

MORTGAGES

THE FAMILY BUILDING SOCIETY

SANDRA AND DAVID 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.

"We found the Family Building Society a pleasure to deal with."



Back in 2014, Sandra and David were looking to buy a second property but they were struggling to find a lender who would give them a mortgage based on long-term affordability due to their age. Their mortgage adviser recommended the Society as we offer exactly that. Pleased with their mortgage offer, the couple were able to purchase their second property.

A few years later in 2017, the couple sold their second property to pay off the mortgage on their own home. They decided to move from their home to be closer to David's parents to offer them more support. They also wanted to live in a house instead of a flat, in an area they knew and liked. Moving meant they would need to take out another mortgage as the location they wanted to move to was a more expensive area.

"We were looking for a good fixed rate mortgage for a period of five years; this would just about take us to state pension age. We also wanted a term long enough to make the monthly payments affordable and of course, the amount needed to buy the property in our preferred area."

After shopping around, the couple were struggling to find a lender that met their requirements.

"We were aware from applying in 2014 that we would need to prove our income and ability to pay the mortgage beyond retirement age. This helped us to prepare the necessary paperwork in advance. We had problems with other providers due to our age."

They decided to look at the Society again, and found we still offered similar products and specialised in later life lending.

"We had a previous mortgage with you, and were happy with the professionalism and friendliness of all the people we dealt with."

During the process of getting their mortgage, our in-house Mortgage Advisor explained that should the unthinkable happen; only Sandra would be able to afford the mortgage alone. Our advisor suggested Cavendish who could help them by providing affordable life insurance.

Cavendish provides security for the future and a chance for families to maintain financial stability by comparing life insurance policies and premiums. They have a panel of providers to give you access to the best quotes.

"The advisors at Cavendish were easy to understand. They were friendly, professional and knowledgeable."

Sandra and David were very happy with how quickly their mortgage went through. The mortgage has allowed the couple to buy a house in a location they liked and be closer to David's parents to provide support without having to compromise.

"The Family Building Society is flexible to individual needs, knowledgeable about its products and efficient in following up queries. It is always possible to get through to somebody by phone and whoever you speak to is very helpful and communicates effectively and clearly."

You are excellent. Everyone I spoke to was friendly. You were a pleasure to deal with and treated me as an individual. Thank you for providing our mortgage so quickly and efficiently!"