



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

Application Package Contents:

<u>What</u>	<u>Use</u>
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).
3. Re-use Authorization (if applicable)	For submission

Developer's Public Report available on-line at: [www.KeoluAtKoaRidge.com](http://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

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## 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
  - **State and 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 – PHASE I**  
**APPLICATION RESERVATION/UNIT PREFERENCE FORM**

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 **Reservation/Unit Preference Form**. Your broker should contact a Castle & Cooke Homes Hawaii Sales Agent for more information by contacting our office at (808) 548-2931. **NO BROKER REFERRAL FORMS WILL BE ACCEPTED AFTER A RESERVATION/UNIT PREFERENCE FORM HAS BEEN SUBMITTED.**

In order to select an available unit, Applicants must complete a Ke'olu Unit Reservation Form, and a City Packet (Affordable Housing Application Packet with supporting documents, City's Eligibility Affidavit), 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, and a \$1,000 earnest money deposit.

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

**Note: NO PHOTO COPY OR PHOTO IMAGES OF THE PACKET WILL BE ACCEPTED.**

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

1. Prior to selecting a unit, Applicants must submit to Castle & Cooke Homes Hawai'i, Inc. a completed Reservation/Unit Selection Form, together with a Pre-approval Letter from any of our designated lenders, and the \$1,000 deposit check. Any changes to the primary purchasers must be made prior to contracting. A new Pre-approval Letter for new purchasers must accompany this change.
2. The Pre-approval will include a verification of income, credit history, and monies needed to close. Applicants will be pre-approved at prevailing 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 Reservation/Unit Preference Form at any time with written notice.
5. Applicants must sign a Sales Agreement immediately upon selecting an available unit.
6. This Reservation/Unit Preference Form is null & void if a Sales Agreement is not offered.

**COMPLETE AND SUBMIT WITH PRE-APPROVAL AND DEPOSIT CHECK**



**CASTLE & COOKE HOMES HAWAII, INC.  
KEOLU AT KOA RIDGE – PHASE I  
RE-USE AUTHORIZATION**

I/We have completed the application process for Ke'olu – Phase I, Application#\_\_\_\_\_.

Our household size, gross pay/other income, and asset income remain the same.

Requesting to re-use the following Ke'olu - Phase I documents

- Pre-approval
- Income Verification Worksheet
- Application for City-regulated AH units
- Affidavit of Eligibility
- Supporting documents (most current documents may be requested)
- Owner Occupant Affidavit

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Co-Applicant Date

\_\_\_\_\_  
Co-Applicant Date

\_\_\_\_\_  
Co-Applicant Date