

### 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														
Cambridge & Counties														
CHL Mortgages														
Dudley BS														
Family BS														
Fleet Mortgages														
Foundation Homeloans														
InterBay														
Kent Reliance														
Landbay														
Lendinvest														
Moda Mortgages														
Paragon														
Pepper Money														
Precise Mortgages														
Quantum Mortgages														
Saffron BS														
Shawbrook														
Tandem														
TML														
UTB														
Vida														
Zephyr														

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