



You can consider up to four incomes to boost affordability?

Wow! I didn't know you did that!'

THE
FAMILY
BUILDING
SOCIETY

Our Joint Borrower Sole Proprietor (JBSP) mortgages can be used by first time buyers or second steppers needing help with affordability. Our reverse JBSP can also help those in later life to be supported by their adult children.

Earlier this year, we increased the max LTV for our JBSP products up to 90% (based on a max loan size of £500,000), to support those with smaller deposits.

We also increased the max loan size up to £1,000,000, helping those who need to borrow more.

Benefits of JBSP

- Allows up to four incomes for affordability
- Supports one or two borrowers with up to two family members
- Helps clients secure larger loans
- Supporting family members are not liable for stamp duty on a second home

Who can support a JBSP?

- Parents, grandparents, siblings, aunts, and uncles can provide support
- All JBSP arrangements can be reversed for adult children to support their parents

Owner Occupier arrangements

- Repayment mortgages up to a maximum age of 95 at the end of term
- Interest-Only up to a maximum age of 89 when the loan commences
- Up to 90% LTV

Buy to Let Arrangements

- Maximum age of 89 when the loan commences
- Up to 75% LTV

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