

MORTGAGES

THE FAMILY BUILDING SOCIETY

"Great product, flexible and human approach."



ROSIE

ALISON RETIRED SOLICITOR

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
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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.

Alison was able to help her daughter, Rosie, purchase her first property thanks to our flexible Joint Borrower Sole Proprietor (JBSP) mortgage product.

Alison, a retired solicitor, was searching online for a while and mentioned she had seen an article in the Sunday Times about JBSP products. Her research led her to Family Building Society's website, where she discovered we were one of the few lenders offering JBSP mortgages. She decided to contact us directly to discuss our lending criteria and what mortgage her and her daughter would be eligible for.

"As far as I was aware, there wasn't another option," Alison explained. "The application process itself was very straightforward".

Finding the right product

A JBSP allows family members to help each other with affordability when applying for a mortgage. Up to four incomes can be used – one or two borrowers (who will own and occupy the property), supported by up to two other family members.

The JBSP mortgage allowed Alison to support her daughter, a teacher, unlocking the two main problems they faced - the mortgage term and Stamp Duty. At Family Building Society, we offer generous mortgage terms for clients approaching retirement – up until the age of 95. This unique option helped them as mass market products wasn't where they were. High street lenders can have a very strict lending criteria, but at Family Building Society, we take a more human approach and consider each application with common sense.

'You are dealing with a real human being.'

Throughout the process, Alison was highly impressed by the personal and dedicated service both she and her daughter received. She described our Mortgage Advisor,

Peter Cook, as **"excellent, absolutely excellent. Very open-minded, listens to the information. He was prepared to take an open-minded and flexible approach to our application and was very supportive of the idea that I wanted to help my daughter out."** She also contacted our New Business Team who she found very friendly and helpful.

A positive experience

When asked how she felt upon receiving the mortgage offer, Alison's response was simple - **"Relieved."** She was very happy that they had found a product that suited them and were able to get an offer.

Consequently, Alison has already recommended Family Building Society to everyone within her and her daughter's peer group. **"I would tell them to apply through you,"** she said. **"You have a great product, it's flexible, and you take a human approach".**

Why Family Building Society?

When asked how we differ from other lenders, Alison highlighted our personalised service.

"With FBS, you are dealing with 'a real human being'. Big lenders have a very strict lending criteria; we needed a product that was personalised."

At Family Building Society, we don't believe in a 'one size fits all' approach. We actively look for ways to help when other mortgage lenders are unable to, enabling family members to help each other.