



## **LOAN DOCUMENTATION CHECKLIST**

Thank you for considering American Capital for your real estate financing. Providing the right documentation is essential for a smooth loan transaction. Upon receiving your documentation, our dedicated team of professionals will process your loan as quickly and efficiently as possible.

Please provide us with the following applicable documentation:

### **INCOME FROM SALARY**

- Pay stubs for the last 30 days.
- W-2s for the past 2 years.
- 2 years Federal Tax Returns (1040s), including all schedules.

### **INCOME FROM A PARTNERSHIP OR CORPORATION**

- 2 Years Federal Tax Returns (1120(s) or 1065), including all schedules.  
\*Only necessary if you own more than 25% of the entity.
- Year-to-date profit and loss statement.

### **INCOME FROM OTHER SOURCES**

- Pension and Social Security requires a copy of the award letter and proof of receipt of funds
- Rental income requires 2 years federal tax returns, including all schedules.
- Alimony and child support requires a complete divorce decree and proof of receipt of funds (6-12 months cancelled checks).
- Interest/Dividend income requires 2 years tax returns.

### **FUNDS FOR LOAN:**

- Most recent 3 months bank, stock, or investment statements.
- 401k, IRA or SEP IRA statements for the most recent quarter.
- Gift funds require a gift letter, a current bank statement from the donor, and proof of receipt of gift.

### **HOMEOWNERS INSURANCE INFORMATION**

- INSURANCE AGENTS NAME, PHONE NUMBER AND POLICY NUMBER.

Your American Capital Service Team is always available to answer any questions you may have regarding the processing and completion of your loan. Please contact your Loan Professional with any questions. Thank you.

**RELATIONSHIP LENDING FOR THE NEXT MILLENNIUM**