

THE HOME SEEKER

THE CLIENT

Every parent knows that raising multiple children is a job in itself. No one knows this more than Leah from Astley, who in addition to being mum to two of her own children, works as a full time child minder. In Spring 2020, many saw themselves sprung into uncertain domestic conditions, households bubbled together seeing parent moving in with child and child back in with parent. However, Leah had been living under the umbrella of uncertainty for quite some time already. Moving from place to place and eventually back in with her parents, Leah and her children longed for nothing more than their own family home. Leah endeavoured to save everything she could and eventually build up enough to make her grand entrance onto the property ladder.

"Around here, everyone runs off the saying - 'If Jon can't get you a mortgage, no one can get you a mortgage!'"

COVID restrictions and it began to look like there would be no end in sight. Leah referred to all of this as 'a very dark time, I don't know how we would have got out of it otherwise...' Wanting to provide a secure home for their children while they grow up is every parent's main goal. Wanting to provide a secure home is not just every parent's main goal, but grandparents too. Perhaps this is what led Leah's mother to

come across a valuable piece of local wisdom when it turned out she knew someone who could help realise her and her daughter's wish. A tip at the beauty parlour led to Leah getting put in touch with TPD's mortgage adviser Jon Turner, who, as she was assured by local knowledge, would be able to help.

THE PROBLEM

As a self-employed single mother, Leah found herself swimming against the current when trying to find herself a mortgage. For Leah, this experience seemed to set in stone the notion that the self employed encounter more difficulties than traditional workers when trying to secure a mortgage. And as is the same for many young families, this was the final roadblock stopping them from living the life they wanted to live. To make matters more stressful, the usual process had ground to a halt under 2020's

THE SOLUTION

As he does with all clients, Jon quickly got to work, paying Leah a socially distanced visit to understand all aspects of her circumstances. This step was rigorous as having been declined previously, it was essential Leah put her best foot forward with her mortgage application. To fully illustrate her viable financial position to her prospective lender, Jon spent extra time learning about where Leah had been in her life, where she wanted to be and exactly how she could manifest those ambitions.

Jon was eventually able to find Leah a mortgage deal that would afford her a beautiful new build home she could quickly settle into. However, as all this was going on in lockdown, delays to the house being finished meant Leah had to re-apply once more as her loan offer had expired. With the situation getting more stressful for Leah, Jon was able to assure her of the process no matter how tumultuous it got and went the extra mile, taking care of any additional arrangements. Jon's expertise meant he was readily able to navigate the processes despite their hindrance due to COVID, to help this young family finalise their big move.

"When the call came through to say that I'd gotten it, I was in shock..."

THE IMPACT

Despite her initial scepticism that Jon would be able to help her, Leah has seen her quality of life and self belief flourish in her new home. With the instant stability and privacy her own home has afforded her, Leah can now look more towards the long term and planning for the future. Purchasing a home is usually the largest financial decision most will make in their life and over time, more of what Leah pays will each month will go towards the balance on her loan, rather than the interest. This will allow her to build equity in her home, assuring a strong financial foundation for her and her family for years to come.

If you are looking to purchase your own home and want to see if one of our mortgage advisers can do anything for you, contact us today. We will assess your circumstances and only proceed if we believe we can help.



Above: Leah and her children enter their new home for the first time...



"To think where I was just a few years before. Jon really saw us through from beginning to end."

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