

LENDER PRE-QUALIFICATION CHECKLIST

*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.

Lender Checklist - copies only

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



KAPIOLANI
RESIDENCE

Sales Center
1391 Kapiolani Blvd, Suite 104
Honolulu, Hawaii 96814
(808) 941-9000
KapiolaniResidence.com

HHFDC Checklist

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

- Application Form (2 pgs.)
- Household Income Worksheet (1pg)
- Current pay stubs/statements for all employed household members 18 years and older **and** not students. **IMPORTANT:** Paystubs must be dated within the last 1-2 months of the signed application date.
- 1 month consecutive paystubs/statements **with** completed Verification of Employment form;
- 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 IRA 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