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>Savings for Buyer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Processing Fee</td>
<td>$500</td>
<td>100%</td>
</tr>
<tr>
<td>&amp; Credit Report Fee</td>
<td></td>
<td>$500</td>
</tr>
<tr>
<td>Home Inspection Fee</td>
<td>$500</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$50</td>
</tr>
<tr>
<td>Credit to Buyer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buyer’s Real Estate Broker</td>
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</tr>
<tr>
<td>Commission (2.5%)*</td>
<td>$15,000</td>
<td>20%</td>
</tr>
<tr>
<td>(Paid by Seller)</td>
<td></td>
<td>$3,000</td>
</tr>
<tr>
<td>Total Buyer Savings/Credit</td>
<td></td>
<td>$3,550</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

10/2/2018
**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**

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**Goleta**

**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, 805-692-4429 NMLS#481260

**Rabobank**  
5956 Calle Real  
Goleta, CA 93117  
*Closing Cost Contribution:*  
Waive $850 processing fee  
*Loan Officer:*  
Alan Boles, 805-967-0451 NMLS#261398

**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, 805-565-4571 NMLS#515671

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**Lompoc**

**Union Bank**  
200 N. H Street  
Lompoc, CA 93436  
*Closing Cost Contribution:*  
Reduce origination fee by $495 (exception: EOM)  
*Loan Officer:*  
Gemena Dela Pena, 805-268-5246 NMLS#633245
Montecito

New American Funding
1165 Coast Village Road, Suite A
Santa Barbara, CA 93108
Closing Cost Contribution:
$500 toward closing costs at close of escrow
Loan Officers:
Adam Black, 805-259-1293 NMLS#266041
Kristi Bozzo, 805-259-1298 NMLS#447941
Bromi Krock, 805-259-1294 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, 805-565-4571 NMLS#515671

Santa Barbara

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, 805-730-4985 NMLS#809030
Lori Murray, 805-730-4987 NMLS#742373

Bank of America
801 Chapala Street
Santa Barbara, CA 93101
Closing Cost Contribution:
$500 credit toward closing costs
Loan Officer:
Barry Henry, 805-320-0372 NMLS#482917

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, 805-565-9100 NMLS#317607
Kelly A. Marsh, 805-563-1100 NMLS#245822
Mark Johnson, 805-563-1100 NMLS#451091
Sumika Sim, 805-563-1100 NMLS#1214210

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, 805-252-6324 NMLS#245778
Keith Dennis, 805-886-7070 NMLS#1577025
Matt Genovese, 805-886-0878 NMLS#1047256

First Bank
3304 State Street
Santa Barbara, CA 93105
Closing Cost Contribution:
Appraisal credit up to $500 at close of escrow
Loan Officers:
*Silvia Maldonando, 805-895-2186 NMLS#614324
Terry Munz, 805-689-1460 NMLS#675509

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, 805-570-9198 NMLS#869017
Rob Ortega, 805-570-4440 NMLS#684232
Mike Pitts, 805-691-9334 NMLS#7637776
Guy Rivera, 805-687-6282 NMLS#57662

Bank of the West
1036 State Street
Santa Barbara, CA 93101
Loan Officer:
Elizabeth Winterhalter, 805-979-9737
NMLS#237143

Caliber Home Loans
801 Garden Street, Suite 200
Santa Barbara, CA 93101
Closing Cost Contribution:
Waive up to $1000 in appraisal fees at escrow close
Loan Officers:
Tim Dugan, 805-689-1370 NMLS#459793
Cindy Eyanson, 805-455-3452 NMLS#614322
Guy Hamilton, 805-689-4959 NMLS#300950
*Vicky Reese, 805-886-4052 NMLS#460030
*Mario Rodriguez, 805-452-2281 NMLS#505926
Ryan Todey, 805-377-0890 NMLS#1262597
Noah Villasenor, 805-216-9580 NMLS#1256580

Caliber Premier Lending
1224 Coast Village Circle Suite 24
Santa Barbara, CA 93108
Closing Cost Contribution:
Waive up to $1000 in appraisal fees at escrow close
Loan Officer:
Diana Macfarlane, 805-883-6800 NMLS#338207
Homebridge Financial Services  
3780 State Street  
Santa Barbara, CA 93108  
3780 State Street  
Santa Barbara, CA 93105  
Closing Cost Contribution:  
$700 credit toward processing fees at close of escrow  
Loan Officers:  
William Blackman, 805-898-4233 NMLS#297579  
Gina Blankenship, 805-898-4226 NMLS#380975  
Dick Fawcett, 805-898-4208 NMLS#305830  
RJ Jazo, 805-898-4224 NMLS#847483  
Betsy Riedy, 805-898-4238 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, 805-564-7329 NMLS#853155

Movement Mortgage  
3433 State Street Suite A  
Santa Barbara, CA 93105  
Closing Cost Contribution:  
Waive $495 processing fee  
Loan Officer:  
*Zahida Carrera, 805-705-6588 NMLS#362890  
Dan Skidmore, 805-896-8479 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, 805-895-1827 NMLS#1061307  
Austin Lampson, 805-335-8200 NMLS#517060  
Scott Lindberg, 805-335-8201 NMLS#321923  
Jon McCuskey, 805-456-9120 NMLS#357850  
*Velia Razo, 805-342-0165 NMLS#323100

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, 805-335-8789 NMLS#403211

Priority Financial  
Post Office Box 1074  
Summerland, CA 93067  
Closing Cost Contribution:  
$500 credit at close of escrow  
Loan Officer:  
Joel Maloney, 805-680-5106 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:  
Allison Keenan, 805-403-4286 NMLS#614323

Provident Bank Mortgage  
7 West Figueroa Street  
Santa Barbara, CA 93101  
Closing Cost Contribution:  
Waive $500 of closing costs at close of escrow  
Loan Officers:  
Terre Lapman, 805-403-0909 NMLS#481264  
Rick Wilson, 805-455-2629 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, 805-770-5500 NMLS#251267  
*Michele Herrera, 805-770-5517 NMLS#321843  
Gayle Nagy, 805-770-5515 NMLS#251258

Rabobank  
3757 State Street  
Santa Barbara  
Closing Cost Contribution:  
Waive $850 processing fee  
Loan Officer:  
Sean Donner, 805-879-9304 NMLS#300773

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, 805-899-1390 NMLS#240525
Synergy One Lending  
420 East Carrillo Street #L08  
Santa Barbara, CA 93101  
Closing Cost Contribution:  
Waive $795 branch fee  
Loan Officers:  
Scott Bradley, 805-403-4012 NMLS#260962  
Jasun Carter, 805-451-3404 NMLS#393484

Union Bank  
20 East Carrillo Street  
Santa Barbara, CA  
Closing Cost Contribution:  
Reduce origination fee by $495 (exception: EOM)  
Loan Officers:  
Roxanne Doree, 805-770-6308 NMLS#633058  
Trenton Hammel, 805-364-3199 NMLS#720948  
Ken Millington, 805-886-7634 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, 805-878-8822 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, 805-266-4116 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:  
Wesly Aguirre, 805-361-0355 NMLS#240857  
*Elzy Garcia, 805-361-0355 NMLS#241451  
Cyndi Nunez, 805-361-0355 NMLS#255666  
Shelly Nunez, 805-361-0355 NMLS#1187387  
*Myra E. Oclaray, 805-361-0355 NMLS#1082395  
Russell Vincent, 805-361-0355 NMLS#964624  
*Marie Withers, 805-361-0355 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, 805-348-4377 NMLS#260435

PB & Associates  
1619 South Broadway  
Santa Maria, CA 93454  
Closing Cost Contribution:  
Waive appraisal fee at close of escrow  
Loan Officers:  
Paul Anthony Blanco, 805-264-4732 NMLS#352063  
Veronica Rachell Chavez, 805-714-3432 NMLS#1148073  
Sandra Carina Farias, 805-878-1022 NMLS#108090  
Alicia Kim Murillo, 805-878-4109 NMLS#325058

Provident Bank Mortgage  
1157 East Clark Street Suite H  
Santa Maria, CA 93455  
Closing Cost Contribution:  
Waive $500 of closing costs at close of escrow  
Loan Officers:  
Brittany Newton, 805-453-4726 NMLS#694312  
John Schuldt, 805-878-4850 NMLS#670051

Rabobank  
Santa Maria, CA 93455  
Closing Cost Contribution:  
Waive $850 processing fee  
Loan Officers:  
Martha Cortez, 805-614-5303 NMLS#1583014  
Didi Reynoso, 805-614-5307 NMLS#633237  
1554 South Broadway  
Edna Young, 805-614-5355 NMLS#614330  
1110 East Clark Avenue

Union Bank  
335 East Betteravia Road  
Santa Maria, CA 93454  
Closing Cost Contribution:  
Reduce origination fee by $495 (exception: EOM)  
Loan Officer:  
Gemma Delapena, 805-268-5246 NMLS#633245
SAN LUIS OBISPO COUNTY

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, 805-503-8972 NMLS#518857

Rabobank
1026 Grand Avenue
Arroyo Grande, CA 93420
Closing Cost Contribution:
Waive $850 processing fee
Loan Officer:
Amy Siroky, 805-473-6877 NMLS#742358

Atascadero

Provident Bank Mortgage
7480 El Camino Real
Atascadero, CA 93422
Closing Cost Contribution:
Waive $500 of closing costs at close of escrow
Loan Officers:
Sarah Atkinson, 805-215-2091 NMLS#779980
Tom Lewis, 805-795-1090 NMLS#449980

Rabobank
6950 El Camino Real
Atascadero, CA 93422
Closing Cost Contribution:
Waive $850 processing fee
Loan Officer:
Karyn Sturtevant, 805-466-9930 NMLS#

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, 805-550-3261 NMLS#448442

Provident Bank Mortgage
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, 805-235-3749 NMLS#704128
Maggie Koepsell, 805-674-6653 NMLS#704130

Rabobank
75 Santa Rosa Street
San Luis Obispo, CA 93405
Closing Cost Contribution:
Waive $850 processing fee
Loan Officer:
Scott Elmerick, 805-550-1339 x37088
Templeton

Rabobank
1025 Las Tablas Road
Templeton, CA 93465
Closing Cost Contribution:
Waive $850 processing fee
Loan Officer:
Mark Chandler, 805-473-6806 x56806
Karen Sepulveda, 805-434-2026 X28912 NMLS#

VENTURA COUNTY

Camarillo

Montecito Bank & Trust
770 Paseo Camarillo
Camarillo, CA 93010
Closing Cost Contribution:
$1000 credit toward appraisal & processing fee
Loan Officers:
Mayra Cummings, 805-979-4479 NMLS#248849
Christine Gonzales, 805-979-4478 NMLS#996017

Ventura County Credit Union
711 Daily Drive, Suite 100
Camarillo, CA 93010
Closing Cost Contribution
Reduce $895 processing fee by $450
Loan Officer:
Linda Tabata, 805-477-4027 NMLS#517158

Moorpark

Union Bank
256 West Los Angeles Street
Moorpark, CA 93021
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
Martha Solis, 805-479-1083 NMLS#482183

Ventura County Credit Union
510 East Los Angeles Avenue
Moorpark, CA 93021
Closing Cost Contribution:
Reduce $895 processing fee by $450
Loan Officer:
Kathy Bochenkek, 805-477-5543 NMLS#37605

Ojai

Homebridge Financial Services
307 East Matilija St Suite G
Ojai, CA 93023
Closing Cost Contribution:
$700 credit toward processing fees at close of escrow
Loan Officer:
Marsha Kaye, 805-640-0654 NMLS#358407

Oxnard

Axia Home Loans
1000 Town Center Drive Suite 300
Oxnard, CA 93036
Closing Cost Contribution:
100% of processing fee & appraisal fee
Loan Officers:
Isabel Mislinay, 805-233-2994 NMLS#267913
Nathalie Mislinay, 805-512-3243 NMLS#1556365

Bluestar Funding Corporation
1000 Town Center Drive #300
Oxnard, CA 93036
Closing Cost Contribution:
Waive processing, appraisal, and credit report fees
Loan Officer:
Chris Wetherby, 805-979-9036 NMLS#301989
Dignified Home Loans
2751 Parkview Court, Suite 231
Oxnard, CA 93036
Closing Cost Contribution:
$1000 credit to ward closing costs
Loan Officers:
Rocky Laucello, 818-384-1828 NMLS#143324
Claudia Paramo, 805-637-5830 NMLS#304920
Armando “AR” Perez, 805-402-0337 NMLS#245330

GEM Mortgage
2775 North Ventura Road Suite 102
Oxnard, CA 93036
Closing Cost Contribution:
Waive appraisal fee up to $1500
Loan Officer:
Oscar Aviles, 805-794-4925 NMLS#1280077
Silverio Garcia, 805-479-9283 NMLS#234378
Mike Michel, 805-290-5880 NMLS#259050
Lourdes Vasquez, 805-750-4617 NMLS#334983

Guild Mortgage Company
1000 Town Center Drive, Suite 520
Oxnard, CA 93036
Closing Cost Contribution:
Waive $400 funding fee
Loan Officers:
Buffy Bartley, 805-844-2410 NMLS#238746
Chad Cockrell, 805-216-5511 NMLS#256385
* Kathy Gray, 805-701-7467 NMLS#238911
Linda Hall, 805-389-6800 NMLS#235495
Juliana Lauffer, 805-389-6800 NMLS#794136
Wendy Mueller, 805-907-3136 NMLS#234069
Maribel Pantoja, 805-816-0181 NMLS#286044

Homebridge Financial Services
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, 805-444-2758 NMLS#450740

Union Bank
400 East Esplanade Drive, Suite 101
Oxnard, CA 93036
Closing Cost Contribution:
Reduce origination fee by $495 (exception: EOM)
Loan Officer:
*Martha Solis, 805-479-1083 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, 805-477-4525 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, 805-477-4525 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, 805-279-6921 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, 805-477-4588 NMLS#23346

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**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, 805-907-6945 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, 805-477-5543 NMLS# 376059

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**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, 805-667-8465 NMLS#225908

**Provident Bank Mortgage**  
2868 Johnson Drive Suite F  
Ventura, CA 93003  
*Closing Cost Contribution:*  
Waive $500 of closing costs at close of escrow  
*Loan Officer:*  
Bob Davis, 805-340-1822 NMLS#249185

**Homebridge Financial Services**  
5700 Ralston Street #100  
Ventura, CA 93003  
*Closing Cost Contribution:*  
$700 credit toward processing fees at close of escrow  
*Loan Officers:*  
Tony Campuzano, 805-624-5445 NMLS#261143  
Troy Erikson, 805-804-7808 NMLS#687574  
Wendy Russell, 805-416-1772, NMLS#390282

**Rabobank**  
Ventura, CA 93003  
*Closing Cost Contribution:*  
Waive $850 processing fee  
*Loan Officers:*  
Tiffany Beecher, 805-477-3390 NMLS#1044111  
304 East Main Street  
Don Martin, 805-339-0945 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:*  
Pat Borton, 805-650-4999 NMLS#286648  
Dan O’Brien, 805-650-4999 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, 805-205-0401 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, 805-477-4027 NMLS#517158
**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](http://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, 805-509-4496

**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, 805-315-5828  
Cindy Eisen, 805-315-5828  
Susan Gallacher, 588-8225  
Eileen Myers, 805-717-0640  
Ron Pollenz, 805-735-7755  
*Phillip Segura, 805-588-5992  
Rene Solorio, 805-315-1663  
Bettye Sutton, 805-448-8758

Keller Williams  
1512 North H Street Suite C  
Lompoc, CA 93436  
*Closing Cost Contribution:*  
20% of buyer’s broker commission**  
*Agent:*  
Tren Clark, 805-757-8007

RE/MAX Mission Realty  
1101 East Ocean Avenue  
Lompoc, CA 93436  
*Closing Cost Contribution:*  
20% of buyer’s broker commission**  
*Agent:*  
Todd Ranney, 805-737-1010

Central Coast Realty Group  
531 North H Street  
Lompoc, CA 93436  
*Closing Cost Contribution:*  
20% of buyer’s broker commission**  
*Agent:*  
Katy Cope, 805-717-0698  
Zuzu Aceves, 805-294-0065
Montecito

Berkshire Hathaway HomeServices
1170 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Laurel Abbott, 805-879-8050

Coastal Properties
1086 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer’s broker commission**
Agent:
Gary Goldberg, 805-969-1258

Coldwell Banker Residential
1290 Coast Village Road
Montecito, CA 93108
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
Vicky Garske, 805-705-3585
Sara Guthrie, 805-570-1211
Jena Harris, 805-331-3683
Nancy Hussey, 805-452-3052
Jason Saltoun-Ebin, 805-364-3070
Joan Wagner, 805-895-4555

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, 805-448-3890

Sotheby’s International Realty
Montecito, CA 93108
Closing Cost Contribution
20% of buyer’s broker commission**
Agents:
Janet Caminite, 805-896-0767
Dan Johnson, 805-895-5160
Taryn Martin, 805-636-6442
Rich van Seenus, 805-618-2849
1106 Coast Village Road
Houghton Hyatt, 85-453-4124
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, 805-717-0450
Aaron Gilles, 805-895-1877
David Kim, 805-296-0662
Ron Madden, 805-284-4170
John Sener, 805-331-7402
Daniel Warnars, 805-680-2712
Devin Wong, 805-451-6157
Abercrombie Fine Homes  
3463 State Street, #234  
Santa Barbara, CA 93105  
**Closing Cost Contribution:**  
20% of buyer's broker commission  
**Agent:**  
Elaine Abercrombie, 805-450-0086

Berkshire Hathaway HomeServices California Properties  
3868 State Street  
Santa Barbara, CA 93105  
**Closing Cost Contribution:**  
20% of buyer's broker commission  
**Agents:**  
Sue Irwin, 805-705-6973  
David Marchetti, 805-637-4160  
Sunny Maxwell, 805-252-9524  
Glynis Mullenary, 805-705-5206  
Nancy Nolan, 805-570-1015  
Marie Sue Parson, 805-895-4866  
Kalia Rork, 805-689-0614  
Kathy Strand Spieler, 805-895-6326  
Marguerite Taylor, 805-705-0957  
Stephanie Young, 805-453-8528

Casa Realty  
526 North Milpas Street  
Santa Barbara, CA 93103  
**Closing Cost Contribution:**  
20% of buyer's broker commission  
**Agent:**  
*Tania Martinez, 805-729-0174

Century 21 Butler  
1635 State Street  
Santa Barbara, CA 93101  
**Closing Cost Contribution:**  
20% of buyer's broker commission  
**Agent:**  
Bobbi McGinnis, 805-680-6921  
Julie Ouellette, 805-895-1421  
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, 805-689-1300  
Debbie Merlo, 805-563-2337  
Bob Ruccione, 805-729-2004

Coldwell Banker  
3868 State Street  
Santa Barbara, CA 93105  
**Closing Cost Contribution:**  
20% of buyer's broker commission  
**Agents:**  
Vicky Garske, 805-705-3585  
Joann Stoltz, 805-563-7234  
Bob Walsmith, 805-720-5362

Compass  
1002 Anacapa Street  
Santa Barbara, CA 93101  
**Closing Cost Contribution:**  
20% of buyer's broker commission  
**Agent:**  
Kevin Hall Team, 805-451-9998  
Tiffany Haller, 805-698-6694

Franciscan Realty  
885 La Milpita Road  
Santa Barbara, CA 93105  
**Closing Cost Contribution:**  
25% of buyer's broker commission  
**Agent:**  
Antoun Wassef, 805-324-1848

Keller Williams Realty  
1435 Anacapa Street  
Santa Barbara, CA 93101  
**Closing Cost Contribution:**  
20% of buyer's broker commission  
**Agents:**  
Stephanie Rachford, 805-252-5229  
*Nestor Ramirez, 805-331-2898  
DeAnn Rochelle, 805-451-7488  
Andrew Rose, 805-651-5588

Mike Richardson Realty  
1806 Cliff Drive #A  
Santa Barbara, CA 93109  
**Closing Cost Contribution:**  
20% of buyer's broker commission  
**Agents:**  
Kyle Richardson, 805-680-3131  
Mike Richardson, 805-451-0599

Pacific Coast Realty  
3461 State Street  
Santa Barbara, CA 93105  
**Closing Cost Contribution:**  
20% of buyer's broker commission  
**Agent:**  
JoAnn Pomatto-Gomez, 805-705-8986
<table>
<thead>
<tr>
<th>Company</th>
<th>Address</th>
<th>Closing Cost Contribution</th>
<th>Agent(s)</th>
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<tbody>
<tr>
<td>Realign Real Estate</td>
<td>1117 State Street</td>
<td>25% of buyer’s broker commission**</td>
<td>David Mires, 805-05-8986</td>
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<tr>
<td>San Roque Realty</td>
<td>55 Hitchcock Way #202A</td>
<td>20% of buyer’s broker commission**</td>
<td>Ed Fuller, 805-687-1551</td>
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<td>Sotheby's International Realty</td>
<td>8 West Victoria Street</td>
<td>20% of buyer’s broker commission**</td>
<td>Linda Brown, 805-660-9090</td>
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<tr>
<td>Village Properties</td>
<td>1436 State Street</td>
<td>20% of buyer’s broker commission**</td>
<td>Amy Abbott, 805-708-3221</td>
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<tr>
<td>Santa Maria</td>
<td>Central Coast Realty Group</td>
<td>20% of buyer’s broker commission**</td>
<td>Yesenia Clemente, 805-720-1474</td>
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<tr>
<td>Century 21 Hometown Realty</td>
<td>1811 South Broadway</td>
<td>20% of buyer’s broker commission**</td>
<td>Leigha Peralta, 805-705-1043</td>
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<tr>
<td>Mint Properties</td>
<td>2880 Santa Maria Way, Suite D8</td>
<td>5% of buyer’s broker commission**</td>
<td>Sandra Cervantes, 805-310-3161</td>
</tr>
<tr>
<td>Keller Williams Realty Coastal Valley</td>
<td>204 East Enos Drive</td>
<td>20% of buyer’s broker commission**</td>
<td>Jeannie Bassett-Lambert, 805-714-6444</td>
</tr>
<tr>
<td>PB &amp; Associates</td>
<td>1619 South Broadway</td>
<td>20% of buyer’s broker commission**</td>
<td>Sandy Blair, 805-351-2190</td>
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<td>Ira Wright, 805-363-3538</td>
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Santa Ynez

Village Properties Realtors
3615 Sagunto Street
Santa Ynez, CA 93460
Closing Cost Contribution:
20% of buyer’s broker commission*
Agent:
Jennie Bradley, 805-886-6644
Judy Crawford, 805-686-7456
Michelle Glaus, 805-452-0446

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, 805-712-2889

VENTURA COUNTY

Camarillo

Century 21 Troop Real Estate
2301 East Daily Drive Suite 101
Camarillo, CA 93010
Closing Cost Contribution:
20% of buyer’s broker commission*
Agents:
Jessica Miller, 805-857-9264
Scott Urquhart, 805-377-7272

RE/MAX Gold Coast
601 Daily Drive Suite 102
Camarillo, CA 93010
Closing Cost Contribution:
20% of buyer’s broker commission*
Agent:
Salvador Gonzalez, 805-479-5836

Ojai

Coldwell Banker Property Shoppe
727 West Ojai Ave.
Ojai, CA 93023
Closing Cost Contribution:
20% of buyer’s broker commission*
Agent:
Kristen Currier, 805-798-3757
Oxnard

Channel Island Brokerage
3600 South Harbor Blvd
Oxnard, CA 93035
Closing Cost Contribution:
20% of buyer’s broker commission
Agent:
Janet Caminite, 805-896-7767

RE/MAX Gold Coast
1151 South Victoria Avenue
Oxnard, CA 93033
Closing Cost Contribution:
20% of buyer’s broker commission
Agents:
*Javier Castro, 805-469-5221
*Jack Reiss, 805-341-7229

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, 805-427-4750

Ventura

Berkshire Hathaway HomeServices
4574 Market Street
Ventura, CA 93003
Closing Cost Contribution:
20% of buyer’s broker commission
Agent:
Magda Nordahl, 805-701-5001
Jessica Purdy, 805-910-9353
Rick Wilson, 805-677-7300

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, 805-340-5025
Lupe Servin, 805-427-4750

Coldwell Banker Residential
300 East Esplanade Drive #1640
Ventura, CA 93036
Closing Cost Contribution:
20% of buyer’s broker commission
Agents:
*Pearl Reyes, 805-320-8745
Julie Taylor, 805-312-5532

Comfort Real Estate Services
6555 Telephone Road, #5
Ventura, CA 93003
Closing Cost Contribution:
25% of buyer’s broker commission
Agent:
Katie Connelly, 805-223-3995
Sher Heard, 805-766-1349
Veronica Hotchkiss, 805-276-5504
Cynthia McPherson, 805-890-5628
B.J. Ward, 805-844-9440

Cusick Realty
4732-A Telephone Road
Ventura, CA 93003
Closing Cost Contribution:
26% of buyer’s broker commission
Ana Gil, 805-794-6892

Keller Williams Realty
1071 South Seaward Avenue
Ventura, CA 93001
Closing Cost Contribution:
20% of buyer’s broker commission
Agents:
Jeff Roundy, 805-701-0653
Brooke Smith, 805-218-8087
Casey O’Toole, 805-665-7517
Sean O’Toole, 805-701-4664
RE/MAX Gold Coast
5720 Ralston Street
Ventura, CA 93003
Closing Cost Contribution:
20% of buyer’s broker commission**
Agents:
* Liz Donnelly, 794-6005
Fred Evans, 339-3502
Marla Remedios, 415-9007
* Tony Rodriguez, 443-2393
* 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, 805-717-1844

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, 805-898-2698

Independent Building Inspections
3463 State Street, Suite 241
Santa Barbara, CA 93105
Fee Reduction: 10% of home inspection fee
Contact: Gil Hoeflich, 805-898-1122

Home Inspection Services
Post Office Box 41415
Santa Barbara, CA 93140
Fee Reduction: 10% of home inspection fee
Contact: Dan Meisel, 805-687-1287

VENTURA

Checkpoint Inspection Service
Ventura, CA 93003
Fee Reduction: 10% of home inspection fee
Contact: George D. Blair
1-800-591-8600 or 805-647-8533

Real Estate Inspection Services
5564 Kamet Court
Ventura, CA 93003
Fee Reduction: 10% of home inspection fee
Contact: Scott Smaby, 805-441-1044

Rick White & Associates
1746-F S. Victoria Ave. #379
Ventura, CA 93003
Fee Reduction: 10% of home inspection fee
Contact: Rick White, 805-644-3623
Housing Developments

The housing 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

Pasadera – Cielo Collection

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $2,000 credit which can be applied to closing costs or unit upgrades.

Pasadera
202 Fuentes Drive
Guadalupe, CA 93434

Sales Office Phone: (805) 343-6000
Sales Office Hours: Daily, 11 am – 5 pm
www.newhomespasadera.com

Ridgecrest at Bradley Village

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 Ridgecrest, make sure to have your agent with you when you visit the property for the first time and register with your agent.

Ridgecrest
South Bradley Road, between Union Parkway and Clark Avenue
Orcutt, CA

Sales Office Phone: 805-354-0658
Sales Center Hours: 10 am – 5 pm
www.coastalcommunitybuilders.com

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

Robin Walmsley
New Home Sales Counselors
Sales Office Phone: 805-631-5876
Sales Center Open Thursday - Monday, Closed Tuesday - Wednesday
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

Tree Farm

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $1,000 credit which can be applied to closing costs or unit upgrades.

Amarena at Tree Farm
Limone at Tree Farm
Mela at Tree Farm
Pera at Tree Farm
5489 Tree Farm Lane
Santa Barbara, CA 93111
Sales Office Phone: 805-220-0926
Sales Office Hours: Thurs- Tues 10AM – 6PM, Wednesday 10AM -1PM

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
6616 Calle Koral
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: 805-377-0997
Sales Hours – Open Daily: 10 - 6
www.liveatwinslowe.com

VENTURA 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
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

Solana Heights

Coastal Housing Partnership Benefit:
Coastal Housing Partnership members will receive a $1,000 credit which can be applied to closing costs or unit upgrades.

204 Chickasaw Street
Ventura, CA 93004
Sales Office Phone: 805-465-6929
Sales Office Hours: Thursday – Tuesday: 10 am – 6 pm
Wednesday: 10 am – 1 pm

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: 805-465-6929
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

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

www.movegreen.com

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.