

# WHO TO CALL

Communication is the key to a stress free loan process. If you have questions or concerns, we are here for you.



**Scott R. Bell**  
Senior Loan Officer  
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*Serving all of Utah and Nevada with your Home Lending needs!*

**As a lending professional at Bay Equity, I am dedicated to helping you with all of your home mortgage needs. The housing and mortgage markets are constantly changing. I can help you navigate the many options to find the right loan for you and your family. Whether you are buying or refinancing, buying your first home or building your dream home, I can explore with you the many options for financing.**

Loan Coordinator – Michelle will be your go to person for questions about documentation and processing. She will help gather documentation and guide you through our document portal. Michelle will be your go to person for all loan conditions post underwriting approval to final loan approval.



**Michelle Tuckness**  
Loan Coordinator  
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HOME LOANS  
**bay equity**



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