

COMMON SENSE LENDING

Reduced Income Following Ill Health

Background

- We had an application for a joint remortgage at 22% LTV, raising funds for home improvements and university fees
- The first applicant had built their career in car sales
- Recent payslips showed lower commission following a period of ill health, including three months off work after a mild heart attack

What did we do?

- We looked beyond the most recent commission figures and considered the applicant's longer-term earnings history
- The applicant provided evidence that they had returned to work and were earning commission at previous levels
- We agreed to use a higher percentage of the current commission to support affordability
- By looking beyond the latest figures and understanding the full story, we were able to help the case move forward

Contact us now to discuss your case needs:

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