

Case Study: purchasing a rental home with historic defaults and missed payments



NO ORDINARY LENDER!

Purchase from landlord with gifted deposit + historic defaults & missed payments

Versatility
Lending to people, by people

Our versatile criteria can help clients that don't meet the conventional customer profile. In this case study, we were able to accept:

- A young family purchasing their rental home from their landlord (76% LTV)
- Historic defaults and missed payments due to reduced income from ill-health
- Main applicant successfully completes probationary period before completion
- Gifted deposit from a family member

Given the circumstances, the broker initially considered a specialist sub-prime lender and was delighted to hear that we could help their clients with a more affordable rate. Take a look at our criteria guide to see what we can do for your clients.

[Versatility Criteria Guide](#)

For more information about our products and services, including our affordability calculator and applying through our online portal, visit our website at mansfieldbs.co.uk/intermediaries.

INDIVIDUAL UNDERWRITING - NO AUTOMATED CREDIT SCORING
