

The Bay Equity Pre-Qualification Process

Starting a mortgage application requires each applicant to provide information and/or documentation necessary for the Bay Equity Pre-Qualification review process.

Here we go! Below is the “checklist” of items for you to gather and provide to your Loan Officer.

- Complete the online application or the mini-application**
- Sign the Credit Authorization Form**
- Current Pay stubs covering the most recent full month**
- W-2 forms and/or 1099's for the past 2 years**
- Signed Federal Tax returns-- past 2 years (all schedules)**
- Bank Statements for 2 months (all accounts/all pages)**
- Copy of Driver's License**
- Copy of Social Security Card**

Please email or fax the requested documents to your Loan Officer. You may also call for an appointment and bring the documents to the meeting with your Loan Officer.

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HOME LOANS
bay equity
THE CINDY ALLEN TEAM



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