



Second charge mortgages Commission receipts

Precise Mortgages	2%
Shawbrook Loans	1.25% (residential) (1% on BBR tracker or STAR product) 2% (Buy to let)
Prestige Finance	2%
Paragon	2%
Optimum Credit	2%
Evolution	7%
Step One	2%
1st Stop Finance	10%
Together	2.5% (residential) up to £50,000 2.25% loans exceeding £50,000 (capped at £7,500) 2.25% CBTL loans up to £100,000 2% CBTL loans £100,001 to £200,000 1.75% CBTL loans £200,001 + (capped at £8,750) 2.25% (BTL)
United Trust Bank	2%
Norton Financial Services	1%
Central Trust	2%
Spring Finance	2%
Masthaven	2%

Clawback policies

Precise Mortgages	Within 1 month of completion – 100% Within 2 months of completion – 80% Within 3 months of completion – 60% Within 4 months of completion – 50% Within 5 months of completion – 40% Within 6 months of completion – 20%
Shawbrook Loans	Within 3 months of completion – 100% Loans below 200k – 50% between 3 and 6 months Loans above 200k – 50% between 3 and 9 months
Prestige Finance	Within 4 months of completion – 100% Within 8 months of completion- 60% Within 12 months of completion- 25%
Paragon	Within 6 months of completion – 100%. Lump sum payments >£5000 pro rata clawbacks on overpayments within 6 months
Optimum Credit	Within 6 months of completion – 100% For loans <200k Within 12 months of completion – 100% for loans >200k
Evolution	Within 6 months of completion – 100%
Step One	Within 6 months of completion – 100%
1st Stop Finance	Within 6 months of completion – 100%
Together	Within 3 months of completion – 100% Between 3 and 6 months – 50%
United Trust Bank	Within 6 months of completion – 100%
Norton Financial Services	Within 6 months of completion – 100%
Central Trust	Within 6 months of completion – 100%
Spring Finance	Within 6 months of completion – 100%
Masthaven	Within 6 months of completion – 100%