



## COMPLETE APPLICATION CHECKLIST OWNERSHIP

- Online Interest Application** Completed in entirety, and signed.
- Tax returns** most recent 2 years of complete tax returns with W-2's. If you are self-employed, three years of complete personal and business returns with either W-2's or 1099's attached, and a year-to-date profit and loss and a year-to-date balance sheet.
- Local Business Application** required for self-employment. [Form found here.](#)
- Log of Hours** required for self-employment. Self employed individuals must use the Housing Department [Log of Hours Form found here.](#)
- Lender's Qualification Worksheet** must include all adults in household. The loan amount allowed must be enough to cover the financing for the home or you must provide verification of sufficient funds for the down payment that will be in line with the loan amount. This can be a signed gift letter from someone who is going to gift the money, or an account statement dated within one month of the opening of the drawing showing the funds are there.
- Current Credit Report** complete credit report for all adults. This can be obtained at your local bank, CreditKarma.com or AnnualCreditReport.com.
- Home Buyer Education Certificate** Must be the course offered by Wyoming Housing Network (Framework).
- Current Affidavit of Employment** must show total income earned and hours worked at your current place of employment. One Affidavit for Current Employment is required for each job for each adult wage earner who is employed in the household (except adult children attending college).
- Account Statements** Copies of most recent statements from all checking, savings, CD's, investment accounts, etc. Can be printed from the web but must show names of Financial Institution, account holders, and account number.
- Proof of U.S. Citizenship or Lawful Permanent Resident** Must present a copy of a Birth Certificate, Passport, or Green Card.
- Birth Certificate** Must submit a copy of a birth certificate for any child under the age of 1.
- Divorce Decree** This is only required if your divorce occurred within the past ten (10) years or if you're receiving any type of income from the settlement.