

# Another complex case solved



## Who's the star of this story?

1

A driving instructor who was seeking to purchase a new home.

## What was the catch?

Due to the client purchasing a car last year, the client's affordability fell short with multiple lenders due to their policy of just looking at the most recent years figures.

The figures showed a drop in profit from the year before.

2

## How did we make it work?

3

We looked at the client's employment in full and ignored the purchase for the car as discounting this showed an increase from the previous year. By taking a manual approach and working on a case-by-case view on affordability, the case was able to pass through on a standard product.

## Key details:

**Lending:**

**£120,000**

**LTV:**

**49%**

## How did we seal the deal?

4

The case passed affordability at Saffron where it had failed with other lenders. A full mortgage offer was issued and the client is now proceeding with the purchase of their new home. The broker noted this case would not have been possible without Saffron's flexible income criteria.

Embracing  
different

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For Intermediaries