

# Another complex case solved

## Who's the star of this story?

1

A client purchasing a property and raising funds from an existing buy-to-let property to support an onward purchase.

### What was the catch?

The case involved complex income, with earnings coming from multiple sources including sole trader self-employed income, limited company director income, and income from land and property.

The borrowing was also required on an interest-only basis, with the sale of a property being used as the repayment vehicle.

2

### How did we make it work?

3

We used 100% of both self-employed income streams and 90% of the income from land property was used as underwriters used underwriters discretion when assessing the case.

4

### How did we seal the deal?

As the client owned more than four buy-to-let properties, underwriters were comfortable using 90% of the income from land and property. They were also satisfied with using 100% of both self-employed income streams allowing the broker, with BDM support, to successfully support the client with their onward purchase.

### Key details:

#### Lending:

£1,002,000

LTV:  
75%

Embracing  
different

 **Saffron**  
For Intermediaries