

MORTGAGES

THE FAMILY BUILDING SOCIETY

MS. BISHOP

DRIVING INSTRUCTOR

MR MOUNT

FINANCIAL REGULATION
SPECIALIST

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.

“Other lenders focused on problems, the Society looked for solutions.”



A flexible approach when it mattered most

Stephen and Debbie began their search for a later life mortgage knowing their circumstances were far from straightforward. Approaching retirement and juggling the sale of three properties, they found that many lenders were unwilling to look beyond rigid criteria. Even though they were in a strong financial position, they had trouble finding anyone willing to fully consider their application. Their search eventually led them to Family Building Society – where our approach immediately felt different to them.

“We chose the Society because they aligned with our needs and long-term plans,” they said. *“They were in a different universe compared with the other institutions we dealt with.”*

A reassuring start

Stephen and Debbie contacted us directly after an online search for lenders specialising in later life borrowing. They described the process as *“clear, straightforward, and refreshingly human”*. From the first conversation, they were supported by our Mortgage Advisor, Franki, who took the time to understand their situation and guide them through each step.

“She was brilliant and supported us every step of the way,” they recalled. *“Where other lenders focused on problems, the Society looked for solutions.”*

Navigating a complex situation

The couple's circumstances required a lender willing to take a common sense view. While purchasing their new home, they were simultaneously selling three properties – two of which were unlikely to complete in time. Many lenders saw this as too complicated.

We took a different approach. As a manual underwriter we were able to review their application on its individual merit, recognising the couple's secure financial position.

“It meant so much knowing the Society understood our circumstances and was prepared to be flexible,” they said.

Clear guidance and the right product

With stable incomes and a well-planned future, Stephen and Debbie were eligible for our standard mortgage product. They appreciated the clarity of the written and online information,

which helped them to make confident decisions.

“The professionalism, the independent and personalised approach to lending, and the exceptional customer service were truly outstanding,” Stephen said. *“Franki explained everything clearly and made the whole process feel manageable.”*

Setting a standard

When their mortgage offer arrived, the couple described feeling *“over the moon.”* The offer meant they could move into their new home without relying on costly bridging finance; a huge weight off their shoulders.

They contrasted the Society's supportive, human approach with the rigidity that they'd experienced elsewhere.

“The Society took the time to listen and work with us. They've set a standard that many larger institutions could only hope to match.”

Unique and exceptional

Reflecting on the journey, Stephen shared how significant the experience had been for him personally.

“I'm over 60, and with a change in personal circumstances I suddenly found myself needing a mortgage. We tried brokers and the institutions we'd banked and saved with, but Family Building Society and Franki were in a different universe. Their service was unique and exceptional.”

The couple said they felt respected, understood, and supported throughout, never rushed, never dismissed, and never made to feel like their questions were unwelcome.

Sharing their experience with others

Stephen and Debbie feel their move has been a real success, and they speak very highly of the Society's support.

“They may be a small society, but they set a platinum standard that larger institutions can only dream of attaining,” Stephen said. *“For anyone whose circumstances don't fit the standard criteria, we cannot speak highly enough of the service we received.”*

With peace of mind and a lender who truly listened, they're enjoying the next chapter of their lives and hope their story encourages others to explore their options with confidence.