

# COASTAL MORTGAGE COMPANY

## A Division of Fowler Maxwell Financial Services

24 Andrews Way  
Saint Marys, GA 31558

Telephone: (912) 729-5626  
Fax: (912) 882-5909

### **ALL BORROWERS:**

- Copies of W-2s for the last 2 years;
- Copies of paycheck stubs for the last 30 days (most current);
- Copies of checking and saving account statements for last 3 months (all pages);
- Copies of quarterly or semi-annual statements for checking, savings, IRAs, CDs, money market funds, stocks, 401Ks, profit sharing, etc.;
- Income Tax Forms for the last 2 years (with all schedules including K-1s if applicable);
- Copy of sales contract when ratified;
- Employment history for the last two years (address any gaps of employment);
- Residency history over the last two years with name, phone number, address and account number of Land or Mortgage company;
- Rental property copies of leases plus mortgage information;
- Canceled earnest money check when it clears or corresponding bank statement, if applicable;
- Commissioned or bonused income – if 25% or more of base, must have 2 years tax returns;
- Check for the expense of appraisal & credit report;
- Refinance Copy of Note, Deed of Trust, Settlement Statement, Survey and Insurance information;
- Any assets used for down payment, closing costs and cash reserves must be documented by a paper trail;
- If paid of mortgage in the last 2 years, need copies of HUD1;
- Copy of drivers' license for applicant and co-applicant.

### **SELF-EMPLOYED BORROWERS:**

- Copy of current profit & loss statement and balance sheet;
- Copy of corporate/partnership tax returns for most recent 2 years period of owning 25% or more of company – copies of W-2s and/or 1099s.

### **DOCUMENTS WHICH MAY BE REQUIRED:**

- Relocation Agreement if move is financed by employer, i.e. buyout agreement plus documentation outlining company paid closing costs benefits;
- Previous bankruptcy, need copies of petition for bankruptcy and discharge, including supporting schedules;
- Divorce Decree if applicable;
- Documentation supporting moneys received from Social Security and/or retirement trust income, i.e. copies of direct deposit bank statements, awards letter, and evidence income will continue for at least 3 years.