DOMICO / PRINTABLE BUYER WORKSHEET

Why a Bank Rejects Property Despite Income Approval

The bank approves the borrower and the property separately.

Property / unit: _____ Visit / review date: _____

Two approvals to understand

[ ]	**Borrower** - Income, debts and repayment capacity.	Evidence / next step: _____
[ ]	**Property** - Title, identity and acceptable security.	Evidence / next step: _____
[ ]	**Funding** - Valuation and own-contribution conditions.	Evidence / next step: _____
[ ]	**Disbursement** - Final documents and release requirements.	Evidence / next step: _____

Classify the lender's query

[ ]	**Document gap** - Obtain the correct complete record.	Evidence / next step: _____
[ ]	**Legal issue** - Seek independent advice on authority or title.	Evidence / next step: _____
[ ]	**Technical issue** - Match condition and construction with approvals.	Evidence / next step: _____
[ ]	**Valuation or policy** - Revisit funding and product suitability.	Evidence / next step: _____

Before another application

[ ]	**Get the reason** - Request a clear written query.	Evidence / next step: _____
[ ]	**Check the evidence** - Use legitimate official records.	Evidence / next step: _____
[ ]	**Compare honestly** - Disclose material facts to the next lender.	Evidence / next step: _____
[ ]	**Reassess the deal** - Affordability and saleability still matter.	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.