



Ownership Weighted Drawing Checklist

- Weighted Drawing Entry Sheet** A new one needs to be completed for each drawing a household enters. Each blank needs to be filled in. If it does not apply write N/A. One per household must include all adults in household. The form needs to be signed by all adult applicants (unless an adult child attending college).

- Lender's Qualification Worksheet** One per household - must include all adults in household. The loan amount allowed must be enough to cover the financing for the home or 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 give them the money or an account statement dated within one month of the opening of the drawing showing the funds are there.
Expires after one year.

- Current Credit Report** Full credit report including credit scores for all adults. This can be obtained at your local bank, anytime at CreditKarma.com or once a year at AnnualCreditReport.com.
Expires after one year.

- Home Buyer Education Certificate** One per household. Must be the course offered by Wyoming Housing Network (Framework).
Does not expire.

- Current Work Verification** Documents that 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 who is employed in the household (except adult children attending college). At least one adult in the household must be able to prove at least one year of full-time employment immediately prior to entering the weighted drawing. If an Affidavit is sent by the employer directly, it need not be notarized. If an Affidavit is not possible, other work documentation may be acceptable. Possible documents:
 - Full year W-2s with final pay stub of the year showing hourly wage and annual hours worked.
 - Sworn statement/affidavit from past business owner with notarized signature stating hours worked.
 - Military: 2 years local employment verification prior to beginning military service.
 - Disabled or Caregiver – 1-year verification of residency prior to drawing entry. Two forms of the following: lease, warranty deed, or utility bills or other statement showing physical address verifying full-time residency in Teton county Wy, Teton County ID, or Lincoln county, and birth certificate for child, or letter from health care provider for adult.

- For self-employment:
 - 3 Years of Business Tax Returns (required)
 - YTD Profit & Loss Balance sheet (required)
 - Possible documents to verify hours worked:
 - Copies of business contracts/agreements
 - Affidavits from vendors
 - Detailed log of hours worked

Good for 6 months unless anything changes with job e.g. work schedule, pay or job change.

- **Previous Work Verification** Optional. Only required for one adult in the household to verify consecutive years worked for extra entries in the drawing. Completed by former employer/s for one adult in the household – whomever can verify consecutive, full-time employment in Jackson for the longest length of time. You may go back up to 10 years. Each consecutive full year of full-time employment (minimum of 1,560 hours per year) that can be verified will equal one entry in the drawing. All affidavits must be signed by your previous employer and notarized. If you are not able to obtain an Affidavit for Previous Employment, we can also except a final pay stub that shows income and total hours worked for that year. Documents listed above, under “Current Work Verification” may also be acceptable.

Previous work verification documents do not expire.

- **Critical Service Provider Verification** If any adult in your household is a Critical Service Provider, you may be given one additional weighted entry per each verified CSP. Please see our website for a list of approved CSP organizations and positions.

Good for 6 months unless anything changes with job e.g. work schedule, change in job description, etc.

- **Documentation for Allowable Gaps in Employment** If you feel you qualify for an interruption of employment allowance, submit verification documentation showing why your employment was interrupted and that it was necessary. You must have two years of consecutive work history in Teton County immediately prior to the interruption. Reasons for getting an interruption of employment allowance include leaving to take care of an immediate family member, attending school, and hospitalization. A maximum of 2 years of interruption is allowed. Verification documents include school transcripts, and/or a written letter from a health care provider. Allowable gaps in employment will not count towards additional weighted drawing entries. Optional for one adult in the household. Does not expire.

Does not expire.