

# Acuity Professional Advisers

*Mortgage Desk | Case Study*



## Client Background - First time home buyers with low deposit and limited income

### Challenge;

The clients had a limited deposit of 5%, and their income was not sufficient to meet the stringent affordability criteria of many lenders. They were finding it challenging to secure a mortgage that would allow them to purchase their first home.



### Solutions;

We quickly identified several lenders that would offer increased income multiples and longer-term stability of payment. They also suggested that the clients take advantage of the government's mortgage guarantee scheme to increase their lending by £50,000. The broker's expertise and skills in navigating the complex mortgage market helped the clients secure the right mortgage product that met their needs.



### Outcome;

With our help, the clients were able to secure a mortgage that was tailored to their financial circumstances. The mortgage offered them a long-term fixed rate, which provided stability and peace of mind. The clients were delighted that they could now purchase their first home, thanks to our expertise and guidance.

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