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	Commercial	Bridging - Regulated	Bridging – Non regulated
Allica Bank																	
Bluestone Mortgages																	
Cambridge & Counties																	
CHL Mortgages																	
Dudley BS																	
Family BS																	
Fleet Mortgages																	
Foundation																	
InterBay																	
Landbay																	
Lendinvest																	
Moda Mortgages																	
Paragon																	
Pepper Money																	
Precise Mortgages																	
Quantum Mortgages																	
Rely																	
Saffron BS																	
Shawbrook																	
TML																	
UTB																	
Vida																	
Zephyr																	

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