

# Another complex case solved



## Who's the star of this story?

1

A client living and and renting a property in the Netherlands, looking to purchase a Buy-to-Let as an expat

## What was the catch?

The client wasn't able to meet the amount needed for affordability.

Top slicing was needed for the amount they needed to borrow.

2

## How did we make it work?

3

As the rent met the 11% ICR coverage, we were able to look at top slicing for this particular client. This meant that they didn't have to put down a larger deposit.

## How did we seal the deal?

4

By carefully structuring the case within criteria and evidencing strong rental coverage, we were able to offer terms that met the clients' needs. The client successfully purchased their first BTL as an expat.

## Key details:

**Lending:**  
**£480,000**

**LTV:**  
**75%**

Embracing  
different



**Saffron**  
For Intermediaries