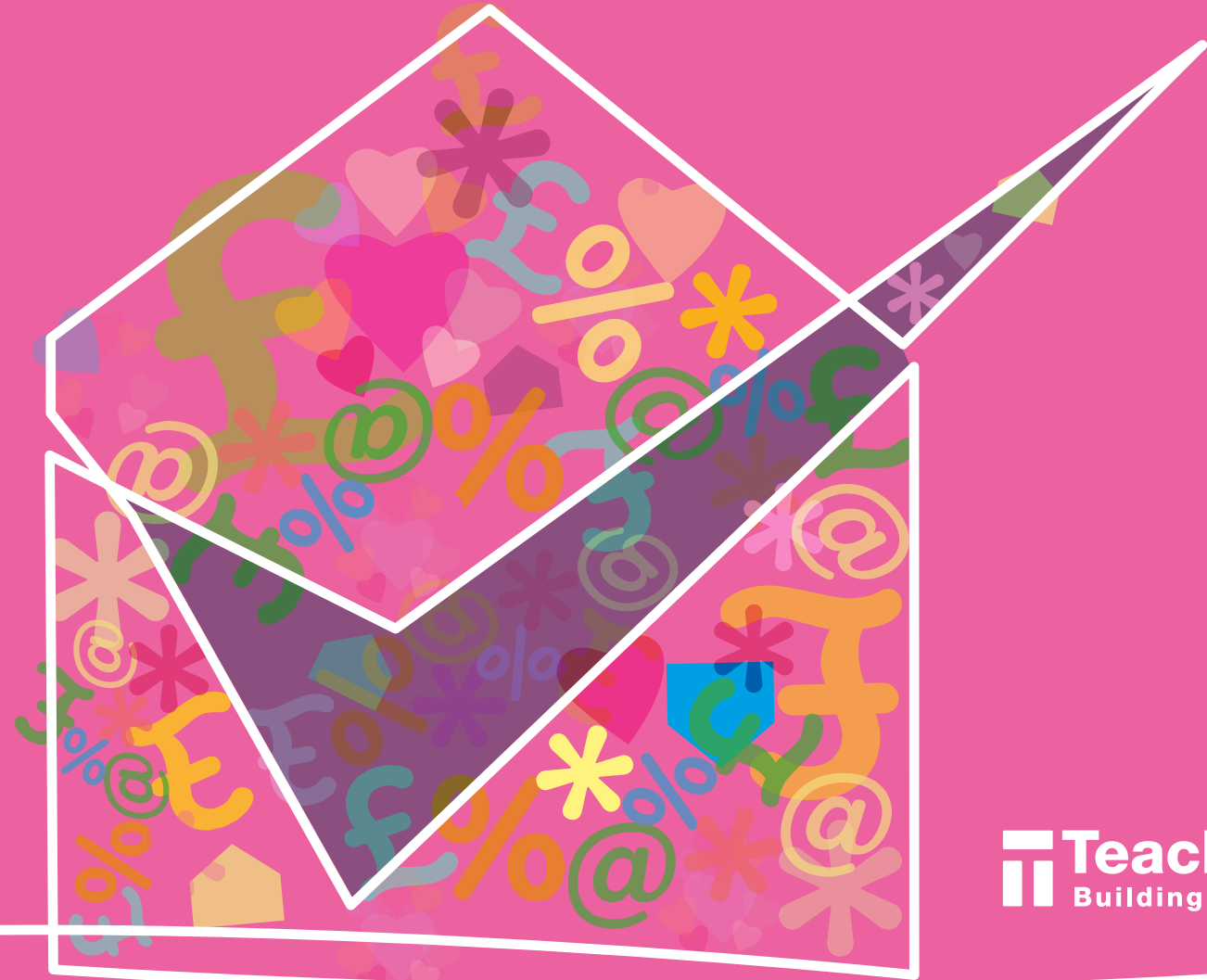


Your guide to MORTGAGE APPOINTMENTS



How do you know if you're ready for a mortgage appointment?

If you have a deposit saved (or are almost there!) and either want to know how much you can afford to spend on a property or have had an offer accepted on a property - this is the ideal time to get in touch with our mortgage team to book a telephone appointment.

Taking out a mortgage is a big commitment, if you were ever unable to keep up your mortgage payments you could lose your home. That's why our mortgage advisors will support you through the application process and help you work out what you can afford to pay.

If you want to do some preliminary guesstimating yourself and play around with some numbers, we do have a handy mortgage calculator available on our website which was designed specifically for teacher first time buyers:

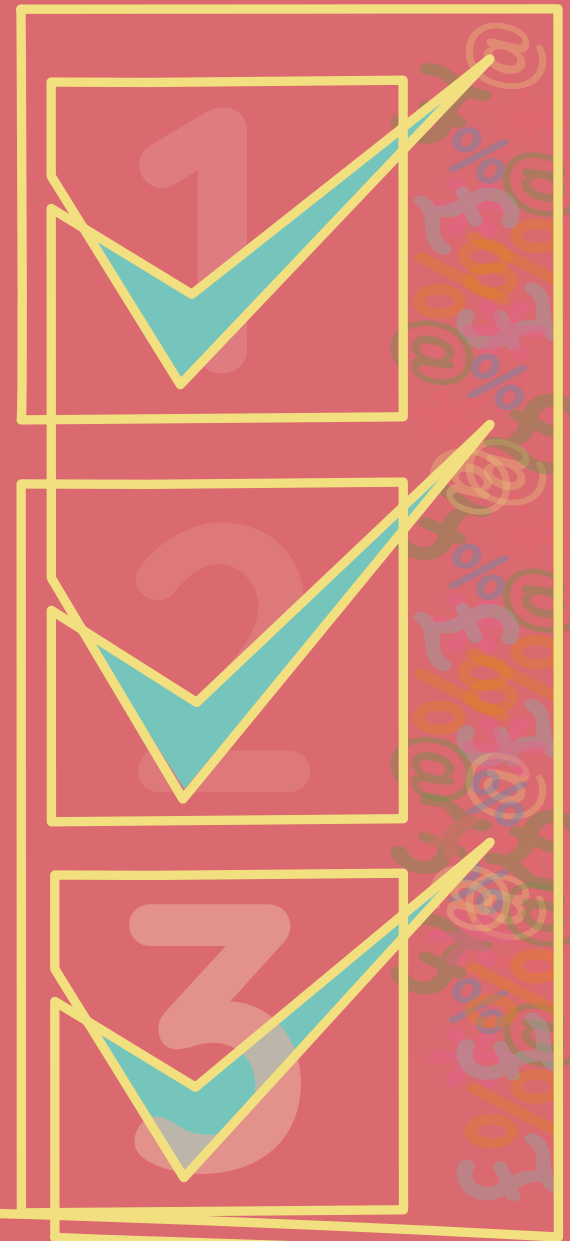
<https://www.teachersbuildingsociety.co.uk/mortgages/teacher-mortgage-calculator>



What will you need to have available for your mortgage appointment?

You will need to have the following to hand during your first mortgage appointment with us:

- Your name, address and date of birth (hopefully you have those down!)
- Value of the property you would like/have had an offer accepted on
- Information about your income, such as your gross annual income and your net monthly take home pay (the amount that hits your bank account each month). If you're due to start a new teaching position and you don't have pay slips available, that is not a problem and we can make some calculations on your behalf.



What will we run through in a mortgage appointment?

The aim of this initial mortgage appointment is to give our mortgage advisors a clear picture of your current situation. The call typically follows the below steps:

- Review your income that you have coming in
- Take into account any ongoing commitments that will remain when you buy your property
- Factor in your general household expenditure
- Sense check how many years you would like to take the mortgage over (the mortgage term)



At this initial appointment you will be given a clear idea of what kind of property value you will be able to afford. The session will typically take around 20 minutes.

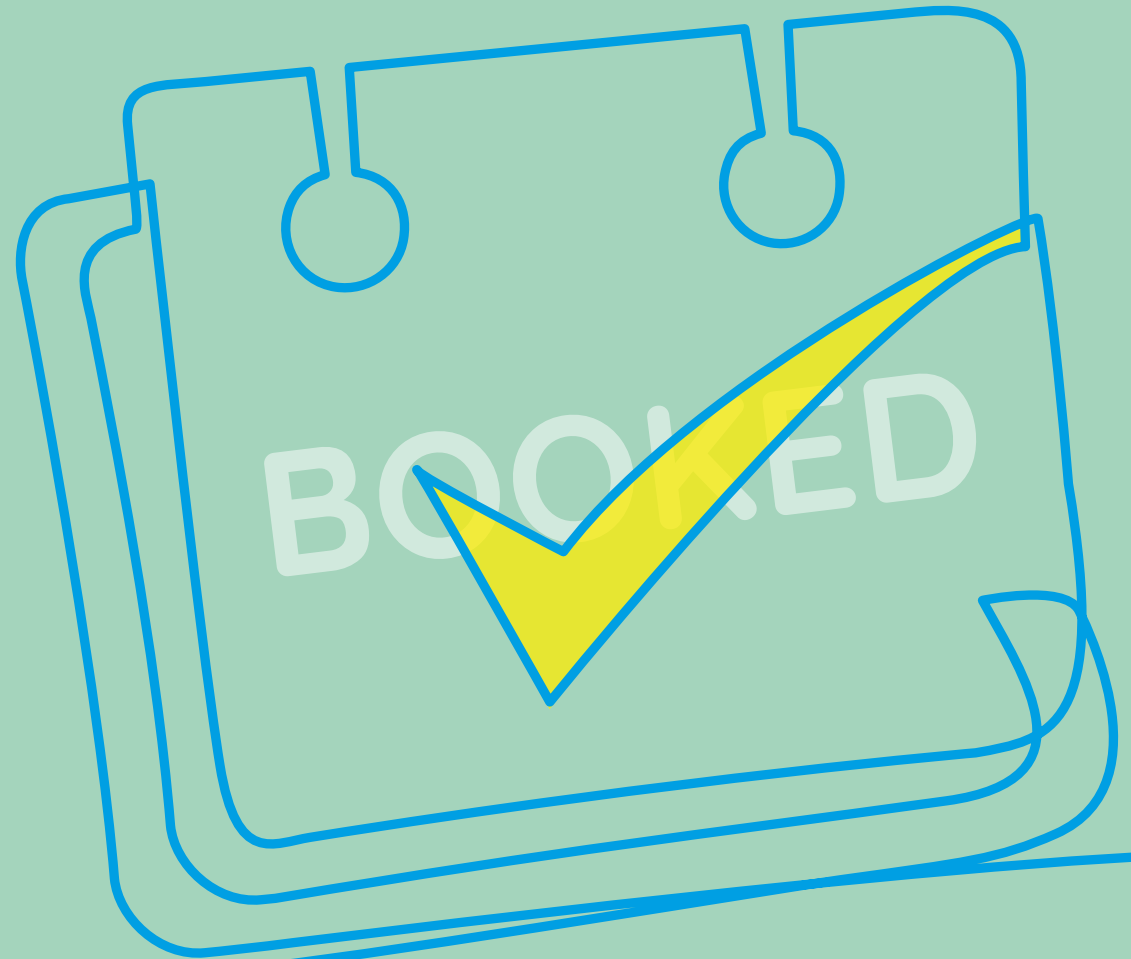


Who will you be speaking to?

Your mortgage appointment will be with one of our mortgage team who specialise in helping teachers through the mortgage process, into their first homes and beyond. What's different about us is you will stay in contact with the same mortgage advisor throughout your journey, from initial decision in principle through to completion and the big move in. We're proud to have such a close-knit, UK-based team on hand to help you with one of the most life-changing purchases of your life!

How do you book a mortgage appointment?

To get booked in for a telephone mortgage appointment with us, simply go to this link: <https://www.teachersbuildingsociety.co.uk/help-me/contact-us/mortgage-appointment>, fill in the online form (making sure you add in your preferred day and time) and one of our mortgage advisors will be in touch to confirm an exact appointment time with you. Weekend and evening appointments (and school holiday appointments!) are available.





YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT
KEEP UP REPAYMENTS ON YOUR MORTGAGE

Visit our website for more information on our current savings and mortgage deals and be sure to check out our handy teacher-centric mortgage calculator while you're there.

www.teachersbuildingsociety.co.uk



Teachers Building Society, Allenvie House, Hanham Road, Wimborne, Dorset BH21 1AG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reg No. 156580)