



For All Your Mortgage Needs Call...

BEN ZITTING

Senior Loan Officer | NMLS #9179

- Over 35 years of mortgage lending experience
- FHA, VA, Jumbo, USDA and first time homebuyer loan options
- Accessible after hours and Saturdays
- Licensed in multiple states - UT, CA and NV

“Experience and Integrity”

HOME LOANS
bay equity[®]

20 N. Main Street, Suite 205, St. George, UT 84770

801.473.6305 • bzitting@bayeq.com
BayEq.com/Ben-Zitting

What to bring to your meeting with

HOME LOANS bay equity®

- ❑ Most recent paycheck stubs covering the last 30 days for all employment.
- ❑ Copies of income tax returns with all schedules and W2 forms and/or 1099 forms for the last two years. Include corporate returns.
- ❑ If applicable, please bring complete statements or other documentation, covering the last 30 days for additional income, such as Social Security, retirement, or disability income.
- ❑ All pages of the past 2 months statements for all checking, savings, CD, money marketing, brokerage, 401k and/or other accounts.
- ❑ If renting, please have name, address and phone number for each landlord during the past 2 years.
- ❑ If you have already signed a purchase agreement, please bring a complete copy of the contract.
- ❑ If applicable, please bring a complete copy of your divorce decree, separation agreement and bankruptcy or foreclosure papers.
- ❑ If you have sold your home recently, please bring a copy of your contract and settlement statement.
- ❑ Current Photo ID
- ❑ Homeowners Insurance Agent (name and number)
- ❑ Your loan officer will review any additional items that may be needed to process your loan.

Getting a mortgage approved quickly requires your help. We can respond promptly to your mortgage application these documents are received. Use this form as a checklist and bring these documents with you to the meeting.



Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 770 Tamalpais Drive, Suite 207, Corte Madera, CA 94925; NMLS ID#76988. Utah DRE Mortgage Entity #7953347. NMLS consumer access: www.nmlsconsumeraccess.org BECH-191203-8.0