DOMICO / PRINTABLE BUYER WORKSHEET

Compare Home Loans Using APR and the KFS

The cheapest-looking loan is not always the cheapest loan to use.

Property / unit: _____ Visit / review date: _____

Compare like with like

[ ]	**Same principal** - Use the amount actually needed.	Evidence / next step: _____
[ ]	**Same tenure** - Match the repayment months.	Evidence / next step: _____
[ ]	**Same rate structure** - Separate fixed, floating and hybrid.	Evidence / next step: _____
[ ]	**Full cost** - Read APR and itemised charges.	Evidence / next step: _____

Follow the money

[ ]	**Offer A fees** - Rs 30,000 upfront.	Evidence / next step: _____
[ ]	**Offer A usable funds** - Rs 29.70 lakh if fees are deducted.	Evidence / next step: _____
[ ]	**Offer B fees** - Rs 5,000 upfront.	Evidence / next step: _____
[ ]	**Offer B usable funds** - Rs 29.95 lakh if fees are deducted.	Evidence / next step: _____

Do a final document match

[ ]	**KFS** - Understand the annual cost measure.	Evidence / next step: _____
[ ]	**Sanction** - Check conditions for your approved offer.	Evidence / next step: _____
[ ]	**Agreement** - Read reset, default and exit terms.	Evidence / next step: _____
[ ]	**Receipts** - Retain proof of every charge.	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.