

# Another complex case solved



## Who's the star of this story?

We helped a self-employed client and their partner purchase a home, despite complex income circumstances and inconsistencies most lenders would turn away from.

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## What was the catch?

The main applicants income had recently jumped significantly- from £5,000 to £70,000- and needed the most recent figures used for affordability.

The second applicant worked in a small bakery and had discrepancies between their payslips and bank statements due to some cash income.

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## How did we make it work?

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We worked closely with the broker, accountant and client to fully understand and explain the context behind the income, including a significant jump in earnings and discrepancies between payslips and bank statements.

This hands-on approach gave our underwriters the confidence to take a view where others may have said no.

## How did we seal the deal?

By embracing the human side of underwriting and staying adaptable to our clients' unique situations, we were able to offer the mortgage and help secure their new home. **Another complex case solved, another future unlocked.**

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## Key details:

**LTV:**

**90%**

**Borrowing:**

**£360,000**

Embracing  
different



**Saffron**  
For Intermediaries