

- 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. You will also need a letter of authorization, which can be obtained by contacting the Coastal Housing Partnership office at 969-1025.

**\*Spanish Speaking**

**Participating Organizations**

**Borrower Savings**

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|--|---|
| <p>◆ <b>American Pacific Mortgage</b><br/>3 Lincoln Drive, Ventura, 667-8465</p>   | <p>100% of processing &amp; appraisal fees up to \$1500</p>                 |
| <p>◆ <b>American Pacific Mortgage dba<br/>Guarantee Mortgage Santa Barbara</b><br/>1736 State Street, Santa Barbara, 687-6282</p>  | <p>100% of processing &amp; appraisal fees up to \$1500</p>                 |
| <p>◆ <b>American Riviera Bank</b><br/>1033 Anacapa Street, Santa Barbara, 730-4987</p>   | <p>Credit of \$500 processing fee for portfolio loans only</p>              |
| <p>◆ <b>Axia Home Loans</b><br/>*1000 Town Center Dr, Suite 300, Oxnard, 233-2994</p>  | <p>100% of processing fee &amp; credit report fee</p>                       |
| <p>◆ <b>Bank of America</b><br/>5892 Calle Real, Goleta, 455-5737<br/>*801 Chapala Street, Santa Barbara, 560-3377<br/>3790 State Street, Santa Barbara, 705-6958<br/>300 Town Center, Santa Maria, 614-3970</p> | <p>\$500 credit toward closing costs</p>                                    |
| <p>◆ <b>Bank of the West</b><br/>1036 State Street, Santa Barbara, 979-9737</p>  |   |
| <p>◆ <b>Broadview Mortgage</b><br/>771 Dailey Drive, Camarillo, 389-0282</p>   | <p>pay up to \$1000 on appraisal fee &amp; credit report fee</p>            |
| <p>◆ <b>Caliber Home Loans</b><br/>801 Garden Street, Santa Barbara, 728-9300<br/>2436 Broad Street, San Luis Obispo, 550-3261<br/>2615 S. Miller Street, Santa Maria, 878-8822</p>                              | <p>Waive up to \$1000 in appraisal fees credited at close of escrow</p>     |
| <p>◆ <b>Caliber Premier Lending</b><br/>1111 Chapala Street, Santa Barbara, 883-6800</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, 563-1100</p>  | <p>Waive up to \$1000 on appraisal fee &amp; credit report fee</p>          |

- ◆ **First Bank**  
\*3304 State Street, Santa Barbara, 895-2186  
Credit appraisal fee up to \$500 at close of escrow
- ◆ **GEM Mortgage**  
2775 North Ventura Suite 102, Oxnard, 479-9238  
Credit appraisal fee up to \$1500 at close of escrow
- ◆ **Guild Mortgage Company**  
\*511 N. H Street, #B, Lompoc, 639-8088  
\*2236 S. Broadway, #B, Santa Maria, 361-0355  
100% of processing fee up to \$395
- ◆ **Guild Mortgage Company**  
\*1000 Town Center Drive, Oxnard, 389-6800  
\$400 funding fee credited at close of escrow
- ◆ **HomeBridge Financial Services** (formerly Prospect Mortgage)  
3780 State St, Santa Barbara, 898-4200  
307 East Matilija St, Ojai, 640-0654  
1601 South Victoria Ave, Oxnard, 444-2758  
5720 Ralston Street, Ventura, 395-4208  
4732 –A Telephone Road, Ventura, 416-1772  
\$700 credit toward processing fees at close of escrow
- ◆ **Landmark Financial**  
1280 South Victoria Ave. #180, Ventura, 650-4999  
Waive \$595 processing fee
- ◆ **Montecito Bank & Trust**  
\*770 Paseo Camarillo, Camarillo, 979-4478  
\*1000 State Street, Santa Barbara, 979-4479  
\$1000 credit toward appraisal & processing fee
- ◆ **Movement Mortgage**  
\*3433 State Street, Santa Barbara, 364-1724  
Waive \$495 processing fee
- ◆ **New American Funding**  
1165 Coast Village Road, Santa Barbara, 259-1294  
\$900 toward closing costs at close of escrow
- ◆ **OnQ Financial**  
1332 Anacapa Street, Santa Barbara, 335-8200  
Processing fee credited at close of escrow
- ◆ **Opes Advisors**  
800 Presidio Avenue, Santa Barbara, 699-7128  
\$500 credit toward closing costs
- ◆ **Paragon Mortgage Group**  
1215 De La Vina St. #H, Santa Barbara, 899-1390  
100% of processing fee, credit report & appraisal fee up to \$1000
- ◆ **PrimeLending**  
302 East Haley Street, Santa Barbara, 335-8789  
Waive credit report fee & appraisal fee up to \$1000
- ◆ **Priority Financial**  
Summerland, CA, 680-5106  
\$500 credit at close of escrow
- ◆ **Provident Bank Mortgage**  
3710 State Street, #B, Santa Barbara, 682-2825  
Waive processing & credit report fee at close of escrow
- ◆ **Provident Bank Mortgage**  
7480 El Camino Real, Atascadero, 468-6132  
1135 Santa Rosa St., San Luis Obispo, 369-5195  
7 West Figueroa Street, Santa Barbara, 869-1369 or 455-2629  
1157 East Clark Street, Suite H, Santa Maria, 346-8064  
2868 Johnson Drive, Suite F, Ventura, 919-1719  
Waive \$500 of closing costs at close of escrow

- ◆ **Rabobank** Waive \$850 processing fee  
 1554 S. Broadway, Santa Maria, 614-5307  
 2739 Santa Maria Way, Santa Maria, 938-7104  
 304 East Main St, Ventura, 648-8182  
 6401 Telephone Rd, Ventura, 339-0945
- ◆ **RPM Mortgage** Waive \$795 processing fee  
 \*319 East Carrillo St, Suite 100 Santa Barbara, 770-5500
- ◆ **Synergy One Lending** Waive \$795 branch fees  
at close of escrow  
 1000 Town Center Drive, #410, Oxnard, 800-653-1678
- ◆ **The Mortgage House** Reduce processing fee by \$545  
 \*722 East Main St, Santa Maria, 922-8005
- ◆ **Union Bank** Reduce origination fee by \$495  
Exception: EOM)  
 200 N. H Street, Lompoc, 268-5246  
 1483 East Valley Road, Montecito, 565-4571  
 256 West Los Angeles Street, Moorpark, 479-1083  
 \*400 Esplanade Drive, Oxnard, 479-1083  
 20 East Carrillo St, Santa Barbara, 886-7634  
 1960 Cliff Drive, Santa Barbara, 341-4621  
 335 E. Betteravia Road, Santa Maria, 268-5246  
 2092 Tapo, Simi Valley, 279-6921  
 33 West Thousand Oaks, Thousand Oaks, 907-6945  
 576 South Mills, Ventura, 205-0401  
 101 N. Westlake Village Rd, Westlake Village, (818) 264-6655
- ◆ **Ventura County Credit Union** Waive \$450 of \$895 processing fee  
 711 Daily Drive, Camarillo, 477-4027  
 510 East Los Angeles Ave, Moorpark, 477-5543  
 \*2160 North Rose, Oxnard, 477-4525  
 \*687 West Channel Islands Blvd, Port Hueneme, 477-4525  
 2680 Tapo Canyon Road, Simi Valley, 477-4588  
 18 West Thousand Oaks Blvd, Thousand Oaks, 477-5543  
 6026 Telephone Road, Ventura, 477-4027

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.**