



MOUNTAIN COAST MORTGAGE

RESIDENTIAL & COMMERCIAL

5435 SCOTTS VALLEY DRIVE SCOTTS VALLEY, CA 95066 831-438-7130 fax 831-438-4783

Thank you for this opportunity to serve you. Although the enclosed loan package seems at first overwhelming, Mountain Coast Mortgage has taken every step to ease the amount of effort needed. To ensure that the loan process goes smoothly and as quickly as possible, it is very important that the information given be as accurate as possible. Please be sure to complete (in ink-written) all information including **phone numbers, addresses, zip codes, and account numbers**. Remember to answer all questions and sign where indicated. Please include the following information:

- 1) If borrower or co-borrower are salaried employees:
 - a) **Copies of all 2008 & 2009 W2's**
 - b) **Copy of current pay-stub(s)**
- 2) If either party is self-employed:
 - a) **Signed copies of 2008 & 2009 tax returns**
 - b) **Year to Date Profit & Loss Statement** (handwritten and/or unaudited o.k.)
 - c) **Current Balance Sheets**
 - d) **2008 & 2009 K1's for all Partnerships**
- 3) If you own income property:
 - a) **Copies of all rental agreements**
 - b) **Signed copies of 2008 & 2009 tax returns**
- 4) If this is a **second mortgage, copies of the first mortgage note.**
- 5) If this is a **condo**, a copy of the **bylaws, CC & R's, current budget and insurance if available.** (NOTE: Homeowners Association may charge a fee to provide these documents.)
- 6) Include a check for \$16.85 to cover the cost of the initial joint (husband and wife) credit report, and \$13.85 for a single person credit report. If changes are needed, then additional charges may be incurred and billed to you.
- 7) Please indicate name and phone # of Fire Insurance Agent. Also, do you want an impound account?
- 8) Copies of **3 months statements** on all **checking, savings, money market accounts, stocks, IRA's and retirement if applicable.** Note: If statements are not available, deposits *must* be verified directly with your financial institution. Some institutions may charge your account to provide such verifications.

Once all the appropriate forms are complete and signed please contact Mountain Coast Mortgage. If you have any questions, please do not hesitate to call me.

Warmest Regards,