AUREUM

CASE STUDY · REAL ESTATE FINANCING

When Others Would Have Given Up

How we secured financing for the property our client wanted, after three unsuitable bank solutions

The Starting Point

A client came to us with a clear goal: another listed heritage property as a capital investment with special tax parameters. Her professional qualifications and income spoke for themselves. She is a specialist physician in a senior position at a German hospital, has been firmly established in Germany for many years, and has a very good, stable salary.

On paper, an ideal client. Yet it quickly became clear that this case would be anything but standard.

CHALLENGES AT A GLANCE

Residency status	**Non-EU nationality with permanent residence permit**
Age	**Over 50**
Existing properties	**2 rented units, already financed, rent does not fully cover installments**
Property	**Listed heritage property with special tax parameters, higher price segment**

Each of these points on its own would already be a talking point for a bank. Combined, they meant that the first specialist banks we approached could not offer a suitable solution.

The Rocky Road

After an initial get-to-know-you conversation and a detailed financial disclosure, we jointly put together a first financing indication, the basis with which we entered talks with banks. From the outset, we deliberately approached specialist banks geared toward complex financing cases.

Then the real work began:

1. **Bank 1** was fundamentally willing to finance, but only for a smaller, cheaper apartment, not for our client's property of choice.
2. **Bank 2** hesitated too long over the residence permit and never took a clear position on approval.
3. **Bank 3** would have financed the deal, but added such a high risk premium to the terms that the investment would no longer have made financial sense from our client's perspective.

At this point, one could have called the case closed. Our client herself openly asked whether a solution was even still possible.

> *„We committed to our client that we would systematically examine every professionally viable financing option before making a final assessment. The goal remained financing the property she actually wanted, not a premature switch to a smaller substitute property.“*

The advisory process stretched over several weeks. We kept searching systematically until we found the right partner with Bank 4, a private bank from our network. This private bank did not evaluate the existing properties in isolation, but looked at our client's complete picture of income, assets, and liabilities, not against rigid exclusion criteria, but based on her actual overall creditworthiness. The overall assessment showed that the shortfalls on the existing properties could be adequately covered by her stable income and available household surplus. Even after factoring in the new financing, an adequate financial buffer remained.

The Outcome

In the end, the financing fulfilled all of our client's original wishes:

- The listed heritage property she wanted was financed **without compromise**
- **100%** of the purchase price was financed
- Neither her existing debt, her residence permit, nor her nationality ultimately stood in the way of the solution

For our client, this meant that, after several unsuitable bank solutions, the desired basic structure could finally be realized without switching to a smaller substitute property.

Our Conclusion

This case exemplifies what AUREUM Financial Service stands for: we do not just take on the easy cases. When the first banks we approach cannot offer a solution that works both financially and personally, we examine further, professionally sound options. Only once the complete picture has been assessed and the realistic paths exhausted do we give a final answer.

> ### Have several banks failed to offer you a suitable solution?
> We review your complete picture of income, assets, and liabilities, and clarify which financing paths are still realistic. Contact us for a personal assessment.

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

YOUR CONTACT

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