

# Another complex case solved



## Who's the star of this story?

A hardworking CIS subcontractor hoping to purchase a new home, but running into roadblocks due to rigid income averaging rules and some minor historic credit blips.

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## What was the catch?

Most lenders averaged the client's income over 46-48 working weeks, which brought their affordability down too far.

On top of that, some satisfied historic credit issues were causing lenders to hesitate - despite the client now being in a stable financial position.

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## How did we make it work?

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We assessed income over a full 52 weeks, giving a much fairer reflection of the client's earnings.

We also reviewed the client's historic credit issues in context- they were minor, fully satisfied, and no longer reflective of the client's financial situation. This flexible, practical view helped us turn the case around.

## How did we seal the deal?

Using our more tailored, manual approach, the case passed affordability with Saffron where it had failed elsewhere. We issued a full mortgage offer, and the client is now moving forward with the purchase of their new home.

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## Key details:

**LTV:**

**90%**

**Borrowing:**

**£289,034**

Embracing  
different



**Saffron**  
For Intermediaries