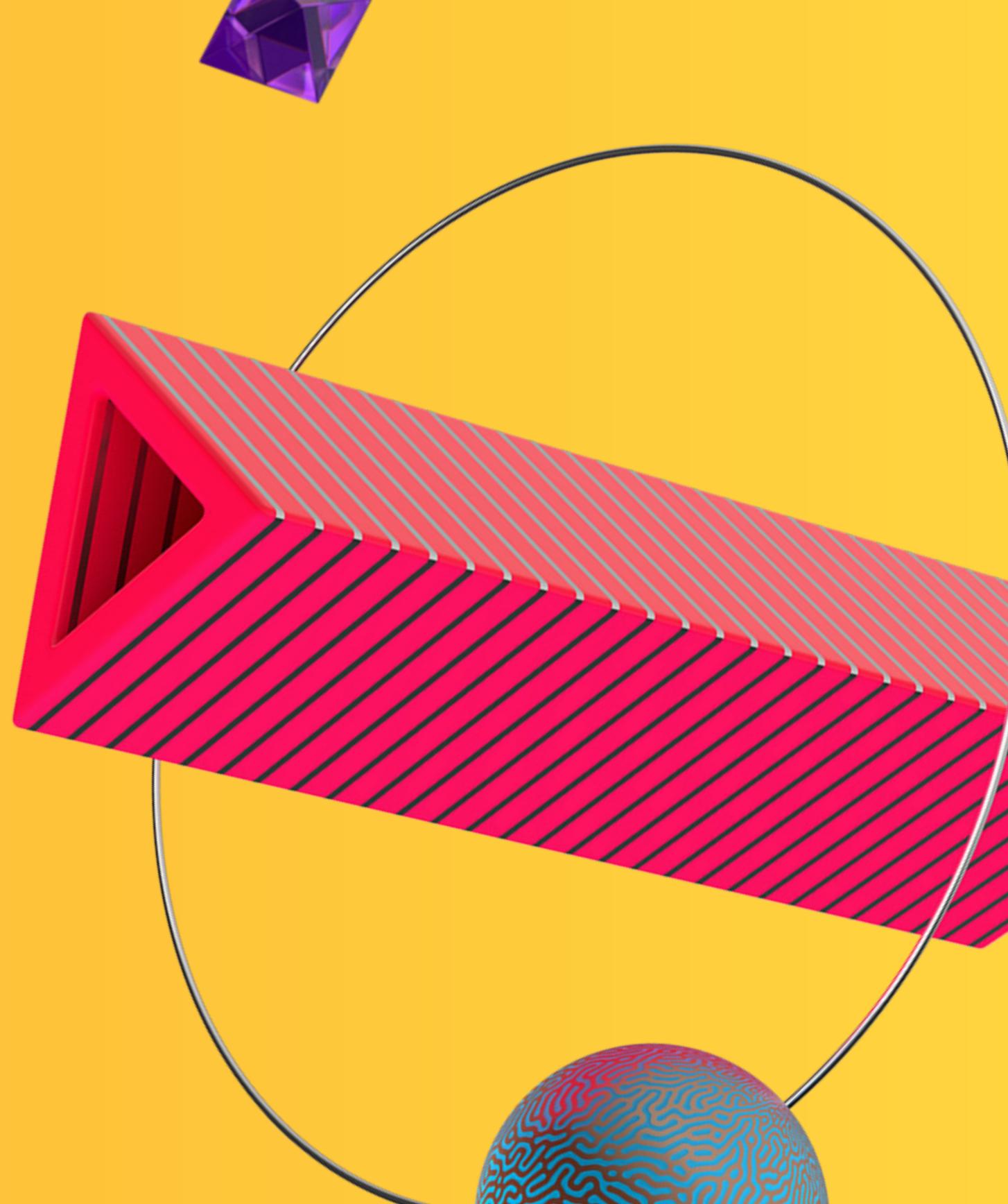


LANDBAY

Product Guide

25 FEBRUARY 2026 | LBPG250226

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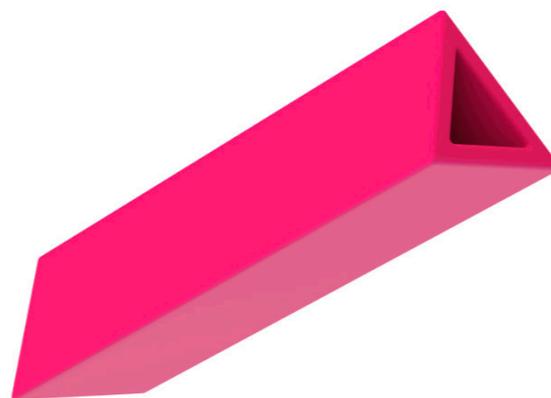
Our simplified product range, designed to give greater flexibility, faster decisions and competitive pricing.



Premier

Standard properties for individuals and limited company SPVs only. Suitable for landlords with up to 15 properties.

[View range](#)



Core

Standard properties for individuals, limited company SPVs and LLPs. For landlords with portfolios of any size. Features AVM options.

[View range](#)



Specialist

Specialist products for holiday lets, HMO, MUFB and trading companies.

[View range](#)



Criteria highlights



Premier



Core



Specialist

	Standard products for landlords with up to 15 properties	Standard properties for landlords requiring more flexibility & AVMs	HMO, MUFBs, first time landlords, trading companies and holiday lets
Individuals	✓	✓	✓
SPV	✓	✓	✓
LLP	✗	✓	✓
Trading companies	✗	✗	✓
Layered companies	✗	✓	✓
Standard properties	✓	✓	✓
HMO and MUFB	✗	✗	✓
Holiday lets	✗	✗	✓

Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes	
2 YEAR FIXED RATE - UP TO 75% LTV											
Standard	2 Year Fixed	75%	5.19%	0%	£30k	£2m	7.19%	2%/2%	LMVFB7526013	<p>Max exposure - £5M – please refer when over £2M</p> <p>Applicants must individually own 75% or more of company shares</p> <p>Any shareholder not on the application must be an immediate family member</p> <p>Background LTV must not exceed 75% LTV</p> <p>Please see full lending guide page 13 for full details</p>	
Standard	2 Year Fixed	75%	4.69%	1%	£30k	£2m	6.69%	2%/2%	LMVFB7526015		
Standard	2 Year Fixed	75%	4.19%	2%	£30k	£2m	6.19%	2%/2%	LMVFB7526017		
Standard	2 Year Fixed	75%	3.69%	3%	£30k	£2m	5.69%	2%/2%	LMVFB7526019		
Standard	2 Year Fixed	75%	3.19%	4%	£30k	£2m	5.50%	2%/2%	LMVFB7526021		
Standard	2 Year Fixed	75%	2.69%	5%	£30k	£2m	5.50%	2%/2%	LMVFB7526023		
LIKE-FOR-LIKE - 2 YEAR FIXED RATE											
Standard	2 Year Fixed	75%	4.19%	2%	£30k	£2m	4.50%	2%/2%	LMVFB7526035		
LIKE-FOR-LIKE - 2 YEAR TRACKER											
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	4.50%	n/a	LVDB7526074		
2 YEAR TRACKER											
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	6.09%	n/a	LVDB7526075		

Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	4.95%	0%	£30k	£2m	4.95%	5%/5%/5%/3%/3%	LMVFE7526025	<p>Max exposure - £5M – please refer when over £2M</p> <p>Applicants must individually own 75% or more of company shares</p> <p>Any shareholder not on the application must be an immediate family member</p> <p>Background LTV must not exceed 75% LTV</p> <p>Please see full lending guide page 13 for full details</p>
Standard	5 Year Fixed	75%	4.75%	1%	£30k	£2m	4.75%	5%/5%/5%/3%/3%	LMVFE7526027	
Standard	5 Year Fixed	75%	4.55%	2%	£30k	£2m	4.55%	5%/5%/5%/3%/3%	LMVFE7526029	
Standard	5 Year Fixed	75%	4.35%	3%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LMVFE7526031	
Standard	5 Year Fixed	75%	3.95%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LMVFE7526033	
REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION										
Standard	5 Year Fixed	75%	4.99%	0%	£100k	£1.125m	4.99%	5%/5%/5%/3%/3%	LMVFE7526052	
Standard	5 Year Fixed	75%	4.79%	1%	£100k	£1.125m	4.79%	5%/5%/5%/3%/3%	LMVFE7526054	
Standard	5 Year Fixed	75%	4.59%	2%	£100k	£1.125m	4.59%	5%/5%/5%/3%/3%	LMVFE7526056	
Standard	5 Year Fixed	75%	4.39%	3%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LMVFE7526058	
Standard	5 Year Fixed	75%	3.99%	5%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LMVFE7526060	

Premier

Assisted legals - Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - FREE VAL & ASSISTED LEGALS										
Standard	5 Year Fixed	75%	4.97%	£999	£30k	£100k	4.97%	5%/5%/5%/3%/3%	LMVFE7526041	<p>Existing Premier range criteria</p> <p>Available to England & Wales properties only</p> <p>Max £1.5m property value</p> <p>Max 4 storeys in block</p> <p>Excludes new build properties</p> <p>Excludes newly built properties whose date of construction has taken place subsequently from the date of any registered charge on the C Register</p> <p>Excludes unencumbered properties</p> <p>Excludes title split</p> <p>Excludes unregistered titles</p>
Standard	5 Year Fixed	75%	4.97%	£1,199	£100,001	£250k	4.97%	5%/5%/5%/3%/3%	LMVFE7526037	
Standard	5 Year Fixed	75%	4.97%	£1,499	£250,001	£500k	4.97%	5%/5%/5%/3%/3%	LMVFE7526038	
Standard	5 Year Fixed	75%	4.97%	£1,799	£500,001	£650k	4.97%	5%/5%/5%/3%/3%	LMVFE7526039	
Standard	5 Year Fixed	75%	4.97%	£1,999	£650,001	£750k	4.97%	5%/5%/5%/3%/3%	LMVFE7526040	

Premier

Cashback products - Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - FREE VAL & CASHBACK										
Standard	5 Year Fixed	75%	4.97%	£899	£30k	£150k	4.97%	5%/5%/5%/3%/3%	LMVFE7526050	<p>Includes a £500 cashback paid the week after completion.</p> <p>Max exposure - £5M – please refer when over £2M</p> <p>Applicants must individually own 75% or more of company shares</p> <p>Any shareholder not on the application must be an immediate family member</p> <p>Background LTV must not exceed 75% LTV</p> <p>Please see full lending guide page 13 for full details</p>
Standard	5 Year Fixed	75%	4.97%	£1,099	£150,001	£300k	4.97%	5%/5%/5%/3%/3%	LMVFE7526042	
Standard	5 Year Fixed	75%	4.97%	£1,399	£300,001	£500k	4.97%	5%/5%/5%/3%/3%	LMVFE7526044	
Standard	5 Year Fixed	75%	4.97%	£1,599	£500,001	£700k	4.97%	5%/5%/5%/3%/3%	LMVFE7526046	
Standard	5 Year Fixed	75%	4.97%	£1,899	£700,001	£1m	4.97%	5%/5%/5%/3%/3%	LMVFE7526048	

Core

AVM Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										
Standard	2 Year Fixed	75%	5.24%	2%	£75k	£562.5k	7.24%	2%/2%	LVFB7525628	<p>All AVM products are subject to a £249 non-refundable administration fee</p> <p>Max property value up to £750k</p> <p>Includes blocks of up to 6 storeys</p> <p>Excludes new builds</p> <p>Excludes ex-local deck access</p> <p>Excludes self-built/developed properties</p> <p>Excludes day 1 remo</p> <p>Lease must be greater than 85 years</p> <p>Maximum exposure of £5M per borrower</p> <p>When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.</p> <p>For AVM ICR rules, please see ICR rules page</p> <p>All fixed rates revert to 3.49%+BBR</p>
Standard	2 Year Fixed	75%	4.74%	3%	£75k	£562.5k	6.74%	2%/2%	LVFB7525629	
Standard	2 Year Fixed	75%	3.74%	5%	£75k	£562.5k	5.74%	2%/2%	LVFB7525630	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.39%	£1,499	£30k	£74,999	5.39%	5%/5%/5%/3%/3%	LVFE7525731	
Standard	5 Year Fixed	75%	5.39%	2%	£75k	£562.5k	5.39%	5%/5%/5%/3%/3%	LVFE7525644	
Standard	5 Year Fixed	75%	5.19%	3%	£75k	£562.5k	5.19%	5%/5%/5%/3%/3%	LVFE7525645	
Standard	5 Year Fixed	75%	4.79%	5%	£75k	£562.5k	4.79%	5%/5%/5%/3%/3%	LVFE7525646	
Standard	5 Year Fixed	70%	4.59%	6%	£75k	£525k	4.59%	5%/5%/5%/3%/3%	LVFE7025643	

Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										
Standard	2 Year Fixed	75%	5.19%	2%	£30k	£1m	7.19%	2%/2%	LVFB7525793	
Standard	2 Year Fixed	75%	4.69%	3%	£30k	£1m	6.69%	2%/2%	LVFB7525792	
Standard	2 Year Fixed	75%	3.69%	5%	£30k	£1m	5.69%	2%/2%	LVFB7525791	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	5.29%	3%	£75k	£750k	7.29%	2%/2%	LMVFB8026011	

Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE - UP TO 65% LTV										
Standard	5 Year Fixed	65%	5.14%	3%	£75k	£2m	5.14%	5%/5%/5%/3%/3%	LVFE6525844	
Standard	5 Year Fixed	65%	4.74%	5%	£75k	£2m	4.74%	5%/5%/5%/3%/3%	LVFE6525843	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.39%	£1,499	£30k	£74,999	5.39%	5%/5%/5%/3%/3%	LVFE7525723	
Standard	5 Year Fixed	75%	5.39%	2%	£75k	£1.5m	5.39%	5%/5%/5%/3%/3%	LVFE7525648	
Standard	5 Year Fixed	75%	5.19%	3%	£75k	£1.5m	5.19%	5%/5%/5%/3%/3%	LVFE7525649	
Standard	5 Year Fixed	75%	4.79%	5%	£75k	£1.5m	4.79%	5%/5%/5%/3%/3%	LVFE7525650	
Standard	5 Year Fixed	75%	4.59%	6%	£75k	£1.5m	4.59%	5%/5%/5%/3%/3%	LVFE7525846	
5 YEAR FIXED RATE - UP TO 80% LTV										
Standard	5 Year Fixed	80%	5.79%	3%	£75k	£750k	5.79%	5%/5%/5%/3%/3%	LMVFE8026012	Excludes properties above/ adjacent commercial. Excludes new build properties. Excludes Ex-local authority properties At least one applicant must hold more than 12 months of experience

Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR TRACKER										
Standard	2 Year Tracker	65%	5.19% (1.44%+BBR)	3%	£30k	£1m	7.19%	n/a	LVDB6525704	The current BBR is 3.75% Tracker products are stressed at either 5.5% or rate +2%, whichever is greater. Rates will revert to 3.49%+BBR after the two year discounted period ends. We will recalculate affordability should there be a change to BBR. Bank Rate will be deemed not to go below a floor of 0.10% even if the BBR falls below this.
Standard	2 Year Tracker	65%	4.14% (0.39%+BBR)	5%	£30k	£1m	6.14%	n/a	LVDB6525702	
Standard	2 Year Tracker	75%	5.44% (1.69%+BBR)	3%	£30k	£1m	7.44%	n/a	LVDB7525703	
Standard	2 Year Tracker	75%	4.39% (0.64%+BBR)	5%	£30k	£1m	6.39%	n/a	LVDB7525701	

Core

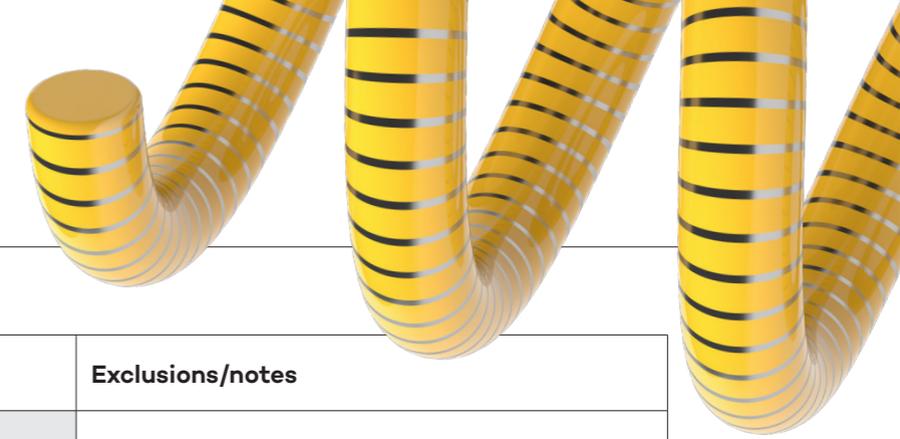
Standard properties - Tier 2

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										
Standard	2 Year Fixed	75%	5.39%	2%	£30k	£1m	7.39%	2%/2%	LVFB7525862	
Standard	2 Year Fixed	75%	4.89%	3%	£30k	£1m	6.89%	2%/2%	LVFB7525863	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.59%	£1,499	£30k	£74,999	5.59%	5%/5%/5%/3%/3%	LVFE7525859	
Standard	5 Year Fixed	75%	5.59%	2%	£75k	£1.5m	5.59%	5%/5%/5%/3%/3%	LVFE7525858	
Standard	5 Year Fixed	75%	5.39%	3%	£75k	£1.5m	5.39%	5%/5%/5%/3%/3%	LVFE7525860	
Standard	5 Year Fixed	75%	4.99%	5%	£75k	£1.5m	4.99%	5%/5%/5%/3%/3%	LVFE7525861	

Click [here](#) for details on Tier 2 lending criteria

Specialist

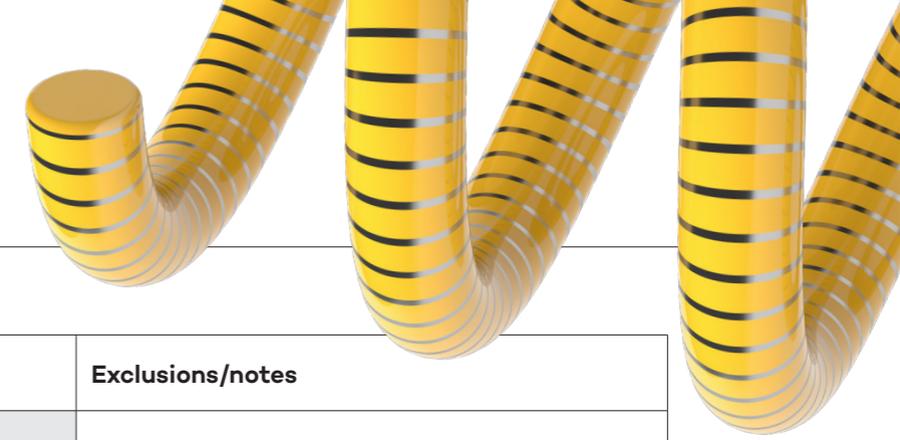
Small HMO properties - up to 6 beds



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes	
2 YEAR FIXED RATE - UP TO 65% LTV											
Small HMO	2 Year Fixed	65%	4.59%	3%	£75k	£1.5m	6.59%	2%/2%	LMHFB6526098	12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months All fixed rates revert to 3.49%+BBR.	
2 YEAR FIXED RATE - UP TO 75% LTV											
Small HMO	2 Year Fixed	75%	5.14%	2%	£75k	£1m	7.14%	2%/2%	LMHFB7526099		
Small HMO	2 Year Fixed	75%	4.64%	3%	£75k	£1m	6.64%	2%/2%	LMHFB7526100		
Small HMO	2 Year Fixed	75%	3.64%	5%	£75k	£1m	5.64%	2%/2%	LMHFB7526101		
5 YEAR FIXED RATE - UP TO 75% LTV											
Small HMO	5 Year Fixed	75%	5.49%	2%	£75k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525655		
Small HMO	5 Year Fixed	75%	5.29%	3%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525656		
Small HMO	5 Year Fixed	75%	4.89%	5%	£75k	£1m	4.89%	5%/5%/5%/3%/3%	LHFE7525654		
5 YEAR FIXED RATE - UP TO 80% LTV											
Small HMO	5 Year Fixed	80%	5.84%	3%	£75k	£750k	5.84%	5%/5%/5%/3%/3%	LMHFE8026102		
2 YEAR TRACKER - UP TO 75% LTV											
Small HMO	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1m	7.44%	n/a	LHDB7525692		

Specialist

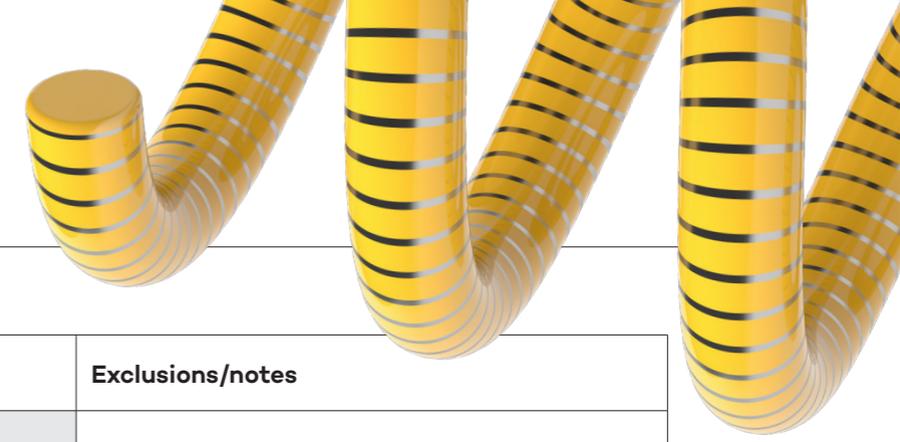
Small MUFB properties - up to 6 units



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 65% LTV										
Small MUFB	2 Year Fixed	65%	4.59%	3%	£75k	£1.5m	6.59%	2%/2%	LMHFB6526103	12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months All fixed rates revert to 3.49%+BBR.
2 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.14%	2%	£75k	£1.5m	7.14%	2%/2%	LMHFB7526104	
Small MUFB	2 Year Fixed	75%	4.64%	3%	£75k	£1m	6.64%	2%/2%	LMHFB7526105	
Small MUFB	2 Year Fixed	75%	3.64%	5%	£75k	£1m	5.64%	2%/2%	LMHFB7526106	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	5.49%	2%	£75k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525651	
Small MUFB	5 Year Fixed	75%	5.29%	3%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525652	
Small MUFB	5 Year Fixed	75%	4.89%	5%	£75k	£1m	4.89%	5%/5%/5%/3%/3%	LHFE7525653	
2 YEAR TRACKER - UP TO 75% LTV										
Small MUFB	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1m	7.44%	n/a	LHDB7525697	

Specialist

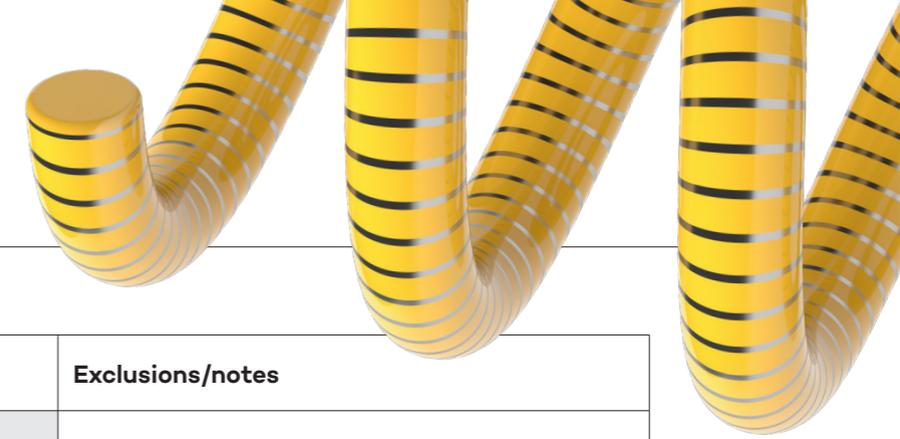
Large HMO and MUFB properties - up to 12 beds/units



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
UP TO 75% LTV										
Large HMO	2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525640	12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Large HMO	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525641	
UP TO 75% LTV										
Large MUFB	2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525639	
Large MUFB	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525642	

Specialist

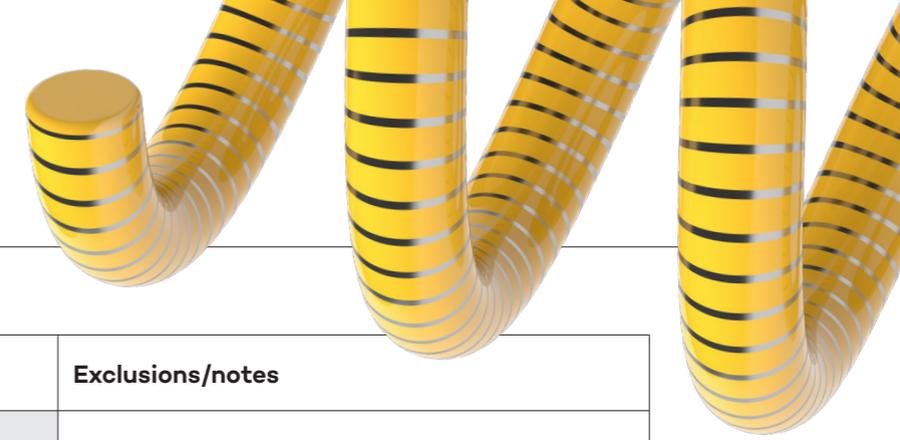
HMO and MUFB properties for first-time landlords



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO										
Small HMO	2 Year Fixed	75%	4.79%	3%	£75k	£1m	6.79%	2%/2%	LMHFB7526086	Up to 6 beds/units
Small HMO	2 Year Fixed	75%	3.79%	5%	£75k	£1m	5.79%	2%/2%	LMHFB7526087	
Small HMO	5 Year Fixed	75%	5.59%	3%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LMHFE7526088	
Small HMO	5 Year Fixed	75%	5.19%	5%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LMHFE7526089	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	4.79%	3%	£75k	£1m	6.79%	2%/2%	LMHFB7526090	
Small MUFB	2 Year Fixed	75%	3.79%	5%	£75k	£1m	5.79%	2%/2%	LMHFB7526091	
Small MUFB	5 Year Fixed	75%	5.59%	3%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LMHFE7526092	
Small MUFB	5 Year Fixed	75%	5.19%	5%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LMHFE7526093	

Specialist

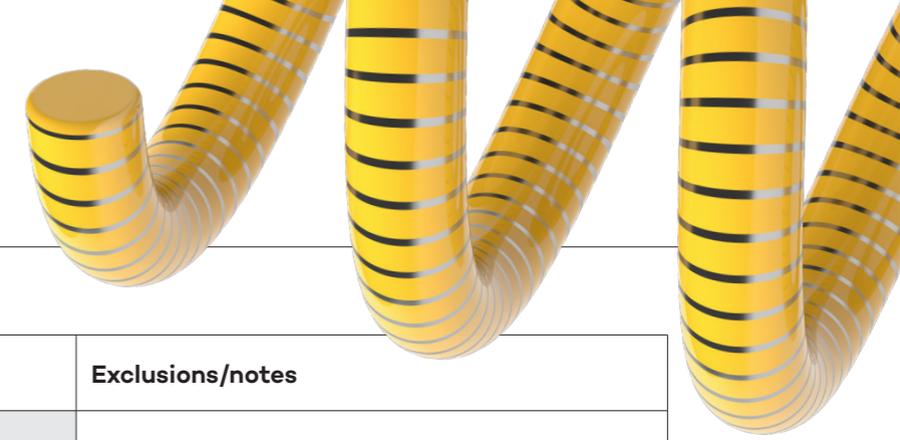
Standard, HMO and MUFB properties for Trading Limited Companies



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD										
Standard	2 Year Fixed	75%	4.79%	3%	£75k	£1m	6.79%	2%/2%	LMVFB7526107	First-time landlords accepted
Standard	2 Year Fixed	75%	3.79%	5%	£75k	£1m	5.79%	2%/2%	LMVFB7526108	
Standard	5 Year Fixed	75%	5.54%	3%	£75k	£1m	5.54%	5%/5%/5%/3%/3%	LMVFE7526109	
Standard	5 Year Fixed	75%	5.14%	5%	£75k	£1m	5.14%	5%/5%/5%/3%/3%	LMVFE7526110	
SMALL HMO										
Small HMO	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LMHFB7526111	12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Small HMO	5 Year Fixed	75%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LMHFE7526112	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LMHFB7526113	Up to 6 beds/units
Small MUFB	5 Year Fixed	75%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LMHFE7526114	

Specialist

Properties for holiday lets



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD - 2 YEAR FIXED RATE										<p>Calculation of affordability will be assessed on single AST standard occupation basis</p> <p>Max lending 5 properties</p> <p>First-time landlords are not accepted</p> <p>For full product criteria please see here</p>
Standard	2 Year Fixed	75%	4.89%	3%	£100k	£1m	6.89%	2%/2%	LVFB7526002	
Standard	2 Year Fixed	75%	3.89%	5%	£100k	£1m	5.89%	2%/2%	LVFB7526001	
STANDARD - 5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	5.49%	3%	£100k	£1m	5.49%	5%/5%/5%/3%/3%	LVFE7526003	
Standard	5 Year Fixed	75%	5.09%	5%	£100k	£1m	5.09%	5%/5%/5%/3%/3%	LVFE7526004	
SMALL MUFB - 2 YEAR FIXED RATE - UP TO 6 UNITS										
Small MUFB	2 Year Fixed	75%	5.19%	3%	£100k	£1m	7.19%	2%/2%	LMHFB7526094	
Small MUFB	2 Year Fixed	75%	4.19%	5%	£100k	£1m	6.19%	2%/2%	LMHFB7526095	
SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS										
Small MUFB	5 Year Fixed	75%	5.74%	3%	£100k	£1m	5.74%	5%/5%/5%/3%/3%	LMHFE7526096	
Small MUFB	5 Year Fixed	75%	5.34%	5%	£100k	£1m	5.34%	5%/5%/5%/3%/3%	LMHFE7526097	

ICR rules

5 YEAR FIXED RATE PRODUCTS STRESSED AT PAY RATE

2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%

5 YEAR REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE

2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE

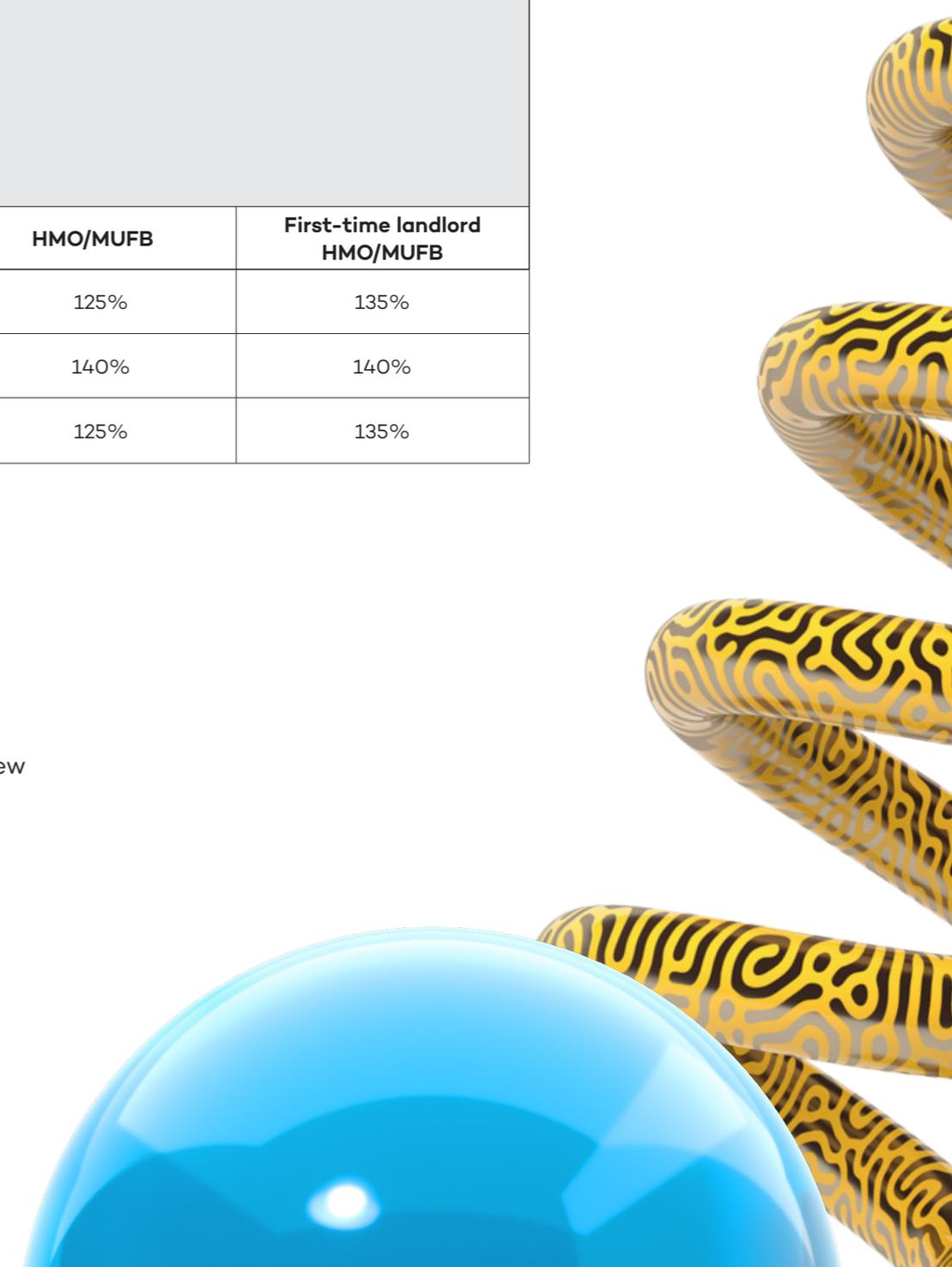
	Premier Standard	Core Standard	AVM Standard (up to 70% LTV)	AVM Standard (up to 75% LTV)	HMO/MUFB	First-time landlord HMO/MUFB
Individual - Basic rate taxpayer	125%	125%	125%	130%	125%	135%
Individual - Higher rate taxpayer	145%	140%	140%	140%	140%	140%
Limited Company/LLP	125%	125%	125%	130%	125%	135%

Where the application meets more than one of the above stress rates, the higher stress rate will apply. The underlying affordability of the background portfolio for an application will be considered against a minimum underlying ICR rate of 125% @ 5.00%.

If any applicant on an application is a high rate taxpayer, the higher rate margin applies.

All mortgage applications are subject to regional risk limits. Please note the administration fee is non-refundable. For HMO properties with 10+ rooms a quote will be required. Please contact us for more information.

Please be aware that all applications must **reach offer within 50 days** from full submission. If an offer is not made by this time, a new product will need to be selected, which could affect the loan size, rate and criteria. All mortgage offers are **valid for 90 days**.



Valuation fees

All applications that require a valuation, are subject to a £199 non-refundable administration fee.

Property value	Standard properties	Small HMO	Large HMO/ MUFB
Up to - £150,000	£250	£750	£1200
£ 150,001 - £200,000	£285	£750	£1200
£ 200,001 - £250,000	£315	£750	£1200
£ 250,001 - £300,000	£370	£750	£1300
£ 300,001 - £400,000	£430	£750	£1350
£ 400,001 - £500,000	£490	£900	£1500
£ 500,001 - £600,000	£555	£925	£1600
£ 600,001 - £700,000	£610	£1000	£1700
£ 700,001 - £800,000	£695	£1075	£1825
£ 800,001 - £900,000	£760	£1125	£1950
£ 900,001 - £1,000,000	£860	£1200	£2150
£1,000,001 - £1,200,000	£975	£1275	£2350
£1,200,001 - £1,250,000	£1145	£1350	£2350
£1,250,001 - £1,400,000	£1145	£1350	£2425
£1,400,001 - £1,500,00	£1305	Quote	£2425
£1,500,001 - £1,600,000	£1305	Quote	£2500
£1,600,001 - £1,750,000	£1540	Quote	£2500
£1,750,001 - £1,800,000	£1540	Quote	£2575
£1,800,001 - £2,000,000	£1820	Quote	£2575
£2,000,001 - £2,500,000	Quote	Quote	£3250
£2,500,000+	Quote	Quote	Quote

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