Buying With Friends or Siblings: Co-Ownership Guide

Agree on the exit while everyone is still excited about the purchase.

Property / unit: _____ Visit / review date: _____

Agree before booking

[ ]	**Purpose** - Shared home or investment?	Evidence / next step: _____
[ ]	**Ownership** - Record intended percentages	Evidence / next step: _____
[ ]	**Money** - Track own funds and debt	Evidence / next step: _____
[ ]	**Management** - Set occupation and spending rules	Evidence / next step: _____
[ ]	**Exit** - Define buyout and sale process	Evidence / next step: _____

Internal split versus lender liability

[ ]	**Deed** - Who owns which interest?	Evidence / next step: _____
[ ]	**Ledger** - Who has contributed what?	Evidence / next step: _____
[ ]	**Loan** - What can the bank require?	Evidence / next step: _____
[ ]	**Exit** - What approvals are needed to leave?	Evidence / next step: _____

An exit needs a net calculation

[ ]	**Sale price** - Rs75 lakh	Evidence / next step: _____
[ ]	**Loan closure** - Rs30 lakh	Evidence / next step: _____
[ ]	**Closing costs** - Rs2 lakh	Evidence / next step: _____
[ ]	**Balance** - Rs43 lakh before tax and other adjustments	Evidence / next step: _____

Open questions / professional follow-up: _____

Read with the full Domico guide. This worksheet records checks; it is not a title, safety, loan or tax clearance. Verify applicable requirements for the exact property and transaction.