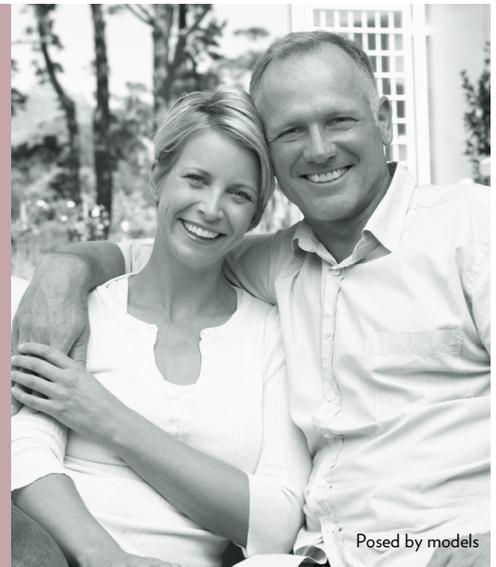


MORTGAGES

THE FAMILY BUILDING SOCIETY

"I thought this was manna from heaven, I couldn't believe it"



Posed by models

BRIAN & HIS WIFE

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.

Brian and his wife had previously been content with their three bedroom terraced house, spending much of their time holidaying in Spain. However, as they were getting older, they knew there were some things they wanted in their lives that their current home couldn't offer. For his wife, a utility room to stop her being disturbed by the noise of the tumble dryer. For his dogs, a bit of grass and a dog flap so they could play outside. For Brian, it was an ensuite he had his eye on.

"We just wanted to spread our wings a little bit and have some extra space."

Brian and his wife had invested in some other properties which were, along with his strong pension, funding the lifestyle they had grown accustomed to. They definitely were not looking to give up any of these much needed sources of income just yet. When they found their dream home, Brian and his wife fell in love with it immediately and although it was a bumpy ride – they were gazumped at one point, until the offer fell through – they eventually secured the house.

If the offer process wasn't hard enough, the couple had to find a lender to give them a mortgage that went into his retirement. Of the lenders that would even consider them, most would only have offered a mortgage on a short term, meaning the monthly repayments for Brian and his wife would have been too high. The Family Building Society has no upper age limit and is able to consider every mortgage application on a

case by case basis, taking into account more than just age. When Brian heard about the Society on the radio, he rang immediately and after a few questions was passed to an individual point of contact who would take him and his wife through the whole application process. The couple's previous mortgage was a ten year term, but with the Family Building Society, they managed to secure a 21 year term. This meant that their monthly repayments on a house almost double the size were effectively the same.

"We're getting, for the same money, twice as much house."

Brian and his wife were pleased with the communication they received from the Society and praised the ease with which they could talk to the individual person dealing with their mortgage application. The flexibility of their mortgage also meant that they have the freedom to choose what to do with their investment properties. The Family Building Society was able to lend to Brian and his wife because we understand there is more to a mortgage than ticking certain boxes. For some, a mortgage may mean something as simple as a dog flap.

"Ultimately, we're going to sell one of our investment properties and pay it off, but what this product has allowed us to do is have the choice if we want to."