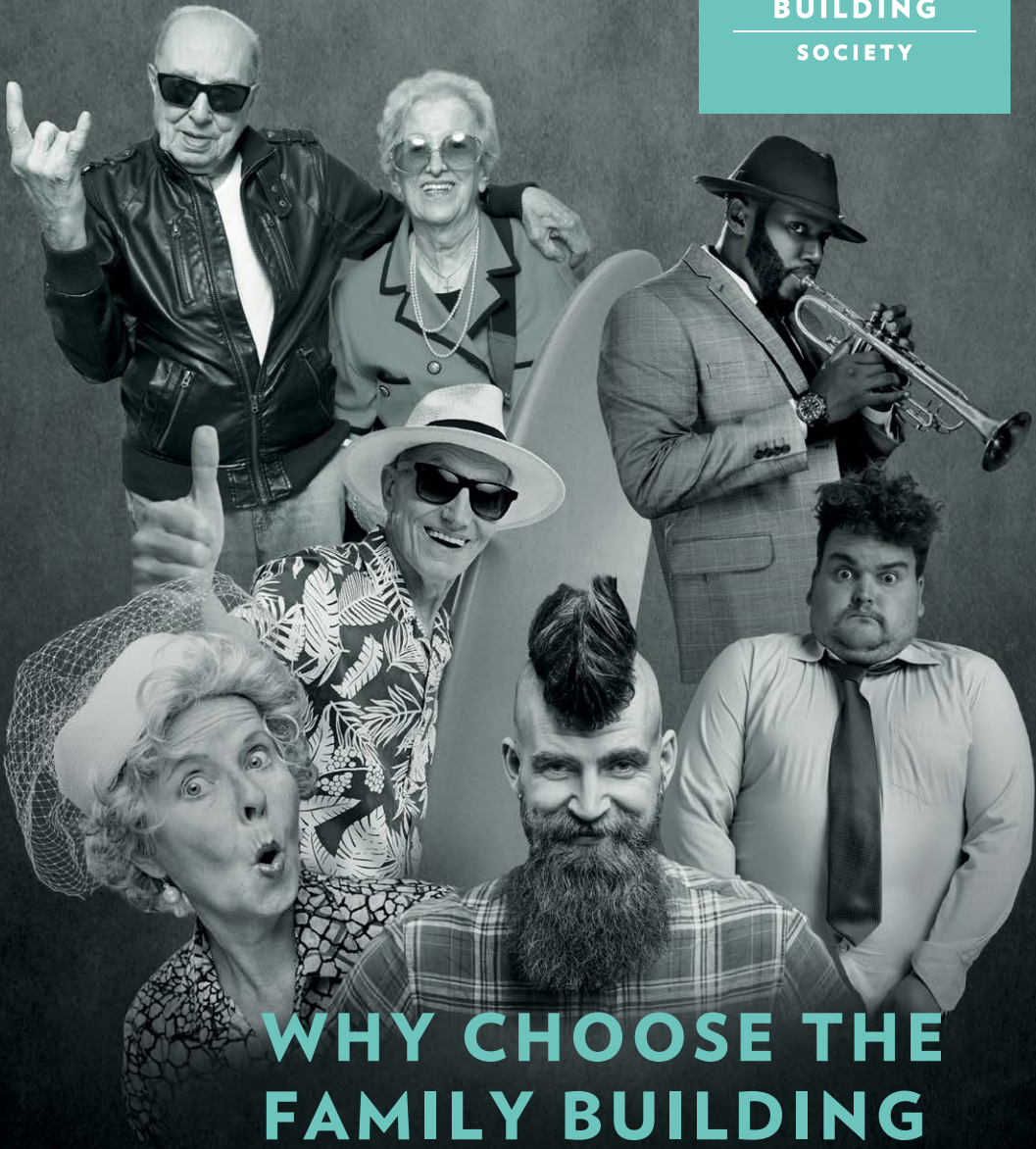


*There's nothing normal
about our family*

THE
Intermediary's
FAMILY
BUILDING
SOCIETY



**WHY CHOOSE THE
FAMILY BUILDING
SOCIETY?**

AT FAMILY BUILDING SOCIETY WE'RE FOCUSED ON DELIVERING INNOVATIVE AND FLEXIBLE MORTGAGE PRODUCTS TO MEET THE NEEDS OF THE MODERN FAMILY ACROSS ALL GENERATIONS AND INDIVIDUALS NOT WELL SERVED BY THE MASS MARKET.

WE APPRECIATE THAT 'ONE SIZE DOES NOT FIT ALL' WHEN IT COMES TO MORTGAGES SO WE PROVIDE SOLUTIONS THAT CAN FIT YOUR CLIENTS' PARTICULAR CIRCUMSTANCES.

WHY CHOOSE US?



We don't let computers have a say - we know that every mortgage is different, so with our flexible criteria we'll look at how we can help you with your unusual and complex cases.



We deal with the 'grey' not the black and white - all customers are different and we will always take the time to listen, even if your clients have been turned down elsewhere, simply because of their age for example.



We individually underwrite all cases - our underwriters are real human beings, with each case assessed on its own individual merits using common sense.



We don't credit score - we offer tailored credit checks and take a personal approach to lending.



Our innovative product range provides solutions to meet the needs of family members at all stages of their lives, such as lending to:

- Those in or nearing retirement
- First time buyers and second steppers
- Landlords
- The self employed
- Expats

FIRST TIME BUYERS / SECOND STEPPERS

THE FAMILY MORTGAGE

We give families the flexibility to combine their property and savings as security for a family member's mortgage.

- Our 95% LTV Family Mortgage helps applicants purchase a property with family support.
- Family members can use one or a combination of three different ways to provide security to borrowers:
 - 1 Secure a charge over their property
 - 2 Deposit savings in our Family Security account which earns interest
 - 3 Deposit savings in our Family Offset account which further reduces the mortgage cost for the borrower
- Includes a payment waiver facility for up to six months should the borrower become unemployed through no fault of their own (subject to certain conditions).
- The mortgage is in the borrower's name, so the 3% stamp duty charge for second properties does not apply.

*Family assets can
be used as security*



JOINT MORTGAGE SOLE OWNER ARRANGEMENTS

This arrangement offers a family solution to affordability, enabling family members to help each other realise their housing goals.

- Up to four applicants - This arrangement lets one or two owners, plus up to two family members, join the mortgage to support the owner(s). All four incomes can be used for affordability.
- The names of all borrowers will be listed on the mortgage but only the occupying borrower(s) will be named on the Title as the owner(s) of the property.
- This arrangement is available for repayment or interest-only mortgages.
- Max LTV 80% for owner occupier. 65% or 70% for Buy to Let (depending on product chosen).

Who might this arrangement be suitable for?

- ✓ **Young borrowers** where their income is likely to increase, but are currently unable to afford the full mortgage.
- ✓ **Recently separated or divorced applicants** who wish to remain in their current home but need temporary help with their mortgage.
- ✓ **Retired borrowers** wanting to move or stay in their existing home.
- ✓ **Adult children who want to support their parents** if their circumstances were to change.

GUARANTOR MORTGAGES

We're able to consider parents' or family members' income to help with affordability on any of our Owner Occupier products.

- Borrowing is assessed using the guarantor's income only.
- Any outstanding mortgage or other credit commitments are deducted from the guarantor's income when calculating affordability.

OLDER BORROWERS



We focus on people who are not well served by the mass market and are simply turned down because of their age, such as those approaching or in retirement.

- We offer generous mortgage terms for older borrowers:
 - Owner Occupier repayment mortgages – up to a maximum age of 95 at the end of the term.
 - Owner Occupier interest-only and Buy to Let mortgages – up to a maximum age of 89 when the loan commences.
- We take into account earned income up to the age of 70 and other sources of income beyond that such as pension, investment and rental income. Other income can be considered on a case by case basis.

*Applications accepted
up to age 89*

RETIREMENT LIFESTYLE BOOSTER MORTGAGE

An alternative to equity release, this product gives older borrowers a little boost to their finances. For clients aged 60 and over, this 10 year interest-only mortgage provides regular monthly advances and an optional lump sum.

This money can be used for home improvements, holidays or new experiences.

- 10 year term on a discounted variable rate.
- A regular fixed monthly payment for 10 years, unless your client wants to stop earlier.
- Optional lump sum available at the start of the mortgage.
- Variable monthly repayments for the 'average' interest due over the 10 years of the loan.



INTEREST-ONLY MORTGAGES

- We offer interest-only mortgages across our variable rate range up to 80% LTV.
- No barriers to entry such as no age restrictions, no minimum income (affordability based) and no minimum equity for downsizing.
- We can consider downsizing for loans up to 70% LTV.
- We can calculate affordability on an interest-only basis for mortgages of 10 years or less.
- Applications accepted from 19 to 89 at application.

*Complex borrowing needs?
No problem*



EXPATS

We're able to accept mortgages from expats in over 40 countries including the USA, Hong Kong and Canada.

We're able to lend to:

- UK nationals working abroad with families remaining in the UK.
- UK nationals who have an investment property(ies) in the UK.
- UK nationals who want to invest in residential BTL property in the UK.

Loans are available on an interest-only basis for both Owner Occupier and Buy to Let, subject to certain conditions.

*Out of sight
but not out
of mind*



LANDLORDS

We offer a range of Buy to Let mortgages for both individuals and Limited Companies.

- We have no set minimum income.
- We can accept applications on a repayment or interest-only basis.
- No onward purchase address is needed if money is being raised to purchase additional properties.
- Portfolio landlords accepted with no maximum properties in their portfolio.
- Our Buy to Let Offset mortgage is available for property purchase or remortgage.

SELF EMPLOYED

We offer mortgages to sole traders, limited company directors and partnerships.

- Applicants assessed on their individual merits.
- We can consider two years trading history when assessing affordability.
- For limited companies, where the client has more than a 33% financial stake in the business, we may consider either their proportion of net profit and salary or salary and dividends.
- Multiple companies and multiple income streams accepted – applications are underwritten on an individual basis.

*We take a sensible
view on income
and trading history*



CONTACT US

Have a question or a case you would like to discuss?

CONTACT YOUR LOCAL BUSINESS DEVELOPMENT MANAGER

If you have a question regarding our products or criteria or have a case you would like to discuss then our BDMs are always on hand to offer advice and support.

To find your 'Local Business Development Manager' please visit our website on the link below and just type in your postcode.

intermediaries.familybuildingsociety.co.uk/contact-us

If you can't find a BDM covering your area then please contact our dedicated Mortgage Desk.

MORTGAGE DESK

If you have any questions or would like to discuss your client's mortgage requirements then please contact our dedicated Mortgage Desk.

Telephone: **01372 744155***

Fax: **01372 745607**

Email: mortgage.desk@familybsoc.co.uk

BUSINESS DEVELOPMENT REPRESENTATIVES

Our BDMs are supported by a dedicated team of Business Development Representatives, who can help you with any case updates, illustration or DIP requests.

Telephone: **03300 243407***

Email: BDR@familybsoc.co.uk

* Telephone lines are open: Monday – Friday 8am – 5.30pm, Saturday: 9am – 12 noon, excluding bank holidays. We may record any telephone calls we have with you in the interest of staff training, monitoring customer service or for security purposes.

INTERMEDIARY WEBSITE

Our intermediary website provides all the tools you need to help you maximise every business opportunity.



Process and submit your client's mortgage applications online via our 'Mortgage Hub'. Set up client details, upload supporting documents, check the status of a case and receive mortgage offers, securely online.



Our quick and easy Criteria Checker tool will help with all of your criteria questions.



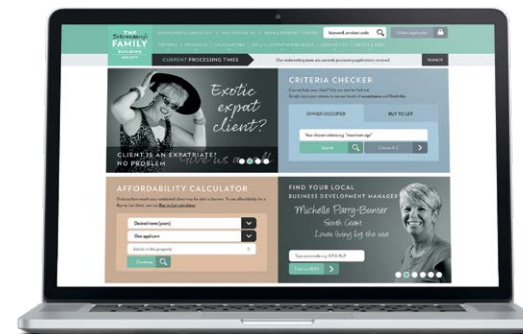
Product range and rates at a glance - all our product details, forms and checklists are easily available.



Submit Decision in Principle and Illustration requests.



A range of quick and easy to use online calculators including affordability, offset and Buy To Let calculators.



intermediaries.familybuildingsociety.co.uk

YOUR LOCAL BDM

Name

Telephone

Email



01372 744155



INTERMEDIARIES.FAMILYBUILDINGSOCIETY.CO.UK

This leaflet can be provided in alternative formats on request.

THE
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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.

Firm Reference No.206080
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