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CASE STUDY · REAL ESTATE FINANCING

Trust Doesn’t Grow Despite Setbacks, It Grows Through How You Handle Them

How an anonymous financing inquiry became a trusted client relationship through open communication

The Moment That Matters

> *„I would still recommend you even if I had ended up choosing a different bank.“*

You do not hear that sentence often, least of all from someone whose financing inquiry originally reached us completely anonymously over the internet. Michael (37) even offered, in the end, to pay a fee even if the financing had not gone through. This is a story about a puzzle of income sources, market turbulence, and an administrative obstacle course, and about how professional advice builds trust, especially when things do not go smoothly.

Michael and Anna (30), an unmarried couple working in the public sector and in healthcare and emergency services respectively, had found the right condominium in the Rhine-Main region, a well-maintained existing property, purchase price in the mid six-figure range. The contact came without any referral, without any advance trust: a classic cold first contact.

THE CASE AT A GLANCE

Clients	**Couple (37 & 30), public sector / healthcare**
Property	**Condominium, Rhine-Main region, mid six-figure purchase price**
Starting point	**Inquiry via the internet, complex income situation, ongoing market movement**

First Hurdle: an Income That Doesn’t Fit Into a Standard Box

At the outset, Anna was in the middle of a health-related leave of absence, with a reintegration process lasting several months. Her income was made up of several components received at different times: regular salary, sick pay, plus a side job that had been paused and later resumed, with some retroactive payments.

We meticulously reconstructed a seamless timeline from bank statements and payslips. A payment gap that initially looked suspicious turned out, in the end, to simply be the health insurer’s processing time. In the end, we had bank-ready documentation, and, for the first time, the couple themselves had a clear overview of their own financial situation.

The Strategic Fork in the Road

Michael could have contributed a large amount of equity and pushed the interest rate down, but decided against it, because he considered his capital more profitable invested in the stock market. Instead of offering many in-between solutions, we worked out two clear strategic paths:

1. **High equity, lowest interest rate**, maximum planning security.
2. **Low equity, maximum flexibility**, capital stays invested.

When Michael later floated a third, supposed golden middle ground, we stuck to our clear recommendation: work out what matters most rather than listing every option, and take a clear position on it. The in-between solution would have added complexity without offering a sufficient financial or security-related benefit.

The First Setback: the World Keeps Moving

Midway through the process, a geopolitical crisis escalated, and interest rates jumped within a matter of days. The case took place during a period of unusually rapid interest rate movements. An offer that had already been almost finalized and attractive suddenly deteriorated.

> On closer calculation, it became clear: by adjusting the repayment schedule, the monthly installment could stay nearly unchanged. At the same time, the calculated total term and the remaining-debt trajectory changed. We therefore laid out both effects transparently for the couple: the higher interest rate as well as the nearly constant monthly burden. As a result, a somewhat higher remaining debt deliberately remained at the end of the fixed-interest period.

Michael reacted remarkably calmly and showed full understanding, evidence of the trust that had already grown.

The Administrative Obstacle Course

What followed was a phase with several smaller but nerve-racking bureaucratic hurdles:

1. A misfiled internal bank note briefly caused confusion over an alleged third co-owner.
2. A required official document turned out not to be official after all and had to be obtained again.
3. A previously unknown amendment to a 30-year-old declaration of division surfaced.
4. The bank unexpectedly required an in-person signature instead of the digital process previously announced.

The bank's processing became an increasing source of frustration, so the client kept an alternative option open in parallel. We stayed proactive rather than reactive, among other things, by pre-arranging with the notary's office the possibility of a power of representation that would have made a second notary appointment unnecessary. We deliberately kept this option in reserve as long as the original path kept working.

The Finish Line

Despite all the hurdles:

- ✓ The purchase of the apartment was successfully notarized
- ✓ The financing was ultimately approved at a **better rate** than the offer that had deteriorated in the meantime
- ✓ The alternative option kept in parallel was cancelled as planned

In the end, Michael thanked us repeatedly, including for things that went beyond pure financing advice, such as a clear explanation of the next organizational steps in the purchase process, and said he would recommend us even if he had chosen a different institution.

> *„Trust doesn't come from nothing going wrong. It comes from how honestly and proactively you handle what does go wrong."*

Our Conclusion

A complicated income picture, a sudden market movement, and a tough bureaucratic path: any one of these challenges could have caused the deal to fall through on its own. What mattered was consistent transparency at every moment, better to communicate an uncomfortable number early and honestly than to surprise the client later. An anonymous inquiry from the internet turned into a client relationship that extends far beyond a single financing deal.

> ### Does your income not fit a typical bank template?
> We assess how your actual financial situation can be presented fully and clearly. Contact us for a personal assessment.

To protect our clients' privacy, names, locations, and other identifying details have been changed or generalized. Figures may be rounded or presented as ranges. Quotes are paraphrased.

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