Want to talk about buying land or house

To confirm:

In principle:

~120K USD

Either deposit or to purchase land

In case of land – it will be on mine and lucinda’s name

In case of property – I will pay for a lawyer to create a legal document which fixes the deposit to Lucinda in case you sell the house.

But.. I am concerned that even with this help from me you will still need to borrow a large amount – either to build or as a mortgage.

And I want any borrowing to be done as a couple so you both share responsibility.

It’s a big responsibility

I am concerned that I don’t have full clarity on your financials.

Lucinda has mentioned, but not in any detail, that you do have some debts.

And before I can get involved with helping you both I need to know what these are and what is the repayment plan and how this impacts on your ability to repay mortgage.

Student loans? Like uk or just normal loans?

We also need to understand your work, which I know is difficult, but again we need clarity

I am ok to subside rent, but again we need to plan this as I may also need to subside lucindas contributions

Maybe now isn’t a good time to buy, and this is ok,

And perhaps its better you keep