

COMMON SENSE LENDING

Looking Beyond a Credit Blip

Background

- A broker came to us with a new purchase application for a single applicant at 42.11% LTV
- The case didn't initially meet our criteria due to missed mortgage payments following a relationship breakdown
- The applicant had been through a challenging time after taking sole responsibility for the household finances

What did we do?

- We spoke with the broker and took the time to understand the full story, not just the missed payments, and saw that the missed payments were linked to a specific life event rather than an ongoing issue
- Other financial commitments had been well maintained
- By looking at the wider picture and working closely with the broker, we were able to reassess the application and offer the case, so the applicant could move forward with confidence
- The broker and client were over the moon with the outcome. They appreciated the support and quick turnaround throughout the process

Contact us now to discuss your case needs:

www.accordmortgages.com/contact

