

CLIENT PROFILE	PRODUCT MARGINS (ABOVE 3M LIBOR)		ARRANGEMENT FEE	TERM, REPAYMENT, ERC (OUTSTANDING BALANCE)	DSCR (DEBT SERVICE COVER RATIO)	FEES & COMMISSION
	UP TO 70% LTV	71% - 75% LTV				
1. COMMERCIAL MORTGAGE PRODUCT £75K TO £750K TERM LOANS						
COMMERCIAL OWNER OCCUPIED Experienced operators with track record (retail, office, light industrial, leisure) (please note public houses add 0.5% to margin and max 65% LTV on MV2)	5.95%	6.55%	1.95% (0.25% payable on acceptance of offer, 1.7% added to the loan)	Options: 1) 3 year term, 5% capital repaid, 3% 3% 1% 2) 5 year term, 7.5% capital repaid, 3% 3% 3% 3% 1% 3) 10 to 30 year term, 70% capital repaid or full capital repayment, 3% 3% 3% 3% 3% 1% thereafter	110% payment cover on: Margin + 2.75% stress base rate	Legal Fee From £650 to £1950. For full information, please see legal fee scale. (+vat & disbursements deducted from advance) Commission 1% of gross loan
COMMERCIAL INVESTMENT Experienced investors or HNWI individuals (mixed use and standalone commercial property)	5.95%	6.55%	2.50% (0.25% payable on acceptance of offer, 2.25% added to the loan)	As above plus: 4) Up to 65% LTV, 3, 5 and 10 year interest only (add 0.25% margin for 10 year interest only)		
RESIDENTIAL INVESTMENT Experienced investors or HNWI individuals (single dwelling) (HMO's and Multi unit properties typical max LTV 65% - 70%)	4.95%	5.55%		As above plus: 5) Up to 70% LTV, 3, 5 and 10 year interest only (add 0.25% margin for 10 year interest only)		
2. COMMERCIAL MORTGAGE PRODUCT £750K TO £2.5M						
COMMERCIAL OWNER OCCUPIED Experienced operators with track record (retail, office, light industrial, leisure)	UP TO 65% LTV		1.95% (0.25% payable on acceptance of offer, 1.7% added to the loan)	Options: 1) 3 year term, 5% capital repaid, 3% 3% 1% 2) 5 year term, 7.5% capital repaid, 3% 3% 3% 3% 1% 3) 10 to 30 year term, 70% capital repaid or full capital repayment, 3% 3% 3% 3% 3% 1% thereafter	110% payment cover on: Margin + 2.75% stress base rate	Legal & Val fees on case by case basis 1% commission on gross loan, uncapped
	5.5% – 6.95%					
	COMMERCIAL INVESTMENT Strong personal net worth, income & experience mandatory (favour mixed use investment property)	5.5% – 6.95%				
RESIDENTIAL INVESTMENT Strong personal net worth, income & experience mandatory (single dwelling, HMO's and Multi unit properties typical)	4.95% – 5.95%		2.50% (0.25% payable on acceptance of offer, 2.25% added to the loan)	As above plus: 4) Up to 65% LTV, 3, 5 and 10 year interest only (add 0.25% margin for 10 year interest only)		
3. SHORT TERM LOAN (STL) PRODUCT £150K TO £2.5M						
MIXED USE COMMERCIAL INVESTMENT Strong personal net worth, income & experience mandatory	UP TO 65% LTV		2.50% (0.25% payable on acceptance of offer, 2.25% added to the loan)	FEATURES • Max 65% LTV on purchase applications only, (lower of purchase price and market value) • Minimum 3 months, maximum 12 months • Interest serviced, retained for term or for first 3 months • 1% commission paid on gross loan • Clear repayment strategy required • No early repayment charge • Strong geographic locations		
	7.45% (0.7% a month)					
	RESIDENTIAL INVESTMENT Strong personal net worth, income & experience mandatory (single dwelling, HMO's and Multi unit properties typical)	7.45% (0.7% a month)				

CONTACT INFORMATION			
BUSINESS SECTORS	NUMBER	EMAIL	
Enquiries	01277 751 111	cm.broker@shawbrook.co.uk	
New Applications	01277 751 177	cm.admin@shawbrook.co.uk	
New Business	01277 751 177	cm.admin@shawbrook.co.uk	
	Fax 01277 751 145		
INTERNAL SALES	JOB TITLE	NUMBER	EMAIL
Jas Bhogal	Sales Executive	01277 751 111	jasdeep.bhogal@shawbrook.co.uk
Kelly Houlder-Greenway	Sales Executive	01277 751 111	kelly.houlder-greenway@shawbrook.co.uk
Luke Mudd	Sales Administrator	01277 751 111	luke.mudd@shawbrook.co.uk
RDM	AREA	NUMBER	EMAIL
Liz Overs	East & East Midlands	07753 891 607	liz.overs@shawbrook.co.uk
Paula Purdy	North, West Midlands & Wales	07824 847 442	paula.purdy@shawbrook.co.uk
Emma Cox	South	07823 531 371	emma.cox@shawbrook.co.uk