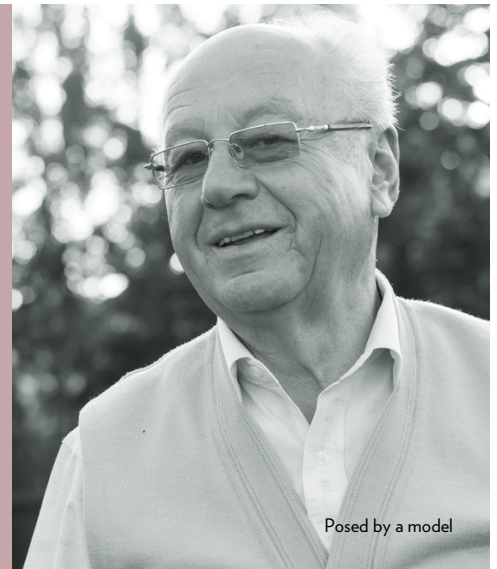


THE
FAMILY
BUILDING
SOCIETY

“The Family Building Society made it so easy”



Posed by a model

TERENCE (75)
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
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.

As Terence, aged 75, was coming to the end of his mortgage, he was keen to have his term extended. Circumstances with his daughters meant he needed to be there to offer support, including financially, as any father would. However, his current lender was unable to increase the term of his mortgage past the age of 75.

“I know what it’s like looking after a child. It kind of takes over your life, so I like to have a bit of money to one side just in case.”

Selling his flat wasn’t an option and an equity release scheme wasn’t what he was looking for either, so Terence needed to look elsewhere. With the help of one of his daughters, Terence took to the web in search of a building society that would consider his situation and provide him with the interest-only mortgage he needed. That’s where the Family Building Society came in.

Not being technologically inclined, Terence was thrilled to find a service that worked in a more personal way. As he was based near to the Society’s office in Epsom within Surrey, he was able to arrange face to face meetings with an in-house Mortgage Adviser,

with everything else completed by telephone. The Society was able to work in a way that best catered to his needs, there every step of the way with a single point of contact.

“I’d rather have things done properly and thoroughly and that’s what you get with the Family Building Society.”

It was frustrating for Terence to find that other mortgage providers were unable to consider him for an appropriately termed mortgage. The reliability of a healthy pension is something the Family Building Society takes into consideration, among other things, when approving mortgage applications. There are no upper age limits and because each case is dealt with individually it meant Terence was able to get a mortgage for a reasonable term at a favourable rate.

“At my age, there are a lot of people around with enough equity, enough money and enough ability to be able to pay a repayment or interest-only mortgage.”