

MORTGAGES

THE FAMILY BUILDING SOCIETY

*Enabling
family members
to help each
other*



ELIZABETH (83) ARTIST

YOUR MORTGAGE WILL BE
SECURED ON YOUR HOME

YOUR HOME MAY BE
REPOSSESSED IF YOU DO
NOT KEEP UP REPAYMENTS
ON YOUR MORTGAGE

Family Building Society
Ebbisham House, 30 Church Street,
Epsom, Surrey, KT17 4NL

FAMILYBUILDINGSOCIETY.CO.UK

Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

A great help!

Elizabeth, aged (83) was retired and due to remortgage her home that she'd lived in for 22 years. Her previous lender would not extend the term due to restrictions on their lending policy for those who had passed state retirement age. Elizabeth was looking for an Interest-Only option but had significant trouble finding a lender who would allow her adult daughter, Louise, to help her financially with the mortgage, until they found Family Building Society.

"I was glad to find a building society that has stayed true to its original guiding principles".

We don't believe in a 'one size fits all' approach to mortgage lending and actively look for ways to help when other mortgage lenders are unable to.

Enabling family members to help each other.

After reading an article in The Guardian about Family Building Society supporting "unusual applications" Elizabeth decided to contact us to discuss the prospect of a Joint Borrower Sole Proprietor (JBSP) mortgage.

A JBSP mortgage allows family members to support each other with affordability when applying for a mortgage. This is typically used by parents, grandparents, aunts, uncles or siblings to help adult children, however this can also be used for adult children to help their parent(s). Elizabeth and Louise made use of this unique option. If it weren't for Elizabeth finding out about us, she would have had to sell her property and downsize, and this was not something she wanted to do just yet.

At Family Building Society, we look at each application on a case-by-case basis and Elizabeth was able to remortgage her home, with the help of her daughter Louise. On top of the specialist mortgage offered, Elizabeth and Louise were very pleased with the service they received from us, with Elizabeth commenting;

"From the very start Family Building Society listened carefully to me and Louise, really wanted to help us and were encouraging."

Louise added that she was **"always able to speak to someone on the phone – with no long queue waits and the customer service was always polite and helpful. Peter was really helpful and easy to deal with."**

A personal touch.

Throughout the application process Elizabeth found our customer service was **"excellent"**, **"very relaxed"** and **"human"**. The personal touch provided a welcoming atmosphere, making the prospect of getting a mortgage much more accessible, and easy to navigate. Having one point of contact was an integral part of the remortgaging process for Elizabeth, with the dedicated Mortgage Advisor showing patience and understanding when explaining the finer points within the paperwork, and this ensured a smooth process. Louise added **"you definitely are the Family Building Society! It felt a very personal and genuine service"**.

Don't give up!

The turning point in this case revealed the positive emotional impact on Elizabeth, that Louise was able to help her and that we could offer her the mortgage she desired. She expressed feeling **"extremely relieved, grateful and happy!"** and with this success story, Elizabeth urges others to not give up, as she 100% recommends us as a lender you can trust!