850 processing fee
Loan Officer:
Sean Donner, 967-0451 NMLS#3011773

Stearns Lending
Goleta, CA 93117
Closing Cost Contribution:
$1450 toward closing costs
(Call for additional savings on elacora homes)
Loan Officer:
Nicki Harlow, (626) 221-1104 NMLS#1151291

Union Bank
299 North Fairview
Goleta, CA 93117
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
Teri Gauthier, 565-4571 NMLS#515671

Lompoc

Union Bank
200 N. H Street
Lompoc, CA 93436
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
Gemma Dela Pena, 268-5246 NMLS#633245
Montecito

New American Funding
1165 Coast Village Road, Suite A
Santa Barbara, CA 93108
Closing Cost Contribution:
$900 toward closing costs at close of escrow
Loan Officers:
Adam Black, 259-1293 NMLS#266041
Kristi Bozzo, 259-1298 NMLS#447941
Bromi Krock, 259-1294 NMLS#254423

Union Bank
1483 East Valley Road
Montecito, CA 93108
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
Teri Gauthier, 565-4571 NMLS#515671

Santa Barbara

Alpine Mortgage & Finance of America
1129 State Street Suite 8
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive up to $1000 in closing costs
Loan Officers:
Susan Bonanno, 252-6324 NMLS#245778
Keith Dennis, 886-7070 NMLS#1577025
Matt Genovese, 886-0878 NMLS#1047256

American Riviera Bank
18 Figueroa Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Credit of $500 off processing fee (portfolio loans only)
Loan Officer:
Crystal Rem, 730-4985 NMLS#809030
Lori Murray, 730-4987 NMLS#742373

American Pacific Mortgage
DBA Guarantee Mortgage Santa Barbara
1736 State Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Processing & appraisal fee up to $1000 at close of escrow
Loan Officer:
Hugo Mendez, 570-9198 NMLS#869017
Rob Ortega, 570-4440 NMLS#684232
Mike Pitts, 691-9334 NMLS#7637776
Guy Rivera, 687-6282 NMLS#57662

Caliber Home Loans
801 Garden Street, Suite 200
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive up to $1000 in appraisal fees credited at close of escrow
Loan Officers:
Steve Boelter, 698-6199 NMLS#249319
Tim Dugan, 689-1370 NMLS#459793
Cindy Eyanson, 455-3452 NMLS#614322
Guy Hamilton, 689-4959 NMLS#300950
Grant Laviale, 895-7474 NMLS#448277
*Vicky Reese, 886-4052 NMLS#460030
*Mario Rodriquez, 452-2281 NMLS#505926
Ryan Todye, 377-0890 NMLS#1262597
Noah Villasenor, 216-9580 NMLS#1256580

Caliber Premier Lending
1111 Chapala Street Suite 100
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive credit report fee and up to $1000 in appraisal fees credited at close of escrow
Loan Officer:
Diana Macfarlane, 883-6800 NMLS#338207

Cornerstone Home Lending
1826 State Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Up to $1000 off appraisal fee & all credit report fees
Loan Officers:
Kevin Cravens, 565-9100 NMLS#317607
Kelly A. Marsh, 563-1100 x106 NMLS#245822
Mark Johnson, 563-1100 NMLS#451091
Sumika Sim, 563-1100 NMLS#1214210
Russell Story, 563-1100 NMLS#251245

Bank of America
801 Chapala Street
Santa Barbara, CA 93101
Closing Cost Contribution:
$500 credit toward closing costs
Loan Officer:
Barry Henry, 320-0372 NMLS#482917

Bank of the West
1036 State Street
Santa Barbara, CA 93101
Loan Officer:
Elizabeth Winterhalter, 979-9737 NMLS#237143
First Bank
3304 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
Appraisal credit up to $500 at close of escrow
Loan Officer:
*Silvia Maldonado, 895-2186 NMLS#614324
Terry Munz, 563-6457 NMLS#675509

HomeBridge Financial Services
3780 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
$700 credit toward processing fees at close of escrow
Loan Officers:
William Blackman, 898-4233 NMLS#297579
Gina Blankenship, 898-4226 NMLS#380975
Dick Fawcett, 898-4208 NMLS#380975
RJ Jazo, 898-4224 NMLS#847483
Betsy Riedy, 898-4205 NMLS#312208
Don Schafer, 898-4221 NMLS#381636
Tim Taylor, 898-4222 NMLS#256661
Erik Taiji, 898-4238 NMLS#322481

Montecito Bank & Trust
1000 State Street
Santa Barbara, CA 93101
Closing Cost Contribution:
$1000 credit toward appraisal & processing fee
Loan Officer:
Holly Onak, 564-7329 NMLS#853155

Movement Mortgage
3433 State Street Suite A
Santa Barbara, CA 93105
Closing Cost Contribution:
Waive $495 processing fee
Loan Officer:
*Zahida Carrera, 705-6588 NMLS#362890
Dan Skidmore, 896-8479 NMLS#577605

OnQ Financial
1332 Anacapa Street Suite 11
Santa Barbara, CA 93101
Closing Cost Contribution:
Free processing fee credited at close of escrow
Loan Officers:
John Gilles, 895-1827 NMLS#1061307
Austin Lampson, 450-4548 NMLS#517060
Scott Lindberg, 335-8201 NMLS#321923
Jon McCuskey, 456-9120 NMLS#357850
Velia Razo, 342-0165 NMLS#323100

OPES Advisors
800 Presidio Avenue
Santa Barbara, CA 93101
Closing Cost Contribution:
$500 credit toward closing costs
Loan Officers:
Mark Hall, 895-1996 NMLS# 233293
Liz Heitmann, 455-0772 NMLS #777583

Paragon Mortgage Group
1215 De la Vina Street, #G
Santa Barbara, CA 93101
Closing Cost Contribution:
100% of processing fee, credit report fee & up to $1000 off the appraisal fee
Loan Officer:
Peter Trent, 899-1390 NMLS#240525

PrimeLending
320 East Haley Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive credit report fee & appraisal fee up to $1000
Loan Officer:
Sandy Stinson, 335-8789 NMLS#403211

Priority Financial
Post Office Box 1074
Summerland, CA 93067
Closing Cost Contribution:
$500 credit at close of escrow
Loan Officer:
Joel Maloney, 680-5106 NMLS#275663

Provident Bank Mortgage
3710 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
Processing fee & credit report fee credited at close of escrow
Loan Officers:
Michael Goldberg, 743-3123 NMLS# 582918
Allison Keenan, 403-4286 NMLS# 614323
PROVIDENT BANK MORTGAGE (formerly Heritage Oaks Bank)
7 West Figueroa Street
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive $500 of closing costs at close of escrow
Loan Officers:
Terre Lapman, 403-0909 NMLS#481264
Rick Wilson, 455-2629 NMLS#704134

RPM Mortgage
319 East Carrillo Street, Suite 100
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive processing fee of $795
Loan Officers:
Jennifer Ellison, 770-5500 NMLS#251267
* Michele Herrera, 770-5517 NMLS#321843
Gayle Nagy, 770-5515 NMLS#251258

Rabobank
3757 State Street
Santa Barbara
Closing Cost Contribution:
Waive $850 processing fee
Loan Officer:
Alan Boles, 967-0451 NMLS#261398

Union Bank
20 East Carrillo Street
Santa Barbara, CA
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officers:
Roxanne Doree, 770-6308 NMLS#633058
Trenton Hammel, 364-3199 NMLS#720948
Ken Millington, 886-7634 NMLS#103625

SANTA MARIA

Caliber Home Loans
2615 S. Miller Street
Santa Maria, CA 93455
Closing Cost Contribution:
Waive up to $1000 in appraisal fees credited at close of escrow
Loan Officer:
Eddie San Jose, 878-8822 NMLS#633240

First Bank
2027 S. Broadway Suite A
Santa Maria, CA 93454
Closing Cost Contribution:
Appraisal credit up to $500 at close of escrow
Loan Officer:
Jose L Jamie, 266-4116 NMLS#818036

Guild Mortgage Company
2236 South Broadway, #B
Santa Maria, CA 93454
Closing Cost Contribution:
100% of processing fee up to $395
Loan Officers:
*Elzy Garcia, 361-0355 NMLS#241451
Cyndi Nunez, 361-0355 NMLS#255666
*Myra E. Oclaray, 361-0355 NMLS#1082395
Russell Vincent, 361-0355 NMLS#964624
Thora Wallace, 361-0355 NMLS#537427
*Marie Withers, 361-0355 NMLS#1093056

HomeBridge Financial
2125 South Broadway Suite 101A
Santa Maria, CA 93454
Closing Cost Contribution:
$700 credit toward processing fees at close of escrow
Loan Officer:
*Martha Morales, 348-4377 NMLS#260435

Provident Bank Mortgage (formerly Heritage Oaks Bank)
1157 East Clark Street Suite H
Santa Maria, CA 93455
Closing Cost Contribution:
Waive $495 of closing costs at close of escrow
Loan Officers:
Brittany Newton, 453-4726 NMLS#694312
John Schuldt, 878-4850 NMLS#670051

Rabobank
1554 South Broadway
Santa Maria, CA 93455
Closing Cost Contribution:
Waive $850 processing fee
Loan Officer:
Martha Cortez, 614-5303 NMLS#1583014
Diane Reynoso, 614-5307 NMLS#633237

Union Bank
335 East Betteravia Road
Santa Maria, CA 93454
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
Gemma DelaPena, 268-5246 NMLS#633245
**Arroyo Grande**

**Bank of America**
200 West Branch Street
Arroyo Grande, CA 93420

*Closing Cost Contribution:*
$500 credit toward closing costs

*Loan Officer:*
Stephanie Smith, 503-8972 NMLS#518857

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**Atascadero**

**Provident Bank Mortgage** (formerly Heritage Oaks Bank)
7480 El Camino Real
Atascadero, CA 93422

*Closing Cost Contribution:*
Waive $500 of closing costs at close of escrow

*Loan Officers:*
Sarah Atkinson, 215-2091 NMLS#779980
Tom Lewis, 795-1090 NMLS#449980

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**San Luis Obispo**

**Caliber Home Loans**
2436 Broad Street
San Luis Obispo, CA 93401

*Closing Cost Contribution:*
Waive up to $1000 in appraisal fees credited at close of escrow

*Loan Officer:*
Carley Smith, 550-3261 NMLS#448442

**Provident Bank Mortgage** (formerly Heritage Oaks Bank)
3592 Broad Street Suite 100
San Luis Obispo, CA 93401

*Closing Cost Contribution:*
Waive $500 of closing costs at close of escrow

*Loan Officers:*
Kathleen Corey, 235-3749 NMLS#704128
Maggie Koepsell, 674-6653 NMLS#704130
**Ventura County**

**Camarillo**

<table>
<thead>
<tr>
<th>Bank/Company</th>
<th>Address</th>
<th>Closing Cost Contribution</th>
<th>Loan Officers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broadview Mortgage</td>
<td>771 East Daily Drive, Suite 120, Camarillo, CA 93010</td>
<td>Up to $1000 off appraisal fee &amp; all credit report fees</td>
<td>Steve Carrigan, 389-0282 NMLS#267895, Mason Carrigan, 389-0282 NMLS#267893, Robert Bonner, 389-0282 NMLS#267886</td>
</tr>
<tr>
<td>Montecito Bank &amp; Trust</td>
<td>770 Paseo Camarillo, Camarillo, CA 93010</td>
<td>$1000 credit toward appraisal &amp; processing fee</td>
<td>Mayra Cummings, 979-4479 NMLS#248849, Christine Gonzales, 979-4478 NMLS#996017</td>
</tr>
<tr>
<td>Ventura County Credit Union</td>
<td>711 Daily Drive, Suite 100, Camarillo, CA 93010</td>
<td>Reduce $895 processing fee by $450</td>
<td>Linda Tabata, 477-4027 NMLS#517158</td>
</tr>
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</table>

**Moorpark**

<table>
<thead>
<tr>
<th>Bank/Company</th>
<th>Address</th>
<th>Closing Cost Contribution</th>
<th>Loan Officers</th>
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</thead>
<tbody>
<tr>
<td>Union Bank</td>
<td>256 West Los Angeles Street, Moorpark, CA 93021</td>
<td>Reduce origination fee by $495 (exception: EOM)</td>
<td>Martha Solis, 479-1083 NMLS#482183</td>
</tr>
<tr>
<td>Ventura County Credit Union</td>
<td>510 East Los Angeles Avenue, Moorpark, CA 93021</td>
<td>Reduce $895 processing fee by $450</td>
<td>Kathy Bochenkek, 477-5543 NMLS#376059</td>
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</table>

**Ojai**

<table>
<thead>
<tr>
<th>Bank/Company</th>
<th>Address</th>
<th>Closing Cost Contribution</th>
<th>Loan Officers</th>
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</thead>
<tbody>
<tr>
<td>HomeBridge Financial Services (formerly Prospect Mortgage)</td>
<td>307 East Matilija St Suite G, Ojai, CA 93023</td>
<td>$700 credit toward processing fees at close of escrow</td>
<td>Marsha Kaye, 640-0654 NMLS#358407</td>
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</table>

**Oxnard**

<table>
<thead>
<tr>
<th>Bank/Company</th>
<th>Address</th>
<th>Closing Cost Contribution</th>
<th>Loan Officers</th>
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</thead>
<tbody>
<tr>
<td>Bluestar Funding Corporation</td>
<td>1000 Town Center Drive #300, Oxnard, CA 93036</td>
<td>Waive processing, appraisal, and credit report fees</td>
<td>Chris Wetherby, 979-9036 NMLS#301989</td>
</tr>
<tr>
<td>Axia Home Loans</td>
<td>1000 Town Center Drive Suite 300, Oxnard, CA 93036</td>
<td>100% of processing fee &amp; appraisal fee</td>
<td>Isabel Mislisnay, 233-2994 NMLS#267913, Nathalie Mislisnay, 512-3243 NMLS#1556365</td>
</tr>
</tbody>
</table>
Dignified Home Loans
2751 Parkview Court, Suite 231
Oxnard, CA 93036
Closing Cost Contribution:
$1000 credit toward closing costs
Loan Officers:
Rocky Laucello, 818-384-1828 NMLS#143324
Claudia Paramo, 637-5830 NMLS#304920
Armando “AR” Perez, 402-0337 NMLS#245330

GEM Mortgage
2775 North Ventura Road Suite 102
Oxnard, CA 93036
Closing Cost Contribution:
Waive appraisal fee up to $1500
Loan Officer:
Silverio Garcia, 479-9283 NMLS#234378

Guild Mortgage Company
1000 Town Center Drive, Suite 520
Oxnard, CA 93036
Closing Cost Contribution:
Waive $400 funding fee
Loan Officers:
Buffy Bartley, 844-2410 NMLS#238746
Chad Cockrell, 216-5511 NMLS#256385
*Kathy Gray, 701-7467 NMLS#238911
Linda Hall, 389-6800 NMLS#235495
Juliani Laufer, 389-6800 NMLS#794136
Wendy Mueller, 907-3136 NMLS#234069
Maribel Pantoja, 816-0181 NMLS#286044

HomeBridge Financial Services (formerly Prospect Mortgage)
1601 South Victoria Ave #260
Oxnard, CA 93035
Closing Cost Contribution:
$700 credit toward processing fees at close of escrow
Loan Officer:
Ane-Marie Barbettini, 444-2758 NMLS#450740

Movement Mortgage
500 East Esplanade Suite 104
Oxnard, CA 93036
Closing Cost Contribution:
Waive $495 processing fee
Loan Officer:
Claudia Sandoval, 766-7160 NMLS#472110

Synergy One Lending
1000 Town Center Drive Suite 410
Oxnard, CA 93036
Closing Cost Contribution:
Waive $795 branch fees at close of escrow
Loan Officers:
Bob Brenner, 427-3538 NMLS#240029
Colleen Craig, 661-310-8536 NMLS#254430
Anita Lynch, 797-3979 NMLS#262757
Tracee Marshall, 340-4040 NMLS#304086
Luis Mendez, 824-7084 NMLS#257057
Bryan Peck, 290-5715 NMLS#238741
Dawn Peck, 653-1678 NMLS#231608

Union Bank
400 East Esplanade Drive, Suite 101
Oxnard, CA 93036
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
*Marta Solis, 479-1083 NMLS#482183

Ventura County Credit Union
2160 North Rose Avenue
Oxnard, CA 93036
Closing Cost Contribution:
Reduce $895 processing fee by $450
Loan Officer:
*Annette Ortiz, 477-4525 NMLS#1065962

Port Hueneme

Ventura County Credit Union
687 West Channel Islands Blvd
Port Hueneme, CA 93041
Closing Cost Contribution:
Reduce $895 processing fee by $450
Loan Officer:
*Annette Ortiz, 477-4525 NMLS#1065962
Simi Valley

Union Bank
2092 Tapo Street
Simi Valley, CA 93063
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officers:
Karen Sims, 279-6921 NMLS#723471

Ventura County Credit Union
2680 Tapo Canyon Road
Simi Valley, CA 93065
Closing Cost Contribution
Reduce $895 processing fee by $450
Loan Officer:
Mark Gottlieb, 477-4588 NMLS#23346

Thousand Oaks

Union Bank
33 West Thousand Oaks Blvd
Thousand Oaks, CA 91360
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
Chris Atamian, 907-6945 NMLS#694980

Ventura County Credit Union
18 W Thousand Oaks Boulevard
Thousand Oaks, CA 93160
Closing Cost Contribution
Reduce $895 processing fee by $450
Loan Officers:
Kathy Bochenek, 477-5543 NMLS# 376059
Jeff Johnson, 477-4598 NMLS#340976

Ventura

American Pacific Mortgage
3 Lincoln Drive Suite B
Ventura, CA 93001
Closing Cost Contribution:
100% of processing fee & appraisal fee
Up to $1500
Loan Officer:
Greg Abrams, 667-8465 NMLS#225908

HomeBridge Financial Services (formerly Prospect Mortgage)
5700 Ralston Street #100
Ventura, CA 93003
Closing Cost Contribution:
$700 credit toward processing fees at close of escrow
Loan Officers:
Tony Campuzano, 624-5445 NMLS#261143
Troy Erikson, 804-7808 NMLS#687574
Wendy Russell, 416-1772, NMLS#390282

Provident Bank Mortgage (formerly Heritage Oaks
2868 Johnson Drive Suite F
Ventura, CA 93003
Closing Cost Contribution:
Waive $500 of closing costs at close of escrow
Loan Officer:
Bob Davis, 340-1822 NMLS#249158

Rabobank
Ventura, CA 93003
Closing Cost Contribution:
Waive $850 processing fee
Loan Officers:
Tiffany Beecher, 477-3390 NMLS#1044111
304 East Main Street
Don Martin, 339-0945 NMLS#742367
1171 South Victoria Avenue, Suite A

Landmark Financial
1280 South Victoria Avenue #180
Ventura, CA 93003
Closing Cost Contribution:
Waive $595 processing fee
Loan Officers:
Dan O'Brien, 650-4999 NMLS#282694

Union Bank
576 South Mills Road
Ventura, CA 93003
Closing Cost Contribution:
Reduce origination fee by $495 (exception:EOM)
Loan Officer:
Pamela Short, 205-0401 NMLS#482190

Ventura County Credit Union
6026 Telephone Road
Ventura, CA 93003
Closing Cost Contribution:
Reduce $895 processing fee by $450
Loan Officer:
Linda Tabata, 477-4027 NMLS#5171
Westlake Village

Union Bank
101 N. Westlake Village Road
Westlake Village, CA 91362

Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)

Loan Officer:
Gary Davies, (818) 264-6655 NMLS# 36155
Real Estate Offices by Office Location

The agents listed below have agreed to provide a closing cost contribution for Coastal Housing Partnership member employees.

**This contribution is available to the extent allowed by your lender and is capped at $7500. Please make sure your lender is aware of the commission credit you are receiving in order to credit it properly.**

Contact each agent to find the geographic area they serve.

For additional information, visit our website www.coastalhousing.org

*Spanish-speaking*

SANTA BARBARA COUNTY

Carpinteria

Seascape Realty
4915 Carpinteria Avenue # C
Carpinteria, CA 93013
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Leah Dabney, 509-4496

Lompoc

Coldwell Banker Select Realty
129 West Central, Suite G
Lompoc, CA 93436
Closing Cost Contribution:
25% of buyer’s broker commission**
Agents:
Tammy Atkin, 735-7755
Cindy Eisen, 315-5828
Susan Gallacher, 588-8225
Eileen Myers, 717-0640
Ron Pollenz, 735-7755
*Phillip Segura, 588-5992
Reina Solorio, 315-1663
Bettye Sutton, 448-8758

Central Coast Realty Group
531 North H Street
Lompoc, CA 93436
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Katy Cope, 717-0698
Zuzu Aceves, 294-0065

ERA Premier Real Estate
1000 East Ocean Avenue
Lompoc, CA 93436
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Chris Palacioz, 740-3402

RE/MAX Mission Realty
1101 East Ocean Avenue
Lompoc, CA 93436
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Tren Clark, 757-8007
Todd Ranney, 737-1010
Montecito

Berkshire Hathaway HomeServices
1170 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer’s broker commission*
Agents:
Laurel Abbott, 879-8050

Coastal Properties
1086 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer’s broker commission*
Agent:
Gary Goldberg, 969-1258

Coldwell Banker Residential
1290 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer’s broker commission*
Agents:
Vicky Garske, 705-3585
Sara Guthrie, 570-1211
Jena Harris, 331-3683
Nancy Hussey, 452-3052
Joan Wagner, 895-4555

Keller Williams Luxury Homes
1255 Coast Village Road Suite 201C
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer’s broker commission*
Agent:
Mary Layman, 448-3890

Sotheby’s International Realty
Montecito, CA 93108
Closing Cost Contribution
20% of buyer’s broker commission*
Agents:
Janet Caminite, 896-7767
Dan Johnson, 895-5160
Taryn Martin, 636-6442
Rich van Seenus, 618-2849
1106 Coast Village Road
Houghton Hyatt, 453-4124
1482 East Valley Road

Village Properties Realtors
1250 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer’s broker commission*
Agents:
Marcy Colle Bazzani, 717-0450
Aaron Gilles, 895-1877
David Kim, 296-0662
Ron Madden, 284-4170
Daniel Warnars, 680-2712
Devin Wong, 451-6157
Santa Barbara

Abercrombie Fine Homes
3463 State Street, #234
Santa Barbara, CA 93105
Closing Cost Contribution:
20% of buyer’s broker commission
Agent:
Elaine Abercrombie, 450-0086

Berkshire Hathaway HomeServices California Properties
3868 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
20% of buyer’s broker commission
Agents:
Sue Irwin, 705-6973
David Marchetti, 637-4160
Sunnie Maxwell, 252-9524
Glynis Mullenary, 705-5206
Nancy Nolan, 570-1015
Marie Sue Parson, 895-4866
Kalia Rork, 689-0614
Kathy Strand Spieler, 895-6326
Marguerite Taylor, 705-0957
Stephanie Young, 453-8528

Better Homes Realty
3905 State Street Suite 7-157
Santa Barbara, CA 93105
Closing Cost Contribution:
20% of buyer’s broker commission
Agent: Rick Hannay, 451-6061

Casa Realty
526 North Milpas Street
Santa Barbara, CA 93103
Closing Cost Contribution:
20% of buyer’s broker commission
Agent:
* Fabiola Alvarez, 680-9697
* Tania Martinez, 729-0174

Century 21 Butler
1635 State Street
Santa Barbara, CA 93101
Closing Cost Contribution:
20% of buyer’s broker commission
Agent:
Bobbi McGinnis, 680-6921
Julie Ouellette, 895-1421
April Ouellette, (310) 487-9676

Coast & Valley Properties
114 Canon Drive
Santa Barbara, CA 93105
Closing Cost Contribution:
20% of buyer’s broker commission
Agents:
Monica Lenches, 689-1300
Debbie Merlo, 563-2337
Bob Ruccione, 729-2004

Coldwell Banker
3868 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
20% of buyer’s broker commission
Agents:
Vicky Garske, 705-3585
Cheryl Imp, 455-9940
Joann Stoltz, 563-7234

Compass
1002 Anacapa Street
Santa Barbara, CA 93101
Closing Cost Contribution:
20% of buyer’s broker commission
Agent:
Kevin Hall, 451-9998

Franciscan Realty
885 La Milpita Road
Santa Barbara, CA 93105
Closing Cost Contribution:
25% of buyer’s broker commission
Agent:
Antoun Wassef, 324-1848

Keller Williams Realty
1435 Anacapa Street
Santa Barbara, CA 93101
Closing Cost Contribution:
20% of buyer’s broker commission
Agents:
Tim Johnson, 403-6323
Stephanie Rachford, 252-5229
*Nestor Ramirez, 331-2898
DeAnn Rochelle, 451-7488
Andrew Rose, 651-5588
Bob Walsmith, 720-5362

Mike Richardson Realty
1806 Cliff Drive #A
Santa Barbara, CA 93109
Closing Cost Contribution:
20% of buyer’s broker commission
Agents:
Kyle Richardson, 680-3131
Mike Richardson, 451-0599
Pacific Coast Realty
3461 State St
Santa Barbara, CA 93105
Closing Cost Contribution: 20% of buyer's broker commission
Agent: JoAnn Pomatto-Gomez, 705-3798

Realign Real Estate
1117 State St
Santa Barbara, CA 93117
Closing Cost Contribution: 25% of buyer's broker commission
Agent: David Mires, 705-8986

San Roque Realty
55 Hitchcock Way #202A
Santa Barbara, CA 93105
Closing Cost Contribution: 20% of buyer's broker commission
Agent: Ed Fuller, 687-1551

Sun Coast Real Estate
3112 State St
Santa Barbara, CA 93105
Closing Cost Contribution: 20% of buyer's broker commission
Dan Beightol, 895-1709
Summer Knight, 886-1261
Melissa Kane, 680-8515

Realignment Real Estate
3112 State Street
Santa Barbara, CA 93105
Closing Cost Contribution: 20% of buyer's broker commission
Agent: JoAnn Pomatto-Gomez, 705-3798

Village Properties
1436 State St
Santa Barbara, CA 93101
Closing Cost Contribution: 20% of buyer's broker commission
Agents: Ruth Ann Bowe, 698-1971
Christina Chackel, 448-3081
Gail Cooley, 689-7767
Bob Curtis, 683-7333
Liana Decierdo, 729-2991
Michelle Glaus, 452-0446
Brooke Johnson, 450-6078
Dianne Johnson, 455-6570
Phyllis Lenker, 886-2342
Susan & Louis Manzo, 570-7274
Gail Shannon, 448-7887
Gary Welkerlen, 895-4744

Santa Maria

Century 21 Hometown Realty
1811 South Broadway
Santa Maria, CA 93455
Closing Cost Contribution: 20% of buyer's broker commission
Agent: Leigha Peralta, 705-1043

Keller Williams Realty Coastal Valley
204 East Enos Drive
Santa Maria, CA 93454
Closing Cost Contribution: 20% of buyer's broker commission
Agent: Jeannie Bassett-Lambert, 714-6444
Ira Wright, 363-3538

Mint Properties
2880 Santa Maria Way, Suite D8
Santa Maria, CA 93455
Closing Cost Contribution: 5% of buyer's broker commission
Agent: Sandra Cervantes, 310-3161
Tni Le Blanc, 938-9950

PB & Associates
1619 South Broadway
Santa Maria, CA 93454
Closing Cost Contribution: 20% of buyer's broker commission
Agents: Sandy Blair, 351-2190
Louie Caric, 714-1264
Sandy Carino, 714-8223
Flora Franco, 260-3631
Paula Martinez, 478-2927
Manuel Ontiveros, 878-2547
Alex Rucobo, 720-6988
Sethi Vann, 331-7598
Santa Ynez

Village Properties Realtors
3615 Sagunto Street
Santa Ynez, CA 93460

_Closing Cost Contribution:_
20% of buyer’s broker commission**

_Agent:_
Jennie Bradley, 886-6644
Judy Crawford, 686-7456
Michelle Glaus, 452-0446

SAN LUIS OBISPO COUNTY

Paso Robles

Windemere Central Coast
1446 Spring Street Suite 105
Paso Robles, CA 93446

_Closing Cost Contribution:_
20% of the buyer’s broker commission**

_Agent:_
John T. Fazio, 712-2889

VENTURA COUNTY

Camarillo

Century 21 Troop Real Estate
2301 East Daily Drive Suite 100
Camarillo, CA 93010

_Closing Cost Contribution:_
20% of buyer’s broker commission**

_Agents:_
Vickie Breese, 754-5481
Jessica Miller, 857-9264
Sandy Seekins, 377-7008
Scott Urquhart, 377-7272

RE/MAX Gold Coast
601 Daily Drive Suite 102
Camarillo, CA 93010

_Closing Cost Contribution:_
20% of buyer’s broker commission**

_Agent:_
Salvador Gonzalez, 479-5836

Ojai

Coldwell Banker Property Shoppe
727 West Ojai Ave.
Ojai, CA 93023

_Closing Cost Contribution:_
20% of buyer’s broker commission**

_Agent:_
Kristen Currier, 798-3757
Oxnard

Channel Island Brokerage  
3600 South Harbor Blvd  
Oxnard, CA 93035  
*Closing Cost Contribution:*  
20% of buyer’s broker commission  
*Agent:*  
Janet Caminite, 896-7767

RE/MAX Gold Coast  
1151 South Victoria Avenue  
Oxnard, CA 93033  
*Closing Cost Contribution:*  
20% of buyer’s broker commission**  
*Agents:*  
*Javier Castro, 469-5221  
*Jack Reis, 341-7229

Santa Paula

Century 21 Troop Real Estate  
744 East Main Street  
Santa Paula, CA 93060  
*Closing Cost Contribution:*  
20% of buyer’s broker commission**  
*Agent:*  
*Lupe Servin, 427-4750

Ventura

Berkshire Hathaway HomeServices  
4574 Market Street  
Ventura, CA 93003  
*Closing Cost Contribution:*  
20% of buyer’s broker commission**  
*Agent:*  
Magda Nordahl, 701-5001  
Jessica Purdy, 910-9353  
Rick Wilson, 677-7300

Century 21 Troop Real Estate  
1190 South Victoria Suite 100  
Ventura, CA 93003  
*Closing Cost Contribution:*  
20% of buyer’s broker commission**  
*Agents:*  
Kay Wilson-Bolton, 340-5025  
Lupe Servin, 427-4750

Coldwell Banker Residential  
1190 S. Victoria Ave., #101  
Ventura, CA 93003  
*Closing Cost Contribution:*  
20% of buyer’s broker commission**  
*Agents:*  
*Pearl Reyes, 320-8745  
Julie Taylor, 312-5532

Comfort Real Estate Services  
6555 Telephone Road, #3  
Ventura, CA 93003  
*Closing Cost Contribution:*  
25% of buyer’s broker commission**  
*Agent:*  
Katie Connelly, 223-3995  
Sher Heard, 766-1349  
Veronica Hotchkiss, 276-5504  
Cynthia McPherson, 890-5628  
B.J. Ward, 844-9440

Cusick Realty  
4732-A Telephone Road  
Ventura, CA 93003  
*Closing Cost Contribution:*  
26% of buyer’s broker commission**  
*Agent:*  
Ana Gil, 794-6892

Keller Williams Realty  
1071 South Seaward Avenue  
Ventura, CA 93001  
*Closing Cost Contribution:*  
20% of buyer’s broker commission**  
*Agents:*  
Jeff Roundy, 701-0653  
Brooke Smith, 218-8087  
Casey O’Toole, 665-7517  
Sean O’Toole, 701-4664
KR Realtors
1650 Palma Drive, Suite 102
Ventura, CA 93003
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Kathy Kinnear, 639-4111
Sharon Robinson, 639-4111

RE/MAX Gold Coast
5720 Ralston Street
Ventura, CA 93003
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
* Judy Asberry, 320-7947
* Liz Donnelly, 794-6005
Fred Evans, 339-3502
Marla Remedios, 415-9007
* Tony Rodriguez, 443-2393
Peggy Sue Tierney, 218-9914
* Gabi Sandoval, 794-5332
Peggy Sue Tierney, 218-9914

Realty One Group Summit
940 East Santa Clara Street Suite 100
Ventura, CA 93001
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Doug Needham, 901-0127

Ventura Real Estate
366 East Santa Clara Street
Ventura, CA 93001
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Loretta Barbar, 901-3381
Home Inspection Companies by Office Location

Contact each office to find out the geographic area they serve. For additional information visit our website www.coastalhousing.org

LOMPOC

DTM Enterprises
Lompoc, CA 93436
Fee Reduction: 10% of home inspection fee
Contact: Tiffany Martinez, 717-1844

SANTA BARBARA

A House Master Guaranteed Inspection
1187 Coast Village Road, 1-284
Santa Barbara, CA 93108
Fee Reduction: 10% of home inspection fee
Contact: Richard Grunder, 898-2698

Home Inspection Services
Post Office Box 41415
Santa Barbara, CA 93140
Fee Reduction: 10% of home inspection fee
Contact: Dan Meisel, 687-1287

Independent Building Inspections
3463 State Street, Suite 241
Santa Barbara, CA 93105
Fee Reduction: 10% of home inspection fee
Contact: Gil Hoeflich, 898-1122

VENTURA

Checkpoint Inspection Service
Ventura, CA 93003
Fee Reduction: 10% of home inspection fee
Contact: George D. Blair
1-800-591-8600 or 647-8533

Real Estate Inspection Services
5564 Kamet Court
Ventura, CA 93003
Fee Reduction: 10% of home inspection fee
Contact: Scott Smaby, 441-1044

Rick White & Associates
1746-F S. Victoria Ave. #379
Ventura, CA 93003
Fee Reduction: 10% of home inspection fee
Contact: Rick White, 644-3623
Residential Developers

The residential developers listed below have agreed to provide a closing cost contribution for Coastal Housing Partnership member employees purchasing at one of the following properties.

For additional information, visit our website www.coastalhousing.org

NORTH SANTA BARBARA COUNTY

The Gardens by Williams Homes

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $3,000 credit which can be applied to closing costs or unit upgrades. Identify yourself as a Coastal Housing Partnership employee prior to executing a purchase agreement.

The Gardens
940 West Anthony Place
Santa Maria, CA 93458

Christina Hamill
Janely Montano
New Home Sales Counselors
Sales Office Phone: (805) 631-5876
Sales Center Open Daily
http://williamshomes.com/NEWHOMECOMMUNITIES/SANTABARBARACOUNTY/THEGARDENS.aspx

Vineyard Village by Capital Pacific Homes

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $1,000 credit which can be applied to closing costs or unit upgrades. Buyers must present their Letter of Authorization prior to signing of the sales contract.

Vineyard Village
520 McMurray Road
Buellton, CA 93427
Sales Office Phone: (805) 264-5435
Sales Hours: Friday, Saturday & Sunday 11 am – 6 pm
www.vineyardvillagehomes.com

SOUTH COAST SANTA BARBARA

Village at Los Carneros by elacora

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $3,000 credit which can be applied to closing costs or unit upgrades. If you use an on-site lender, there is an additional $1,000 credit for Coastal Housing Partnership employees.

If you will be working with a real estate agent for your transaction at Village at Los Carneros, make sure to have your agent with you when you visit the property for the first time and register with your agent.

Village at Los Carneros
135 S. Los Carneros Rd
Goleta, CA 93117
Sales Office Phone: (805) 364-5868
Sales Hours - Open Daily: 10 - 5
www.elacoraloscarneros.com
Winslowe by City Ventures

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $1,500 credit which can be applied to closing costs or unit upgrades.

Winslowe
Dan Musgrove
Dan@cityventures.com
5668 Surfrider Way #101
Goleta, CA 93117
Sales Office Phone: 377-0997
Sales Hours – Open Daily: 10 - 6
www.liveatwinslowe.com

VENTURA COUNTY, SANTA BARBARA COUNTY & SAN LUIS OBISPO COUNTY

The Bridges by Comstock Homes

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $3,000 credit which can be applied to closing costs or unit upgrades. If you use an on-site lender, there is an additional $1,000 credit for Coastal Housing Partnership employees. If you will be working with a real estate agent for your transaction at The Bridges, make sure to have your agent with you when you visit the property for the first time and register with your agent.

The Bridges
Kathy Orr
Bridges@Comstock-Homes.com
105 Teakwood Street
Fillmore, CA 93015
Sales Office Phone: (805) 727-4715
Sales Hours - Open Daily: 10 – 5
www.bridgesfillmore.com

The Farm by Williams Homes

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $3,000 credit which can be applied to closing costs or unit upgrades. Identify yourself as a Coastal Housing Partnership employee prior to executing a purchase agreement.

The Farm
10536 Telegraph Road
Ventura, CA 93004

Cynthia Kerr, Sales Manager
Jane Rieder, New Home Sales Counselor
Lori Thomas, New Home Sales Counselor
Amy Rohren, New Home Sales Counselor
Sales Office Phone (800) 253-4980
Sales Hours – Open Daily: 10 - 6
www.thefarmventura.com
The Gallery at River Ridge

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $3,000 credit which can be applied to closing costs or unit upgrades.

The Gallery at River Ridge
Corner of Ventura Blvd and Vineyard Avenue
Oxnard, CA 93036
Sales Office Phone: (805) 365-0100
Sales Office Hours: Open daily 10 am – 4 pm
www.galleryriverridge.com

Springville by elacora

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $3,000 credit which can be applied to closing costs or unit upgrades.

If you will be working with a real estate agent for your transaction at Springville, make sure to have your agent with you when you visit the property for the first time and register with your agent.

Springville
Lisa Harkson
lharkson@elacora.com
375 Calistoga Road
Camarillo, CA 93010
Sales Office Phone: (805)
Sales Hours - Open Daily: 10 – 5
www.elacora.com/where-we-build/southern-california/springville/

Moving Services

Movegreen
1 North Calle Cesar Chavez #130
Santa Barbara, CA 93103
805-845-6600
www.movegreen.com

Movegreen
3112 Seaborg Avenue Suite D
Ventura, CA 93003
805-658-1943

Coastal Housing Partnership Employee Benefit:
10% reduction in fee for moving labor and supplies
Mention Coastal Housing Partnership upon booking move

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.