

MORTGAGES

THE FAMILY BUILDING SOCIETY

STEVE & LYNETTE SANDERS RETIRED

YOUR MORTGAGE WILL BE
SECURED ON YOUR HOME

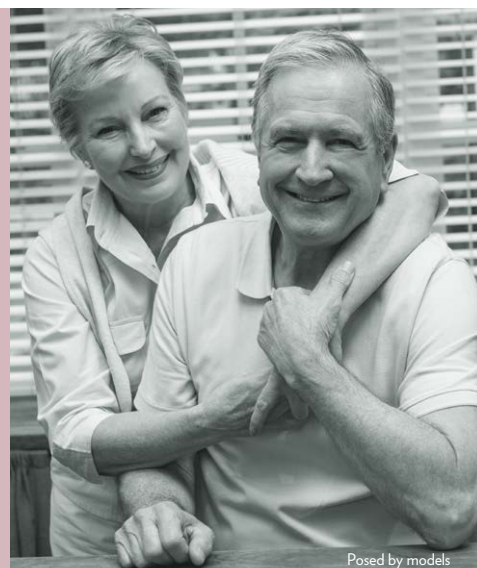
YOUR HOME MAY BE
REPOSSESSED IF YOU DO
NOT KEEP UP REPAYMENTS
ON YOUR MORTGAGE

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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.

“A great weight off our shoulders.”



Posed by models

Couple finds stability and support with Family Building Society in their mortgage journey

Faced with the challenges of securing a mortgage in later life, Steve and Lynette encountered obstacles when their previous lender declined to extend their existing loan. Determined to find a lender that aligned with their needs, they explored building societies that offered loans to individuals over 70. Their search led them to two strong contenders but in the end, Family Building Society emerged as the best fit, thanks to our helpful staff, streamlined process and flexibility.

“We decided to apply to Family Building Society as we believed they were better suited to our needs.” the couple shared.

They explained how their strong equity position and good pensions made them ideal candidates, but their previous lender’s policies and lack of flexibility created obstacles that felt more like penalties.

“We were disappointed that as a very long-standing customer they were not willing to help us, and in fact it seemed that they were trying to penalise us and were not at all understanding our requirements” they added.

Starting the Journey with Family Building Society

Steve and Lynette began their journey with Family Building Society via a Google search, seeking out lenders who catered to people in their age group. After deciding to use Family Building Society, they applied directly, rather than through a broker. This proved to be straightforward thanks to Family Building Society’s clear and transparent process. They praised the excellent customer service they received, specifically mentioning their interactions with Peter Cook, one of our mortgage advisers at Family Building Society.

“He took the time to understand our circumstances and gave great advice on

how to make the process more efficient and highlighted issues that may affect the decision so that we could deal with them before submitting the application.” they recalled.

Various interactions with the underwriting department also impressed the couple, where they stated Family Building Society demonstrated a solutions-focused approach to resolving issues.

They noted ***“It was very clear that Family Building Society was helping us to find solutions and not simply identifying obstacles, in the way that other building societies have behaved in the past.”***

A Moment of Relief

Once Steve and Lynette received the mortgage offer from Family Building Society it was a moment of pure relief. The couple described it as ***“A great weight off our shoulders.”***

This allowed the couple to continue living in the home they loved, without the fear of excessive repayments. They contrasted Family Building Society’s understanding and personal approach with the inflexibility they experienced elsewhere.

“Family Building Society is more personal, listened to our plans, and tried to work with us, so that we could continue living in our home.”

Reflections and Recommendations

Reflecting on the process from start to finish, the couple described their experience with Family Building Society as ***“Professional and friendly.”***

They highlighted the importance of clarity in both the written literature and online information, which helped them make informed decisions.

When asked what they’d say to others in similar situations, they offered simple but impactful advice ***“Be clear about your future plans and do your research.”***

They also expressed their strong recommendation for Family Building Society to friends and family, praising its customer-centred ethos and flexibility.