FAMILY ASSISTED MORTGAGES

THE Intermediary's FAMILY BUILDING SOCIETY

Make the journey simpler for your clients buying their first home.

Our 100% LTV Family Mortgage and Joint Borrower Sole Proprietor (JBSP) options help make it easier for families to support buyers - whether they're getting onto the property ladder or moving up it.

FAMILY MORTGAGE

Our **100% LTV Family Mortgage** is designed to help first-time buyers and home movers take the next step, with support of family.

- Up too 100% LTV
- No application fees
- No product fees
- Up to 5.33x LTI
- Up to 40-year term to support affordability
- Borrower deposit optional
- Loan sizes from £96,000 to £750,000
- Available for purchase applications only
- Family security (plus any deposit) must equal 20% of the property value

JBSP

JBSP allows family members to support each other with affordability.

- Up to 4 incomes boost affordability
- Borrow up to 90% LTV (75% BTL), max £1M
- Terms up to age 95 with retirement income considered
- Helps buyers borrow more or support parents later in life
- Supporting family members will not be liable for stamp duty on a second home – they will be listed on the mortgage but will not own the property

INTERMEDIARY NEWSLETTER

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EDUCATION HUB

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WHY CHOOSE US

Find out more

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