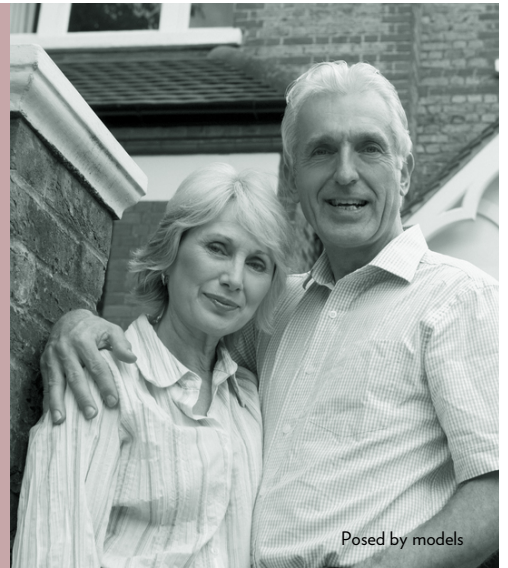


## MORTGAGES

# THE FAMILY BUILDING SOCIETY

*“As long as you do your sums it's not as daunting as it may appear.”*



**CHRISTOPHER (71)**  
RETIRED

**VIRGINIA (66)**  
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.

Having downsized five years earlier, Christopher and Virginia thought it was time for another change before retiring. Both their sons had been encouraging them to move closer to their families in the South West, not only could they then lend a hand but it would enable the couple to see more of their grandchildren.

**“We have been very comfortable with the Society since our first mortgage on a new build property way back in 1995.”**

Their budget was based on retaining their existing mortgage and not making any drawdowns from their private pension to prevent the high rate of tax. However, they knew this may be tricky due to the property prices in the South West were considerably higher.

**“By having additional funds meant we could move closer to our family, afford the mortgage and invest more into the property.”**

Although slightly more expensive than planned, the couple found their perfect house. However the extra cost meant that they needed extra funds. Having been with the Society for over 20 years, they decided to contact us to see what their options were.

Not all lenders offer mortgages to the retired but here at the Society, we are able to have a personal approach to mortgage lending and assess each

individual situation. For those in retirement who are seeking a mortgage we take into account earned income up to the age 70 and pension income beyond that age. We were pleased to be able to offer Christopher and Virginia a fixed rate mortgage and advise a solution to fit their unique needs.

Without the help of a bigger mortgage, Christopher and Virginia would have had to reluctantly drawn money from their private pension or would have had to keep searching for a more affordable house within their original budget.

**“It has made the whole process more comfortable and satisfying and we have the property we both love.”**

Pleased with their move, happy with the service provided and closer to their family, Christopher and Virginia are now able to enjoy more time with their sons and grandchildren.

**“Our adviser was exceptional, professional, informative very polite. Even over the phone he felt more like a friend to both of us and he gave us his time and had all the knowledge to talk us through the process.”**