## Shawbrook



# Real Estate Product Guide





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For PROfessionals, by PROfessionals. Putting the PRO in PROperty finance

# Your go-to lender for Property Finance

Offering the best of both worlds through cutting-edge technology and a specialist team of real-estate experts.

Our innovative portal – MyShawbrook – uses advanced decisioning and sophisticated insights to streamline the application process.

Product\* applications benefit from:



Maximum loan calculator



Instant heads of terms or indicative mortgage offers (IMOs)



Integration with third parties, incl. Experian and Companies House

MyShawbrook Buy-to-Let and Bridging applications also benefit from:



Automatic property valuations (AVMs)



Integration with Hometrack

\*Excluding Development Finance.

# Unregulated Bridging

#### **Key Features**



Auto-decisioning with MyShawbrook (subject to criteria being met)



Bridge-to-Let



LTV up to 85%



NO ERCs



Auction purchases catered for



Existing customer discount 0.25% off arrangement fee

#### **Unregulated Bridging**

Mortgages from £50k – £25m

Product	Loans up	to £25m
Product	Max LTV	Rate
	65%	0.69%
Residential Including light refurbishment	75%	0.79%
	85%	0.94%
Semi-Commercial	65%	0.84%
Including light refurbishment	75%	0.94%
Heavy Refurbishment	65%	0.89%
Residential	75%	0.99%
Commercial	60%	0.94%
Including light refurbishment	70%	0.99%
Heavy Refurbishment	60%	0.89%
Commercial and Semi-Commercial	70%	0.99%

#### \*Lending for refurbishment costs

Max loan size £500k. 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 65% of the post works value (whichever is lower)



#### Fees

- Arrangement fee: 2% added to the loan outside of max LTVs
- Broker Partner procuration 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

## Digital Buy-to-Let

#### **Key Features**



Auto-decisioning with MyShawbrook (subject to criteria being met)



Minimum personal guarantees of 25%



Energy Efficiency Discount on arrangement fee



Product switches available



AVMs available for qualifying security



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

#### **Digital Buy-to-Let**

Mortgages from £40k – £25m

Digital Products	Max LTV	5 Year	Fixed
for straightforward cases	IVIGA LI V	Up to £150,000	Over £150,000
Non-Portfolio Customers with 3 or less mortgaged BTL properties	75%	6.49%	5.99%
Portfolio Customers with 4 or more mortgaged BTL properties	75%	6.49%	5.99%

- 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 procuration fee:
- Non-Portfolio: 0.75%
- Portfolio: 1.00%

#### **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 MyShawbrook (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 – £25m

Complex Product powered by expert people	Max LTV	Variable	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Lampa aven Cim	65%	8.35%	6.79%	6.74%	6.59%	6.59%
Loans over £1m	75%	8.55%	6.94%	6.89%	6.74%	6.74%
C1F0 001 to C1m	65%	9.00%	6.94%	6.89%	6.74%	6.74%
£150,001 to £1m	75%	9.20%	7.04%	6.99%	6.84%	6.84%
Legge up to C1EO 000	65%	10.00%	7.29%	7.24%	7.09%	7.09%
Loans up to £150,000	75%	10.20%	7.39%	7.34%	7.19%	7.19%

- 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



#### rees

- Arrangement fee: 3% added to the loan outside of max LTVs
- Broker Partner procuration fee:
- Complex: 1.50% (all payable to broker by Shawbrook)
- Ex Pats: 0.25% loading to be added to the rate (Complex product only)
- Limited Edition Products: 1%

#### **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:

C rating = 0.25%

• Works in conjunction with the existing customer discount

#### **Limited Edition Product**

LTV	2 year Fixed	5 Year Fixed
65%	5.69%	6.09%
70%	5.84%	
75%		6.24%
65%	5.84%	6.24%
70%	5.94%	
75%		6.34%
%		
	65% 70% 75% 65% 70% 75%	Fixed  65% 5.69%  70% 5.84%  75%  65% 5.84%  70% 5.94%  75%

\*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 5.25% (as of 4 August 2023).

## Commercial Investment

#### **Key Features**



Auto-decisioning with MyShawbrook (subject to criteria being met)



Varied asset range



Minimum personal guarantees of 25%



No debentures



Existing customer discount 0.25% off arrangement fee

#### **Commercial Investment**

Mortgages from £250k – £25m

Loan to value up to 65% of vacant possession

Product	Max LTV	Variable	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Loans over £1m	65%	9.64%	7.64%	7.59%	7.44%	7.44%
£250,000 to £1m	65%	9.84%	7.94%	7.89%	7.74%	7.74%



#### Fees

- Arrangement fee: 3% added to the loan outside of max LTVs
- Broker Partner procuration 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 65% LTV
- 3 25 Year Term on Part Capital and Full Capital Repayment – up to 65% 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 5.25% (as of 4 August 2023).

# Semi-Commercial Investment

#### **Key Features**



Auto-decisioning with MyShawbrook (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 Investment**

Mortgages from £250k – £25m

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
Lampa ayay Cim	65%	8.40%	6.99%	6.94%	6.79%	6.79%
Loans over £1m	75%	8.65%	7.09%	7.04%	6.89%	6.89%
0050 000 to 01m	65%	8.65%	7.29%	7.24%	7.09%	7.09%
£250,000 to £1m	75%	8.90%	7.44%	7.39%	7.24%	7.24%



#### Fees

- Arrangement fee: 3% added to the loan outside of max LTVs
- Broker Partner procuration 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 5.25% (as of 4 August 2023).

### 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 £500k 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

#### Our award winning offering:



Development Lender of the Year SFI Awards 2022

## Fees and Charges

#### Fees and Charges

Valuation Fee	<ul> <li>Payable by applicant</li> <li>Broker partner to confirm and instruct valuation via Broker Hub</li> </ul>	the Broker I	Valuation Fee Scales or Hub or guideline pricing		Single reside valued in exc require a cor	ess of £2m v	will	
Valuation Panel Managers	Bridging: VAS Group T 01642 262 217 https://manager.	vas-panel.com		nd Commercial In 000 www.appr		aisers UK Ltd	I	
Lender Legal Fees			Legal Fees					
	Loan size	Comme	Commercial/Semi-Commercial			Buy-to-Let		
	Up to £300k		£1,350 + VAT		£900 + VAT			
	£301k – £500k		£1,550 + VAT		£1,0	00 + VAT		
	£501k – £750k		£1,750 + VAT		£1,1	00 + VAT		
	>£751k	The fees are con	firmed on a bespoke ba	asis, depending o	on the structure	of the appli	catio	
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