

Another complex case solved



Who's the star of this story?

We helped a client secure a self-build mortgage on family-owned ex-farmland, where three plots with planning permission had been set aside- one for each sister.

1

What was the catch?

There were several complications: partial shared access with family, multiple builds planned to take place at the same time and tension between sisters for what the title plans.

The parents had initially planned on the title based on what they thought lenders may require for this title, but this raised concerns with the others.

2

How did we make it work?

3

Our BDM Leah Kavanagh and the underwriting team worked closely with the broker to understand the full picture, including shared access, build plans across the plots and land ownership. Understanding how the family ideally wanted to separate the title and access meant that we helped based on what how they wanted to separate the titles.

Our collaborative approach meant helped the underwriters understand and get comfortable with the case based on their ideal plans for the titles and access.

How did we seal the deal?

With a flexible, family-sensitive solution in place, we were able to say yes where others may have hesitated. The case was offered, and the family are all happy with this solution.

4

Key details:

Lending:
£350,000

LTV:
47%

Embracing
different



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