

Another complex case solved



Who's the star of this story?

1

A client who recently went on a fixed term contract and had multiple income streams. They were also new to contracting and had additional income via self employment with 1 year of accounts.

What was the catch?

The client had only recently started their fixed-term contract, with limited contract history available.

They also had just one year of self-employed accounts and the income streams were from two different sectors.

2

How did we make it work?

3

We combined the contractor and self-employed income under our specialist criteria. An accountant's reference confirmed sustainability, supported by recent business bank statements to support activity while also in new contract. The new contract income was accepted with one month's payslip and contract documentation.

How did we seal the deal?

4

By taking a pragmatic approach to income assessment and evidencing sustainability across both roles, we were able to offer and help the client to successfully secure their mortgage.

Key details:

Lending:
£160,000

LTV:
85%

Embracing
different



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