

Another complex case solved



Who's the star of this story?

We helped a couple with two children buy their rented property on a case which presented complexities that most lenders would hesitate to embrace.

1

What was the catch?

Our client had a complex income mix, made up of a blend of **profit share and salary**.

Add in some minor credit blips, and all of a sudden this was a case that wasn't so straightforward.

A complex income doesn't fit neatly into the usual tick box approach of other lenders, so these borrowers looked to Saffron for an alternative.

2

How did we make it work?

3

At Saffron, we're committed to embracing what makes our customers different.

We look beyond the initial numbers and use flexible affordability criteria to adapt to our clients' needs.

Our approach meant that while we investigated the client's credit blips, we saw a strong financial foundation, including **substantial equity in a well-managed BTL property**, putting us in a position to give the client and their broker a 'yes'.

How did we seal the deal?

We embraced our client's 'extra-ordinary' circumstances where other lenders would have turned away, helping them secure their dream home. **Another complex case solved, another future unlocked.**

4

Key details:

Broker:

Wayne Griffiths, Independent FA

Loan size:

£2.16 million

Embracing
different



Saffron
For Intermediaries