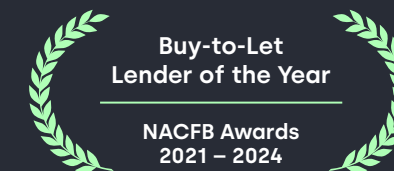


# Real Estate Product Guide



THIS DOCUMENT IS FOR PROFESSIONAL INTERMEDIARIES  
ONLY AND IS NOT INTENDED FOR PUBLIC OR CUSTOMER USE

Version: 08 August 2025

# Structured Real Estate

## Key Features



Pragmatic use of AVMs



Tailored customer journey



Maximum loan size of £35m



Daily Deal Forum  
(with key decision makers)



Incorporations



Premium case management service

## Structured Real Estate

Mortgages from £5m – £35m

Standard rates are listed below. However, we can consider bespoke pricing both for simpler transactions at lower pricing or more complex, bespoke or time-sensitive transactions at higher pricing.

| Product                                     | Max LTV | Variable | 2 Year Fixed | 3 Year Fixed | 5 Year Fixed | 10 Year Fixed |
|---|---------|----------|--------------|--------------|--------------|---------------|
| Complex BTL                                 | 65%     | 7.10%    | 5.99%        | 6.04%        | 6.14%        | 6.14%         |
|   | 75%     | 7.30%    | 6.14%        | 6.19%        | 6.29%        | 6.29%         |
| Limited Edition BTL<br>(5% Arrangement Fee) | 65%     | –        | 5.04%        | –            | 5.69%        | –             |
|   | 75%     | –        | 5.14%*       | –            | 5.79%        | –             |

\*Max LTV for this product is 70%



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs. 5% arrangement fee for Limited Edition products.
- **Broker Partner procurement fee:** 1% (payable to broker by Shawbrook)
- **Ex-Pats:** 0.25% loading to be added to the rate



### Term and repayment

- 3 – 30 Year Term Interest Only – up to 75% LTV
- 3 – 30 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV

| Product         | Max LTV | Variable | 2 Year Fixed | 3 Year Fixed | 5 Year Fixed | 10 Year Fixed |
|-----------------|---------|----------|--------------|--------------|--------------|---------------|
| Commercial      | 65%     | 8.39%    | 7.24%        | 7.24%        | 7.24%        | 7.24%         |
|                 | 75%**   | 9.09%    | 7.39%        | 7.39%        | 7.39%        | 7.39%         |
| Semi-Commercial | 65%     | 7.15%    | 6.34%        | 6.34%        | 6.34%        | 6.34%         |
|                 | 75%     | 7.40%    | 6.44%        | 6.44%        | 6.44%        | 6.44%         |



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.25% (payable to broker by Shawbrook)
- **Ex-Pats:** 0.25% loading to be added to the rate



### Term and repayment

- 3 – 12 Year Term Interest Only – up to 65% LTV for Commercial, and 75% LTV for Semi-Commercial.
- 3 – 25 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV

\*\*Please check our lending criteria for eligible assets for this LTV banding.

# Bridging Loans

## Key Features



AVMs up to 75% LTV  
(Residential including light refurbishment)



Auto-decisioning with Broker Hub  
(subject to criteria being met)



LTV up to 85%



Auction purchases catered for



Bridge-to-Let



Existing customer discount 0.25% off arrangement fee

## Unregulated Bridging

Mortgages from £50k – £25m

| Product   | Max LTV | Loans up to £150k | Loans over £150k |
|---|---------|-------------------|------------------|
| Residential<br>Including light refurbishment          | 65%     | 0.94%             | 0.79%            |
|   | 75%     | 0.94%             | 0.79%            |
|   | 85%*    | 1.09%             | 0.94%            |
| Semi-Commercial<br>Including light refurbishment      | 65%     | 0.99%             | 0.84%            |
|   | 75%     | 0.99%             | 0.84%            |
| Heavy Refurbishment<br>Residential                    | 65%     | 0.99%             | 0.84%            |
|   | 75%     | 0.99%             | 0.84%            |
| Commercial<br>Including light refurbishment           | 60%     | 1.04%             | 0.89%            |
|   | 70%     | 1.09%             | 0.94%            |
| Heavy Refurbishment<br>Commercial and Semi-Commercial | 60%     | 1.04%             | 0.89%            |
|   | 70%     | 1.09%             | 0.94%            |

### \*Lending for refurbishment costs

Max loan size £1m. 75.01-85% LTV lending for refurbishment costs only. Up to 100% of the refurbishment costs can be funded but the total loan cannot exceed 85% of the day one purchase price/value or 75% of the post works value (whichever is lower)



### Fees

- **Arrangement fee:** 2% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.95% (payable to broker by Shawbrook)



### Term and repayment

- Maximum term 24 months
- **No** minimum interest, interest fully rolled up, part-rolled up or serviced (subject to affordability)
- The net advance will be less total potential interest over the term with the gross loan calculated as interest for the entire term and the arrangement fee added

## Development Exit loans over £1m

For Development Exit loans over £1m, we now offer a relationship managed service through our Development Finance team. Please send enquiries to [DevExit@shawbrook.co.uk](mailto:DevExit@shawbrook.co.uk). Any Development Exit loans below £1m can be submitted through Broker Hub directly to the Real Estate Bridging Team.

# Digital Buy-to-Let

## Key Features



Auto-decisioning with Broker Hub  
(subject to criteria being met)



Energy Efficiency Discount on arrangement fee



AVMs available for qualifying security



Minimum personal guarantees of 25%



Product switches available



Existing customer discount 0.25% off arrangement fee  
(Portfolio product only)

## Digital Buy-to-Let

Mortgages from £40k – £5m

| Digital Products<br>for straightforward cases                             | Max LTV | 5 Year Fixed   |               |
|---|---------|----------------|---------------|
|   |         | Up to £150,000 | Over £150,000 |
| <b>Non-Portfolio</b><br>Customers with 3 or less mortgaged BTL properties | 75%     | 6.49%          | 5.89%         |
| <b>Portfolio</b><br>Customers with 4 or more mortgaged BTL properties     | 75%     | 6.49%          | 5.89%         |

- Property must meet AVM criteria and proceed based on successful AVM result
- Single unit residential property and small HMOs valued on a bricks & mortar basis (supported by evidence of the HMO rental income) may qualify for an AVM.



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee** (payable to broker by Shawbrook):
  - **Non-Portfolio:** 0.75%
  - **Portfolio:** 1.00%



### Term and repayment

- 3 – 30 Year Term Interest Only – up to 75% LTV
- 3 – 30 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV

### Energy Efficiency Discount

For new loans where the property holds an EPC rating of C or above, the following discounts will apply to the arrangement fee only:

|                  |
|------------------|
| A rating = 0.60% |
| B rating = 0.45% |
| C rating = 0.25% |

- Works in conjunction with the existing customer discount

# Complex Buy-to-Let

## Key Features



Auto-decisioning with Broker Hub  
(subject to criteria being met)



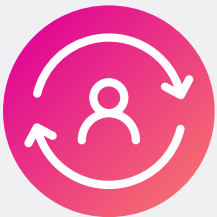
Energy Efficiency Discount  
on arrangement fee



Minimum personal guarantees of 25%



Product switches available



Existing customer discount 0.25% off arrangement fee

## Complex Buy-to-Let

Mortgages from £40k – £5m

| Complex Product powered by expert people | Max LTV | Variable* | 2 Year Fixed | 3 Year Fixed | 5 Year Fixed | 10 Year Fixed |
|--|---------|-----------|--------------|--------------|--------------|---------------|
| Loans over £1m to £4,999,999             | 65%     | 7.10%     | 6.24%        | 6.29%        | 6.34%        | 6.34%         |
|  | 75%     | 7.30%     | 6.34%        | 6.39%        | 6.44%        | 6.44%         |
| £150,001 to £1m                          | 65%     | 7.75%     | 6.64%        | 6.69%        | 6.74%        | 6.74%         |
|  | 75%     | 7.95%     | 6.74%        | 6.79%        | 6.84%        | 6.84%         |
| Loans up to £150,000                     | 65%     | 8.75%     | 6.79%        | 6.84%        | 6.89%        | 6.89%         |
|  | 75%     | 8.95%     | 6.89%        | 6.94%        | 6.99%        | 6.99%         |

- All property types considered including complex BTL, HMOs, blocks of flats and student accommodation
- Complex applicant types considered including trusts and pensions
- Unlimited properties on single application



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee** (payable to broker by Shawbrook):
  - **Complex:** 1.50%
  - **Limited Edition:** 1.00%
- **Ex Pats:** 0.25% loading to be added to the rate (Complex product only)

### Energy Efficiency Discount

For new loans where the property holds an EPC rating of C or above, the following discounts will apply to the arrangement fee only:

|                  |
|------------------|
| A rating = 0.60% |
| B rating = 0.45% |
| C rating = 0.25% |

- Works in conjunction with the existing customer discount

## Limited Edition Product

| Complex Loans                     | LTV | 2 year Fixed** | 5 Year Fixed |
|-----------------------------------|-----|----------------|--------------|
| Over £1m                          | 65% | 5.14%          | 5.84%        |
|                                   | 70% | 5.24%          |              |
|                                   | 75% |                | 5.94%        |
| £150,000 to £1m                   | 65% | 5.54%          | 6.24%        |
|                                   | 70% | 5.64%          |              |
|                                   | 75% |                | 6.34%        |
| Arrangement fee: 5%               |     |                |              |
| **Max LTV for this product is 70% |     |                |              |

\*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4% (as of 8 August 2025).

# Commercial Mortgages

## Key Features



Auto-decisioning  
with Broker Hub  
(subject to criteria being met)



Varied  
asset range



Minimum personal  
guarantees of 25%



No debentures



Existing customer  
discount 0.25% off  
arrangement fee

## Commercial Mortgages

Mortgages from £150k – £5m  
Loan to value up to 75% of vacant possession

| Product                      | Max LTV | Variable* | 2 Year Fixed | 3 Year Fixed | 5 Year Fixed | 10 Year Fixed |
|------------------------------|---------|-----------|--------------|--------------|--------------|---------------|
| Loans over £1m to £4,999,999 | 65%     | 8.39%     | 7.34%        | 7.39%        | 7.44%        | 7.44%         |
|                              | 75%     | 9.09%     | 7.49%        | 7.54%        | 7.59%        | 7.59%         |
| £250,000 to £1m              | 65%     | 8.59%     | 7.64%        | 7.69%        | 7.74%        | 7.74%         |
|                              | 75%     | 9.29%     | 7.79%        | 7.84%        | 7.89%        | 7.89%         |
| Loans £150,000 to £250,000   | 65%     | 9.29%     | 7.69%        | 7.74%        | 7.79%        | 7.79%         |
|                              | 75%     | 10.19%    | 7.84%        | 7.89%        | 7.94%        | 7.94%         |

| Type                                  | Max LTV with Amortisation | Max LTV Interest Only |
|---------------------------------------|---------------------------|-----------------------|
| PBSA                                  | 75%                       | 75%                   |
| Retail with Resi Uppers               | 75%                       | 75%                   |
| Retail with HMO Uppers                | 75%                       | 75%                   |
| Industrial Units                      | 75%                       | 75%                   |
| Warehouses                            | 75%                       | 75%                   |
| Distribution Centres                  | 75%                       | 75%                   |
| Children's Nurseries                  | 75%                       | 75%                   |
| Dentist                               | 75%                       | 75%                   |
| Vets                                  | 75%                       | 75%                   |
| GP Surgeries                          | 75%                       | 75%                   |
| MOT Garages                           | 75%                       | 70%                   |
| Retail Units                          | 75%                       | 70%                   |
| Coffee Shops, Restaurants, Take Aways | 75%                       | 70%                   |
| Offices**                             | 75%                       | 70%                   |

\*\*Offices >2m EPC C and above required.

\*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4% (as of 8 August 2025).



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.50% (payable to broker by Shawbrook)
- **Ex Pats:** 0.25% loading to be added to the rate



### Term and repayment

- 3 – 12 Year Term Interest Only – up to 75% LTV
- 3 – 25 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV, bespoke amortization available.

# Semi-Commercial Mortgages

## Key Features



Auto-decisioning  
with Broker Hub  
(subject to criteria being met)



Varied  
asset range



Minimum personal  
guarantees of 25%



No debentures



Existing customer  
discount 0.25% off  
arrangement fee

## Semi-Commercial Mortgages

Mortgages from £150k – £5m  
Loan to value up to 75% of vacant possession

| Product                      | Max LTV | Variable* | 2 Year Fixed | 3 Year Fixed | 5 Year Fixed | 10 Year Fixed |
|------------------------------|---------|-----------|--------------|--------------|--------------|---------------|
| Loans over £1m to £4,999,999 | 65%     | 7.15%     | 6.39%        | 6.44%        | 6.49%        | 6.49%         |
|                              | 75%     | 7.40%     | 6.49%        | 6.54%        | 6.59%        | 6.59%         |
| £250,000 to £1m              | 65%     | 7.40%     | 6.74%        | 6.79%        | 6.84%        | 6.84%         |
|                              | 75%     | 7.65%     | 6.84%        | 6.89%        | 6.94%        | 6.94%         |
| Loans £150,000 to £250,000   | 65%     | 8.50%     | 7.04%        | 7.09%        | 7.14%        | 7.14%         |
|                              | 75%     | 9.00%     | 7.19%        | 7.24%        | 7.29%        | 7.29%         |



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.50% (payable to broker by Shawbrook)
- **Ex Pats:** 0.25% loading to be added to the rate



### Term and repayment

- 3 – 12 Year Term Interest Only – up to 75% LTV
- 3 – 25 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV, bespoke amortization available.

\*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4% (as of 8 August 2025).

# Commercial Trading Mortgages

## Key Features



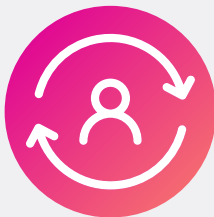
Interest only up to 12 years



Simple and clear underwriting requirements



Mixed trading and investment deals



Existing customer discount 0.25% off arrangement fee



Non-represented legals and title insurance (subject to eligibility)



No debentures

## Commercial Trading Mortgages

Mortgages from £150k - £1.25m

| Semi-Commercial Trading     | Max LTV | Variable* | 2 Year Fixed | 3 Year Fixed | 5 Year Fixed |
|-----------------------------|---------|-----------|--------------|--------------|--------------|
| Loans between £150k – £250k | 65%     | 7.14%     | 6.94%        | 6.94%        | 6.89%        |
|                             | 75%     | 7.24%     | 7.04%        | 7.04%        | 6.99%        |
| Loans over £250k to £1.25m  | 65%     | 6.74%     | 6.64%        | 6.64%        | 6.59%        |
|                             | 75%     | 6.84%     | 6.74%        | 6.74%        | 6.69%        |

| Commercial Trading          | Max LTV | Variable* | 2 Year Fixed | 3 Year Fixed | 5 Year Fixed |
|-----------------------------|---------|-----------|--------------|--------------|--------------|
| Loans between £150k – £250k | 65%     | 8.04%     | 7.64%        | 7.64%        | 7.59%        |
|                             | 75%     | 8.14%     | 7.79%        | 7.79%        | 7.74%        |
| Loans over £250k to £1.25m  | 65%     | 7.74%     | 7.14%        | 7.14%        | 7.09%        |
|                             | 75%     | 7.84%     | 7.29%        | 7.29%        | 7.24%        |

| Type                                  | Max LTV with Amortisation | Max LTV Interest Only |
|---------------------------------------|---------------------------|-----------------------|
| PBSA                                  | 75%                       | 75%                   |
| Retail with Resi Uppers               | 75%                       | 75%                   |
| Retail with HMO Uppers                | 75%                       | 75%                   |
| Industrial Units                      | 75%                       | 75%                   |
| Warehouses                            | 75%                       | 75%                   |
| Distribution Centres                  | 75%                       | 75%                   |
| Children's Nurseries                  | 75%                       | 75%                   |
| Dentist                               | 75%                       | 75%                   |
| Vets                                  | 75%                       | 75%                   |
| GP Surgeries                          | 75%                       | 75%                   |
| MOT Garages                           | 75%                       | 70%                   |
| Retail Units                          | 75%                       | 70%                   |
| Coffee Shops, Restaurants, Take Aways | 75%                       | 70%                   |
| Offices**                             | 75%                       | 70%                   |

\*\*Offices >2m EPC C and above required.

\*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4% (as of 8 August 2025).



### Fees

- **Arrangement fee:** 2% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.50% (payable to broker by Shawbrook)



### Term and repayment

- 3 – 12 Year Term Interest Only – up to 75% LTV
- 3 – 25 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV, bespoke amortization available.



# Development Finance

## Development Finance for



Experienced property developers



New build, conversions and refurbishment



Mixed-use developments



Student housing, senior living and co-living



Phased development schemes

## Development Finance

Term loans from £1m to £30m

Rates are negotiable

| Product | Max loan to GDV | Max loan to cost | Loan terms      |
|---------|-----------------|------------------|-----------------|
|         | 65%             | 85%              | Up to 36 months |



Available for mainland UK



Planning gain can be taken into account

## Development Exit loans over £1m

For Development Exit loans over £1m, we now offer a relationship managed service through our Development Finance team. Please send enquiries to [DevExit@shawbrook.co.uk](mailto:DevExit@shawbrook.co.uk). Any Development Exit loans below £1m can be submitted through Broker Hub directly to the Real Estate Bridging Team.

## Our award winning offering:



# Debt Service Cover Ratio

## Affordability

The loan must meet the minimum debt service cover ratios (DSCR) in order that affordability is confirmed.

|                                       |                         | 5 year fixed rate on 5 years or more term |                         |                                | All variable term loans and all fixed rate up to 5 years total term |                         |  |
|---------------------------------------|-------------------------|---|-------------------------|--------------------------------|---|-------------------------|--|
|                                       |                         | Pay Rate Cover                            |                         |                                | Stress Rate Cover   |                         |  |
| Product type                          | Product type            | Personal application                      | Ltd company application | Stress rate = Product Pay Rate | Personal application  | Ltd company application | Stress rate = Product Pay Rate plus the stress % noted below |
| Semi-Commercial                       | CI2                     | 145%                                      | 130%                    | Pay Rate Only                  | 130%  |                         | Commercial & Semi-Commercial – Pay Rate plus 1%              |
| Commercial                            | CI1                     | 130% or 150%*                             |                         |                                |   |                         |  |
| BTL, Multi-Unit Blocks and Portfolios | Single BTL, Complex BTL | 140%                                      | 125%                    | Pay Rate Only                  | 140%  | 125%                    | BTL – Pay Rate plus 2%<br><br>Subject to a minimum 5.5%      |
| HMO and HMO Portfolios                | Complex BTL, Large HMO  | 165%                                      | 130%                    |                                | 165%  | 130%                    |  |

\*150% applicable to serviced offices, purpose-built student accommodation, or Multi let units with licences.  
The following information may be used to assess affordability and calculate the Debt Service Cover Ratio.

## Bridging, Buy-to-Let and Commercial Mortgages

|   |  |  |  |    |    |    |    |    |    |    |    |  |
|---|--|--|--|----|----|----|----|----|----|----|----|--|
| Valuation Fee                                       | <ul style="list-style-type: none"><li>• Payable by applicant</li><li>• Broker partner to confirm and instruct valuation via Broker Hub</li></ul>   | <ul style="list-style-type: none"><li>• Please see Valuation Fee Scales on the Broker Hub or guideline pricing</li></ul>   | <ul style="list-style-type: none"><li>• Single residential properties valued in excess of £2m will require a commercial valuation</li></ul>  |    |    |    |    |    |    |    |    |  |
| Valuation Panel Managers                            | Bridging: VAS Group<br>T 01642 262 217 <a href="https://manager.vas-panel.com">https://manager.vas-panel.com</a>   |  | Buy-to-Let and Commercial Investment: Appraisers UK Ltd<br>T 0333 900 2000 <a href="http://www.appraisersuk.com">www.appraisersuk.com</a>  |    |    |    |    |    |    |    |    |  |
| Lender Legal Fees                                   | Legal Fees   |  |  |    |    |    |    |    |    |    |    |  |
|   | Loan size  | Commercial/Semi-Commercial   | Buy-to-Let   |    |    |    |    |    |    |    |    |  |
|   | Up to £300k  | £1,450 + VAT   | £950 + VAT   |    |    |    |    |    |    |    |    |  |
|   | £301k to £500k   | £1,550 + VAT   | £1,000 + VAT   |    |    |    |    |    |    |    |    |  |
|   | £501k to £750k   | £1,750 + VAT   | £1,100 + VAT   |    |    |    |    |    |    |    |    |  |
|   | >£751k   | The fees are confirmed on a bespoke basis, depending on the structure of the application.  |  |    |    |    |    |    |    |    |    |  |
|   | <ul style="list-style-type: none"><li>• Legal work includes Land Registry/Land Register title review including any sub lease/tenancy reviews (unless the case is proceeding with CLS Title Indemnity Insurance) and putting in place property security (being (i) a legal mortgage/standard security, (ii) a personal guarantee (if required) and (iii) a deed of subordination (if required))</li></ul> | <ul style="list-style-type: none"><li>• Plus disbursements, title insurance and reasonable electronic signing platform fees (cost to be confirmed on a case by case basis)</li><li>• £450 plus VAT per additional residential or commercial Land Registry title for which due diligence is required</li><li>• £150 plus VAT for a further charge/no title investigation/deed of priority</li><li>• For all Product Switches a flat fee of £600 plus VAT is payable</li></ul> | <ul style="list-style-type: none"><li>• £300 plus VAT abortive fee per case (where undertakings are not received but work undertaken)</li><li>• Freehold blocks of flats and HMOs fall under the commercial and semi-commercial property fee scale</li><li>• Unregistered land fees are on a bespoke basis</li></ul> |    |    |    |    |    |    |    |    |  |
|   | ERCs<br>Buy-to-Let and Commercial Mortgages  | Term   | Early Repayment Charges (ERCs)   |    |    |    |    |    |    |    |    |  |
| Variable  |  | 1%   |  |    |    |    |    |    |    |    |    |  |
| 2-year fixed rate                                   |  | 3%   | 1%   |    |    |    |    |    |    |    |    |  |
| 3-year fixed rate                                   |  | 3%   | 2%   | 1% |    |    |    |    |    |    |    |  |
| 5-year fixed rate                                   |  | 5%   | 4%   | 3% | 2% | 1% |    |    |    |    |    |  |
| 10-year fixed rate                                  |  | 7%   | 7%   | 6% | 6% | 5% | 4% | 4% | 3% | 2% | 1% |  |
| Overpayments<br>Buy-to-Let and Commercial Mortgages | For term products, the client can pay up to 10% of the outstanding balance of the loan during each year of the term without incurring an early repayment charge.<br>If the client wishes to pay more than 10% in any year, this will be viewed as a partial redemption and an early repayment charge will become due on the full amount overpaid in that year.   |  |  |    |    |    |    |    |    |    |    |  |

# Existing customers refinance options

| Refinance options       |  |  |   |
|-------------------------|--|--|---|
|                         | Product Transfer   | Shawbrook Refinance  | New Loan  |
| What is it for?         | Like-for-like refinancing of existing Shawbrook loans to select a fixed rate whereby there are no changes to the contractual term. | Refinancing an existing Shawbrook loan:<br>1. Bridge to Term<br>2. Development to Term<br>3. Capital raising on an existing Shawbrook term loan (subject to max 50% increase in loan amount).<br>4. Incorporations<br>5. Term Extensions<br>6. Change of use<br>7. Adding or removing people from an application | Capital raise of more than 50%, the addition of new properties to a loan, or complete change of guarantors. |
| How to apply            | Email us at ProductTransfer@Shawbrook.co.uk  | My Shawbrook   |   |
| Valuation requirements  | N/A  | AVMs may be used for qualifying properties, otherwise new valuations required.   |   |
| Legal process           | N/A  | Dependant upon the deal  | Standard legals including non-rep for eligible refinances   |
| Minimum DSCR            | N/A  | Published product requirements   |   |
| Product Arrangement fee | 1% discount to the published product arrangement fee   |  | Published product arrangement fee   |