DOMICO / PRINTABLE BUYER WORKSHEET

Joint Home Loan: Co-Owner and Co-Borrower Explained

The names on the loan and the names on the home need a deliberate plan.

Property / unit: _____ Visit / review date: _____

Three roles to understand

[ ]	**Co-applicant** - Joins the application in the accepted capacity	Evidence / next step: _____
[ ]	**Co-borrower** - Takes obligations under the loan	Evidence / next step: _____
[ ]	**Co-owner** - Holds an interest under the title	Evidence / next step: _____
[ ]	**Check** - One role does not automatically settle another	Evidence / next step: _____

Keep three records aligned

[ ]	**Title** - Who owns which share?	Evidence / next step: _____
[ ]	**Loan** - What does each signer owe?	Evidence / next step: _____
[ ]	**Payments** - Who actually contributes?	Evidence / next step: _____
[ ]	**Agreement** - How are unequal contributions handled?	Evidence / next step: _____

Plan for life changes

[ ]	**Income drop** - Can the household still pay?	Evidence / next step: _____
[ ]	**Exit** - Will the lender release a borrower?	Evidence / next step: _____
[ ]	**Sale** - How will debt and proceeds be settled?	Evidence / next step: _____
[ ]	**Succession** - What happens on death or incapacity?	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.