



**CASTLE & COOKE HOMES HAWAII, INC.
KE'OLU AT KOA RIDGE – PHASE I
APPLICATION PACKAGE**

Application Package Contents:

What

Use

- | | | |
|----|------------------------------|---|
| 1. | Application Packet Checklist | For submission |
| 2. | Unit Application | For submission with the completed City Packet (Affordable Housing Application with supporting documents, City's Eligibility Affidavit). |

Developer's Public Report available on-line at: www.KeoluAtKoaRidge.com
Ke'olu at Koa Ridge is reserved for local working families earning up to 120% AMI
as published by the C&C of Honolulu

Koa Ridge Sales Office is located at 94-1052 Haleulula'au Street, Waipahu, HI 96797 (by appointment)
Please call (808) 548-2931 for an appointment

APPLICATION PACKET CHECKLIST

- ☐ 1) **Income verification worksheet** – completed by lender; note 120% AMI income limit for HH
- ☐ 2) **Designated Lender Pre-approval**
- ☐ 3) **Affidavit of Eligibility/Application for City-Regulated AH Units**
 - List applicant's current employer (no past employment history needed)
 - Primary Applicant is the Primary Household Member, Co-Applicant 1 is HH member 2
 - List ALL Household Members (i.e. parent, child, sibling, extended family, friend -not related)
- ☐ 4) **Photo IDs for every Household Member (HH)** (legible copies needed)
 - Hawaii Driver's License, Hawaii State I.D., Gov't Passport, Student I.D or Child's Birth Certificate
- ☐ 5) **Household Asset Verification** (please do not submit a camera photo of these documents)
 - **Bank and other Financial Statements** (latest 2 months)
 - Checking, Savings, CD-full statement showing interest rate or interest earned, if any
 - Bonds, Stocks, Mutual funds – note if income is received or re-invested
 - Life Insurance – submit if there is cash value
 - **Retirement Account Statements** – submit and note if currently receiving income
 - **Federal Tax Return** (last 2 years). Block out SS# except for last 4 digits. Signed copies with all applicable schedules, W2's, 1099s
- ☐ 6) **Household Income Verification** (including part-time and self-employed)
 - **Gross Pay** (provide consecutive paystubs for most recent 2 months; If new job – provide letter from employer confirming start date and work hours per week or pay period)
 - **Investment Income** (provide account statement)
 - **Retirement or Pension Income** (provide account statement)
 - **Social Security** (provide SS Benefits documentation)
 - **Unemployment Compensation** (provide UE income documentation)
 - **Child Support** (provide supporting legal document)
 - **Alimony** (provide supporting legal document)
 - **No Income** (provide statement from HH member that they do not intend to work for a year; includes Full Time student 23 years and older)
 - **Latest course schedule** (Full time student under age 23)
- ☐ 7) **Miscellaneous supporting documents:**
 - Property ownership, Divorce decree, Marriage certificate
 - Verification of HH Living Arrangement when supporting documents indicate different addresses. Statement confirming applicants currently living together from date or intend to live together and relationship to the applicant (NOTARIZED)
- ☐ 8) **Ke'olu at Koa Ridge – Unit Lottery Application/Unit Preference Form**
- ☐ 9) ***Owner Occupant Affidavit – to be notarized** (MUST SUBMIT ORIGINAL WITH ORIGINAL SIGNATURE)
- ☐ 10) **Referral Form** (if applicable)

All documents should be legible, a “photo” of documents will not be accepted

CASTLE & COOKE HOMES HAWAII, INC.
KE'OLU AT KOA RIDGE
UNIT RESERVATION/UNIT PREFERENCE FORM

Ke'olu at Koa Ridge – Phase I

Application # _____

Date: _____ CCHHI Sales Agent _____

Applicant(s): A. _____
Provide FULL name: first Middle and Last Name Marital Status and desired Tenancy

Co-Applicant(s): B. _____

Address: A. _____

B. _____

Telephone: A. Primary _____ Alternate _____

B. Primary _____ Alternate _____

E-mail Address: A. _____

Please print legibly, please do not use cursive

B. _____

Broker Responsibility - If represented by an Outside Broker, a **Broker Referral Form** must be submitted with this Unit Reservation/Unit Preference Form. Your Broker should contact a Castle & Cooke Homes Hawaii, Inc. Sales Agent for more information by contacting our office at (808) 548-2931. **NO BROKER REFERRAL FORMS WILL BE ACCEPTED AFTER A UNIT RESERVATION/UNIT PREFERENCE FORM HAS BEEN SUBMITTED**

Applicants must complete the Ke'olu Reservation Packet (Unit Reservation/Unit Preference Form and Owner Occupant Affidavit) and a City Packet (Affordable Housing Application Packet with supporting documents, City's Eligibility Affidavit), and a loan Pre-approval Letter from any of our designated lenders. The designated lenders for this project will be: American Savings Bank, Bank of Hawaii, Central Pacific Bank, and First Hawaiian Bank.

This Application is not a sales contract. If selected, Castle & Cooke Homes Hawaii, Inc. shall agree to reserve a unit for the Applicants, subject to the following conditions:

1. Applicants must submit to Castle & Cooke Homes Hawai'i, Inc. a completed Ke'olu Reservation Packet (Unit Reservation /Unit Preference Form and Owner Occupant Affidavit), and a completed City Packet (Affordable Housing Application Packet with supporting documents, City's Eligibility Affidavit), and a loan Pre-Approval from any of our designated lenders.
2. The Pre-approval will include a verification of income, credit history, and monies needed to close. Applicants will be pre-approved at the prevailing interest rate at the time of pre-approval for a conventional loan. Applicant has no obligation to obtain a loan from the designated lenders provided however, if Applicants choose to utilize the services of a lender other than the designated lenders, Applicants will be charged an additional escrow fee and will be responsible for any additional charges by Applicant's lender. The designated lenders for this project will be: American Savings Bank, Bank of Hawaii, Central Pacific Bank, and First Hawaiian Bank.
3. No contingencies, including sale of home, other than mortgage financing will be accepted.
4. Applicants may cancel this Unit Reservation at any time with written notice.
5. Applicants must sign a Sales Agreement immediately upon unit selection. After signing the Sales Agreement, the Sales Agreement, and the Affordable Housing Application will be sent to the city for final review and approval. The city's review process will take approximately 1-2 weeks.
6. This Unit Reservation is null & void if a sales agreement is not offered.

**CASTLE & COOKE HOMES HAWAII, INC.
KE'OLU AT KOA RIDGE – PHASE I
UNIT RESERVATION/UNIT PREFERENCE FORM
PAGE 2**

LIST OF UNIT PREFERENCES

Unit No.	Model
1.	
2.	
3.	
Other:	

If the unit(s) you prefer are not available, you may choose from available units or you will be placed on a Back-up Reservation List. The Back-up-List will terminate on **September 27, 2025**. Additionally, your reservation may be withdrawn if you instruct us to do so.

Signature Applicant	Date
---------------------	------

Signature Applicant _____ Date _____

Signature Co-Applicant	Date
------------------------	------

Signature Co-Applicant	Date
------------------------	------