

MORTGAGES

THE FAMILY BUILDING SOCIETY

MRS WOODS

CORPORATE PROFESSIONAL

MR WOODS

RETIRED

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.

*"A seamless
experience"*



Finding the right fit in later life

Mr and Mrs Woods first approached Family Building Society in 2024 when they were planning a move just 30 minutes away from their existing home. Unfortunately, the day before exchange, the buyer pulled out, and their plans were put on hold. They placed their property back on the market and returned to us in 2025 when they found a new home in a village they had long hoped to live in.

Other lenders didn't see the Woods as eligible for lending due to their age and the fact that Mr Woods was already retired. In the mainstream mortgage market, many providers apply strict criteria that can make it difficult for older borrowers or those no longer in full-time employment to access lending. This often means that even financially stable buyers, with steady pensions or savings, are excluded simply because they don't fit the conventional profile. The Woods explained; **"There aren't many companies out there who see people like us as eligible for lending. But Family Building Society were different, they looked at our situation with common sense and a human attitude."** Throughout their journey, Mr and Mrs Woods were supported by Franki, their Mortgage Advisor, who guided them through every stage of the process with clarity and efficiency.

Choosing the right product

With a loan to value of 20% and secure incomes, the couple were eligible for one of our Later Life Interest-Only mortgages. They opted for a fixed rate for the first five years, giving them certainty and control over their finances.

"It was the only option we could afford without committing our lives away to a repayment mortgage," said Mr Woods. **"Franki made it really clear what our repayment options were, and explained everything in simple terms."**

"A seamless experience"

In 2024, The Woods had been introduced to Family Building Society via a broker. This time, they dealt with us directly, and found the process really straightforward.

"It was quick, professional, and seamless," Mrs Woods recalled. **"Franki was excellent, she explained everything clearly, answered questions straight away, and was always accessible by phone or email. She even laughed at our jokes!"**

From the initial enquiry with our New Business Team through to the mortgage offer, the couple described the service as **"completely faultless."**

Feeling supported

Both Mr and Mrs Woods emphasised how much they valued the personal approach.

"If the process had been complicated, we would have given up," they admitted. **"But because it was easy, it made all the difference. We felt listened to, respected, and never made to feel silly for asking questions. We're as happy as pigs in muck."**

When their mortgage offer came through, their reaction was simple: **"Relieved, ecstatic, very pleased. It only took a matter of weeks."**

Why Family Building Society?

Looking back, the Woods say they would recommend Family Building Society to anyone in a similar situation.

"It really pays to be with a smaller, friendlier, more approachable company," Mrs Woods said. **"We had never heard of you before, but you were fantastic. Later life mortgages can feel daunting, but we felt respected and listened to the whole time. You really do have the 'family' feel, the name is spot on."**

Now happily settled in their beautiful village home, the couple are enjoying the next chapter of their lives with peace of mind, and they want to share this success with others who may be in a similar situation.