

COMMON SENSE LENDING IT'S IN EVERYTHING WE DO


First Time Buyer - complex second income and new build

Background

A first-time buyer couple submitted a joint application to purchase a new build property. The case presented a challenge in terms of income assessment. One applicant held two jobs, and both income streams were essential to meet affordability requirements. However, shortly after reserving the property, one of the applicant's employers went into administration. Fortunately, he secured a new second job almost immediately.

What did we do?

- Despite the complexity, our underwriter took a **proactive and flexible approach**, **reaching out directly to the broker** to discuss the applicant's long-term history, which consistently included two jobs.
- After reviewing **supporting evidence** for a strong track record of working two jobs - our underwriter was **confident in using both income streams**.
- This case highlights **our commitment to service and flexibility**. The broker praised the underwriter for their helpful and collaborative approach describing them as **"fab on the phone,"** and appreciated the pragmatic, human approach taken to assess the case on its merits.

 **Contact us now to discuss your case needs:**
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