

# Another complex case solved



## Who's the star of this story?

We helped a couple who were in rented accommodation purchase their dream starter home despite complex deposit circumstances.

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## What was the catch?

The clients were being gifted the 5% deposit from his partner's Grandparent.

Only Mr was going on the mortgage, as a sole mortgage as his partner had adverse credit. Most lenders would not be comfortable with this, since the deposit was being gifted from his partner's side of the family.

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## How did we make it work?

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We accept family gifted deposits and even gifted equity without the requirement for clients to provide further deposits aslong as it fits the LTV requiremets.

## How did we seal the deal?

Thanks to our bespoke approach, the clients were able to received a mortgage offer and is now on their way to purchasing their dream starter home.

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## Key details:

**Lending:**

**£157,500**

**LTV:**

**95%**

Embracing  
different



**Saffron**  
For Intermediaries