## SAFE CO-OWNERSHIP.



## **HOW TO SAFELY CO-OWN**



- Ask your Mate to provide evidence of their financial circumstances. This could include, but is not limited to:

  Credit Score, Savings Account and Pre-approval from the bank. Make sure when you share personal information that you do so safely- perhaps through the use of a bank, mortgage broker or lawyer.
- Ask your Mate to provide evidence of their legal situation. This may involve requesting an up to date police clearance and where children are present a DBS check. This assists to validate their character and capabilities to co-own a home. You may also ask for references from your Mate-employment and personal, to validate their character further.
- Consider which co-ownership agreement you want to use, who will draft the agreement and what clauses you want to include in the agreement.
- Approach relevant third parties (Real Estate Agent and Mortgage Broker) to assist you with finding and securing your home.
- Enjoy owning a home together!