

3mc Packager Lender Panel – Fair Value Assessment

As a Packager, we pride ourselves on our product knowledge and regularly meet with Lender Representatives and Underwriters at our offices. This enables us to understand the products in-depth and having a number of Lenders onsite means we can package deals and get an answer quickly. As such, it is important that we know Lenders inside and out. We need to know who would place what types of business whilst also being able to demonstrate that we have a good range of Lenders accessible to us under a multiple of different scenarios. The table below is a document we use to establish which Lenders will cover what types of business; we believe this is a useful tool as knowing who offers what can help narrow down which Lenders we will approach regarding a particular case. Under the Consumer Duty **Product and Service Outcome** firms have a duty to ensure the products offered to customers are fit for purpose and are targeted at those whose needs they are designed to meet. This is an essential requirement and by knowing which Lenders will meet which customers criteria the firm can evidence that they are delivering a good outcome.

	Owner Occupier Purchase – Prime	Owner Occupier Purchase - Adverse	Owner Occupier Purchase - Complex Income	Owner Occupier Purchase – Low Deposit	Owner Occupier Re-mortgage – Cash Release	Owner Occupier Re-mortgage – Complex Income	Owner Occupier Re-mortgage – Debt Consolidation	Owner Occupier Re-mortgage – Low Deposit	Owner Occupier Re-mortgage – Prime	Owner Occupier Re-mortgage – Adverse	BTL Purchase – Adverse	BTL Purchase – Prime	BTL Re-mortgage – Adverse	BTL Re-mortgage – Prime
Bluestone Mortgages	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Red	Red	Red
Cambridge & Counties	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Green	Green
CHL Mortgages	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Green	Green
Dudley BS	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Family BS	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Fleet Mortgages	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Green	Green
Foundation Homeloans	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
HTB	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Green	Green
InterBay	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Green	Green
Kent Reliance	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Landbay	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Green	Green
Lendinvest	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Paragon	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Green	Green
Pepper Money	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Precise Mortgages	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Quantum Mortgages	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Green	Green
Saffron BS	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Shawbrook	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Green	Green
Tandem	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Red	Red	Red
TML	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
UTB	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Vida	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Zephyr	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Green	Green

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