

# APPLICATION CHECKLIST

## LENDER CHECKLIST

*For every borrower on the loan application*

- Current pay stubs (1-month history) for all sources of employment including part-time work
- 2 most recent years of W-2 Forms
- Last 2 years of Federal Personal Income tax returns
- Last 2 years of business returns as applicable
- 2 months of consecutive asset statements showing sufficient funds to close and reserves as applicable
- Child support, alimony, social security, pension, bonus, VA benefits and all other forms of income
- Gift letter from related party assisting buyer(s) with the down-payment for the purchase

*\*Lender to certify evidence of available funds as part of gift letter*

## HHFDC CHECKLIST

*At **minimum**, complete **sign** and submit the following:*

- Application Form (2 pgs)
- Household Income Worksheet (1 pg)
- Current pay stubs/statements for all employed household members 18 years and older.  
**IMPORTANT:** Paystubs must be dated within the last 60 days of the signed application date.
- 1 month consecutive paystubs/statements with completed Verification of Employment form; or 2 months consecutive paystubs/statements
- W-2, 1099-Misc, and any other reported income statements as required by the IRS or state tax office.
- Current year signed Federal Income Tax return with all attachments submitted to the IRS with the Federal tax form; such as IRS Schedule A – Itemized Deductions, IRS Child Tax Credit form, etc
- Current year signed State Income Tax return with all attachments submitted to the state tax office with the State tax form; such as Schedule X – Food/Excise Tax Credit or Credit for Child and Dependent Care Expenses, etc.
- Pre-qualification letter

*Note: documentation must go to the HHFDC and your lender independently of each other.  
Where duplicate paperwork is required, the buyer is responsible for providing the necessary copies.*





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Applicants interested in the affordable units must meet all Hawaii Housing Finance and Development Corporation (HHFDC) eligibility and household income requirements with units subject to HHFDC's Use, Sale and Transfer Restriction (Buyback) and Shared Appreciation Equity (SAE) Program restrictions.



*ililani*

## SALES GALLERY

1311 Kapiolani Blvd, Ste #4  
Honolulu, Hawaii 96814  
Phone: (808) 591-1388  
[info@liveililani.com](mailto:info@liveililani.com)

[LIVEILILANI.COM](http://LIVEILILANI.COM)

@LIVE\_ILILANI  

