

## MORTGAGES

# THE *Davies* FAMILY BUILDING SOCIETY

*Taken  
seriously,  
finally*



**LEE DAVIES (27)**  
TEACHER

**NICOLE DAVIES (26)**  
SPEECH THERAPIST

MARRIED

### OBJECTIVE THAT THE CUSTOMER WISHES TO ACHIEVE

Mr and Mrs Davies wanted to buy their first home, but as relatively young professionals funding a large enough deposit was an issue.

### CIRCUMSTANCES AND BARRIERS TO BE OVERCOME

The couple started looking for their first property whilst Mr Davies was in training to be a teacher. Many mortgage providers didn't consider the couple eligible because of their combined joint income whilst Mr Davies was receiving a teacher in training wage.

**"Our income wasn't being taken seriously by other lenders"**

Mr Davies has banked with a high street lender since he was a boy and sought help to find a mortgage directly, however a 15% deposit was required and repayments were high. They found the bank's service very poor and extremely disappointing.

After struggling to find a mortgage on their own, they decided to contact a mortgage broker, who suggested the Family Building Society.

### HOW WERE THE FAMILY BUILDING SOCIETY ABLE TO HELP WITH THIS OBJECTIVE?

The Family Building Society mortgage adviser recommended the unique Family Mortgage as an opportunity for the couple to get onto the property ladder.

**"We are very pleased to find the best deal on the market"**

### WHY IS THIS BETTER THAN COMPETITORS - WHAT IS THE DIFFERENCE?

The Family Mortgage meant the Davies family could put down a low deposit and fix their mortgage at an attractive rate. Both agreed these aspects of the Family Mortgage are what most first time buyers probably look for, and why it appealed to them in particular.

Mr Davies found the structure of the mortgage product and how the Family Building Society allow parents to help, **"invaluable"**. They used the security through property option to secure their mortgage.

### HOW WAS THE SERVICE RECEIVED?

The couple appreciated the personal service they received from day one, and how consideration was given to them individually. As soon as Mr Davies became a teacher the Davies Family Mortgage application was submitted.

**"I was accepted as a professional right from the start"**

Mr and Mrs Davies are happy to recommend the Family Building Society, and express their gratitude for the efficient process experienced in buying their first home.

**"Family Building Society consider people individually"**

**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.