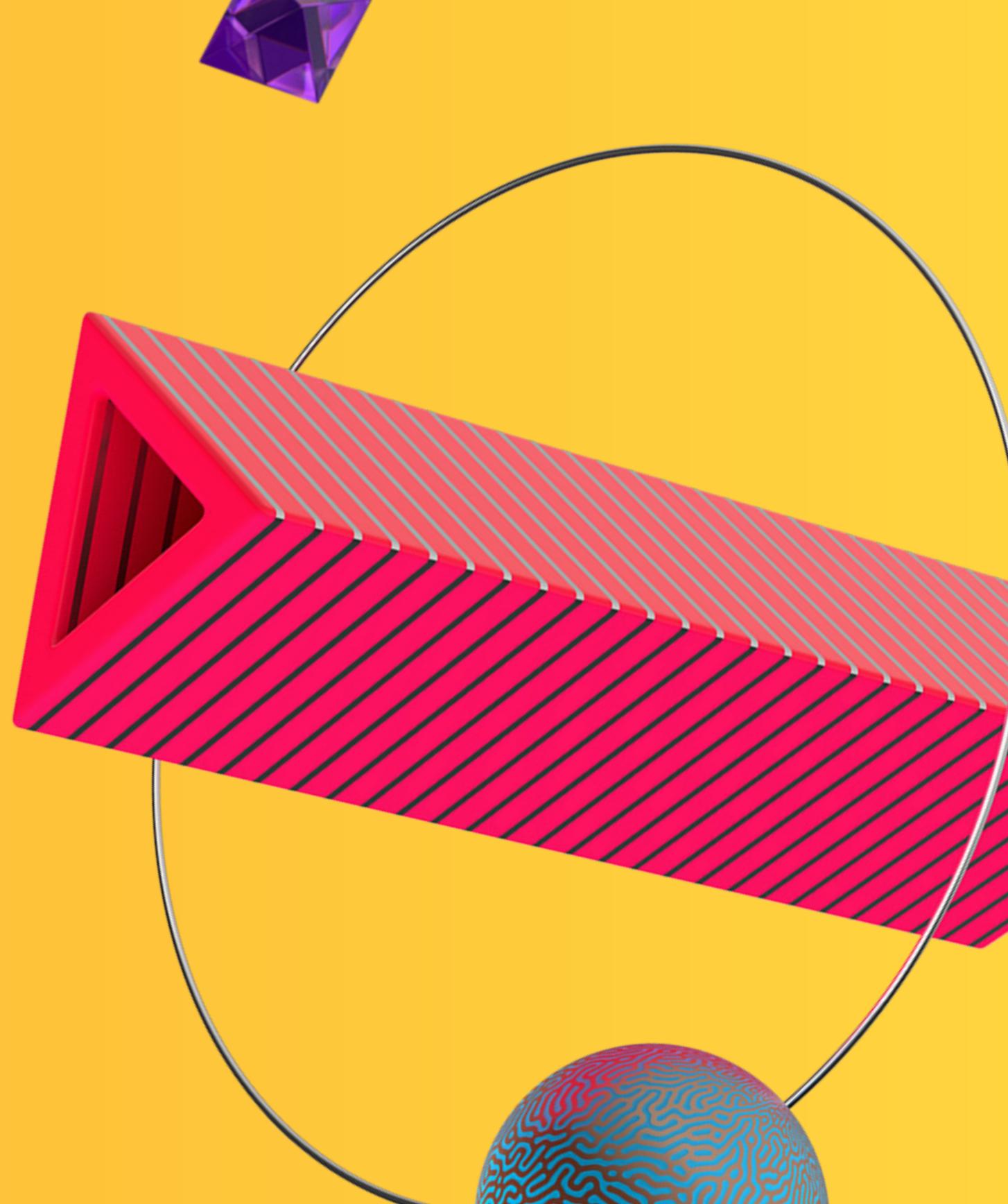


LANDBAY

# Product Guide

12 MARCH 2026 | LBPG120326

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# We get buy to let

Your deals. Your way.

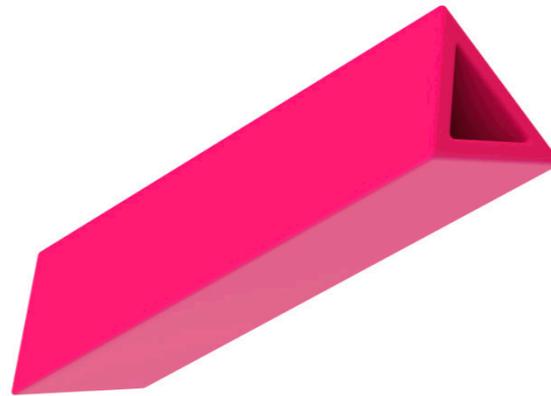
Our simplified product range, designed to give greater flexibility, faster decisions and competitive pricing.



## Premier

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

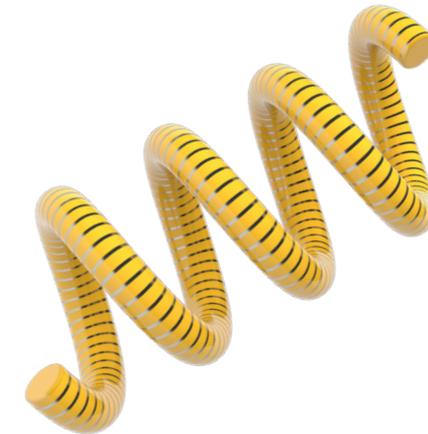
[View range](#)



## 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 mortgaged 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	
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>											
Standard	2 Year Fixed	75%	5.64%	0%	£30k	£2m	7.64%	2%/2%	LMVFB7526207	<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 <a href="#">full lending guide</a> page 13 for full details</p>	
Standard	2 Year Fixed	75%	5.14%	1%	£30k	£2m	7.14%	2%/2%	LMVFB7526208		
Standard	2 Year Fixed	75%	4.64%	2%	£30k	£2m	6.64%	2%/2%	LMVFB7526209		
Standard	2 Year Fixed	75%	4.14%	3%	£30k	£2m	6.14%	2%/2%	LMVFB7526210		
Standard	2 Year Fixed	75%	3.64%	4%	£30k	£2m	5.64%	2%/2%	LMVFB7526211		
Standard	2 Year Fixed	75%	3.14%	5%	£30k	£2m	5.50%	2%/2%	LMVFB7526212		
<b>LIKE-FOR-LIKE - 2 YEAR FIXED RATE</b>											
Standard	2 Year Fixed	75%	4.64%	2%	£30k	£2m	4.64%	2%/2%	LMVFB7526218		
<b>LIKE-FOR-LIKE - 2 YEAR TRACKER</b>											
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	4.50%	n/a	LMVDB7526266		
<b>2 YEAR TRACKER</b>											
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	6.09%	n/a	LMVDB7526265		

# Premier

## Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	5 Year Fixed	75%	5.19%	0%	£30k	£2m	5.19%	5%/5%/5%/3%/3%	LMVFE7526213	Max exposure - £5M – please refer when over £2M Applicants must individually own 75% or more of company shares Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV Please see <a href="#">full lending guide</a> page 13 for full details
Standard	5 Year Fixed	75%	4.99%	1%	£30k	£2m	4.99%	5%/5%/5%/3%/3%	LMVFE7526214	
Standard	5 Year Fixed	75%	4.79%	2%	£30k	£2m	4.79%	5%/5%/5%/3%/3%	LMVFE7526215	
Standard	5 Year Fixed	75%	4.59%	3%	£30k	£2m	4.59%	5%/5%/5%/3%/3%	LMVFE7526216	
Standard	5 Year Fixed	75%	4.19%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LMVFE7526217	
<b>REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION</b>										
Standard	5 Year Fixed	75%	5.24%	0%	£100k	£1.125m	5.24%	5%/5%/5%/3%/3%	LMVFE7526229	
Standard	5 Year Fixed	75%	5.04%	1%	£100k	£1.125m	5.04%	5%/5%/5%/3%/3%	LMVFE7526230	
Standard	5 Year Fixed	75%	4.84%	2%	£100k	£1.125m	4.84%	5%/5%/5%/3%/3%	LMVFE7526231	
Standard	5 Year Fixed	75%	4.64%	3%	£100k	£1.125m	4.64%	5%/5%/5%/3%/3%	LMVFE7526232	
Standard	5 Year Fixed	75%	4.24%	5%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LMVFE7526233	

# 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
<b>REMORTGAGE - FREE VAL &amp; ASSISTED LEGALS</b>										
Standard	5 Year Fixed	75%	5.25%	£999	£30k	£100k	5.25%	5%/5%/5%/3%/3%	LMVFE7526223	Existing <a href="#">Premier</a> range criteria Available to England & Wales properties only Max £1.2m property value Max 4 storeys in block Excludes new build properties Excludes newly built properties whose date of construction has taken place subsequently from the date of any registered charge on the C Register Excludes unencumbered properties Excludes title split Excludes unregistered titles
Standard	5 Year Fixed	75%	5.25%	£1,199	£100,001	£250k	5.25%	5%/5%/5%/3%/3%	LMVFE7526219	
Standard	5 Year Fixed	75%	5.25%	£1,499	£250,001	£500k	5.25%	5%/5%/5%/3%/3%	LMVFE7526220	
Standard	5 Year Fixed	75%	5.25%	£1,799	£500,001	£650k	5.25%	5%/5%/5%/3%/3%	LMVFE7526221	
Standard	5 Year Fixed	75%	5.25%	£1,999	£650,001	£750k	5.25%	5%/5%/5%/3%/3%	LMVFE7526222	

# 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
<b>REMORTGAGE - FREE VAL &amp; CASHBACK</b>										
Standard	5 Year Fixed	75%	5.25%	£899	£30k	£150k	5.25%	5%/5%/5%/3%/3%	LMVFE7526228	<p>Includes a <b>£500 cashback</b> 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 <a href="#">full lending guide</a> page 13 for full details</p>
Standard	5 Year Fixed	75%	5.25%	£1,099	£150,001	£300k	5.25%	5%/5%/5%/3%/3%	LMVFE7526224	
Standard	5 Year Fixed	75%	5.25%	£1,399	£300,001	£500k	5.25%	5%/5%/5%/3%/3%	LMVFE7526225	
Standard	5 Year Fixed	75%	5.25%	£1,599	£500,001	£700k	5.25%	5%/5%/5%/3%/3%	LMVFE7526226	
Standard	5 Year Fixed	75%	5.25%	£1,899	£700,001	£1m	5.25%	5%/5%/5%/3%/3%	LMVFE7526227	

# Core

## AVM Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	2 Year Fixed	75%	5.54%	2%	£75k	£562.5k	7.54%	2%/2%	LMVFB7526134	<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><b>For AVM ICR rules, please see ICR rules page</b></p> <p>All fixed rates revert to 3.49%+BBR</p>
Standard	2 Year Fixed	75%	5.04%	3%	£75k	£562.5k	7.04%	2%/2%	LMVFB7526135	
Standard	2 Year Fixed	75%	4.04%	5%	£75k	£562.5k	6.04%	2%/2%	LMVFB7526136	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	5 Year Fixed	75%	5.69%	£1,499	£30k	£74,999	5.69%	5%/5%/5%/3%/3%	LMVFE7526141	
Standard	5 Year Fixed	75%	5.69%	2%	£75k	£562.5k	5.69%	5%/5%/5%/3%/3%	LMVFE7526138	
Standard	5 Year Fixed	75%	5.49%	3%	£75k	£562.5k	5.49%	5%/5%/5%/3%/3%	LMVFE7526139	
Standard	5 Year Fixed	75%	5.09%	5%	£75k	£562.5k	5.09%	5%/5%/5%/3%/3%	LMVFE7526140	
Standard	5 Year Fixed	70%	4.89%	6%	£75k	£525k	4.89%	5%/5%/5%/3%/3%	LMVFE7026137	

# Core

## Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	2 Year Fixed	75%	5.49%	2%	£30k	£1m	7.49%	2%/2%	LMVFB7526116	
Standard	2 Year Fixed	75%	4.99%	3%	£30k	£1m	6.99%	2%/2%	LMVFB7526118	
Standard	2 Year Fixed	75%	3.99%	5%	£30k	£1m	5.99%	2%/2%	LMVFB7526120	
<b>2 YEAR FIXED RATE - UP TO 80% LTV</b>										
Standard	2 Year Fixed	80%	5.69%	3%	£75k	£750k	7.69%	2%/2%	LMVFB8026121	

# Core

## Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>5 YEAR FIXED RATE - UP TO 65% LTV</b>										
Standard	5 Year Fixed	65%	5.44%	3%	£75k	£2m	5.44%	5%/5%/5%/3%/3%	LMVFE6526122	
Standard	5 Year Fixed	65%	5.04%	5%	£75k	£2m	5.04%	5%/5%/5%/3%/3%	LMVFE6526123	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	5 Year Fixed	75%	5.69%	£1,499	£30k	£74,999	5.69%	5%/5%/5%/3%/3%	LMVFE7526131	
Standard	5 Year Fixed	75%	5.69%	2%	£75k	£1.5m	5.69%	5%/5%/5%/3%/3%	LMVFE7526124	
Standard	5 Year Fixed	75%	5.49%	3%	£75k	£1.5m	5.49%	5%/5%/5%/3%/3%	LMVFE7526126	
Standard	5 Year Fixed	75%	5.09%	5%	£75k	£1.5m	5.09%	5%/5%/5%/3%/3%	LMVFE7526128	
Standard	5 Year Fixed	75%	4.89%	6%	£75k	£1.5m	4.89%	5%/5%/5%/3%/3%	LMVFE7526130	
<b>5 YEAR FIXED RATE - UP TO 80% LTV</b>										
Standard	5 Year Fixed	80%	6.19%	3%	£75k	£750k	6.19%	5%/5%/5%/3%/3%	LMVFE8026133	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
<b>2 YEAR TRACKER</b>										
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

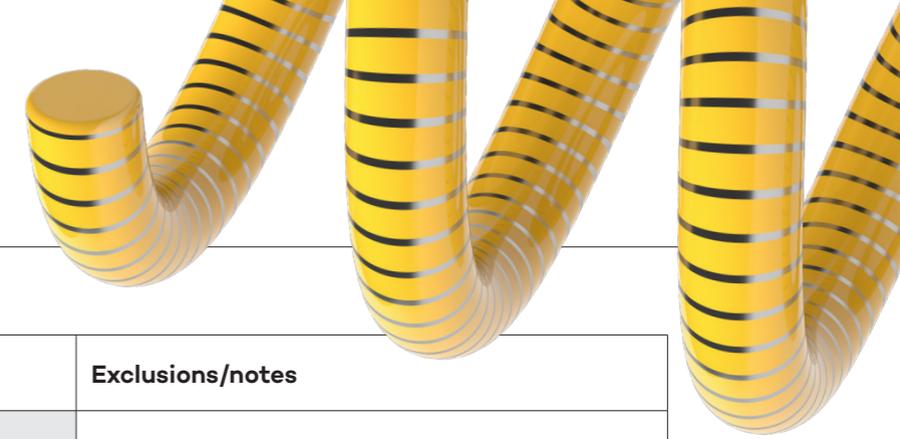
## Standard properties - Tier 2

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	2 Year Fixed	75%	5.79%	2%	£30k	£1m	7.79%	2%/2%	LMVFB7526117	
Standard	2 Year Fixed	75%	5.29%	3%	£30k	£1m	7.29%	2%/2%	LMVFB7526119	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	5 Year Fixed	75%	5.99%	£1,499	£30k	£74,999	5.99%	5%/5%/5%/3%/3%	LMVFE7526132	
Standard	5 Year Fixed	75%	5.99%	2%	£75k	£1.5m	5.99%	5%/5%/5%/3%/3%	LMVFE7526125	
Standard	5 Year Fixed	75%	5.79%	3%	£75k	£1.5m	5.79%	5%/5%/5%/3%/3%	LMVFE7526127	
Standard	5 Year Fixed	75%	5.39%	5%	£75k	£1.5m	5.39%	5%/5%/5%/3%/3%	LMVFE7526129	

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

# Specialist

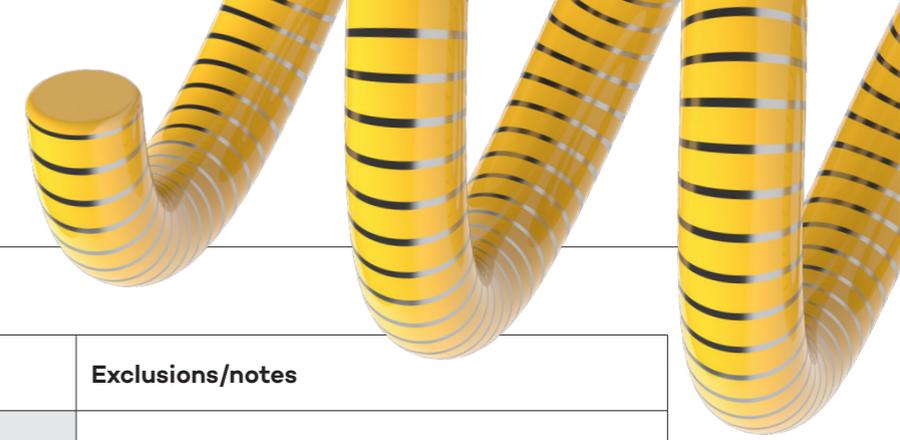
Small HMO properties - up to 6 beds



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes	
<b>2 YEAR FIXED RATE - UP TO 65% LTV</b>											
Small HMO	2 Year Fixed	65%	4.99%	3%	£75k	£1.5m	6.99%	2%/2%	LMHFB6526184	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.	
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>											
Small HMO	2 Year Fixed	75%	5.54%	2%	£75k	£1m	7.54%	2%/2%	LMHFB7526185		
Small HMO	2 Year Fixed	75%	5.04%	3%	£75k	£1m	7.04%	2%/2%	LMHFB7526186		
Small HMO	2 Year Fixed	75%	4.04%	5%	£75k	£1m	6.04%	2%/2%	LMHFB7526187		
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>											
Small HMO	5 Year Fixed	75%	5.89%	2%	£75k	£1m	5.89%	5%/5%/5%/3%/3%	LMHFE7526188		
Small HMO	5 Year Fixed	75%	5.69%	3%	£75k	£1m	5.69%	5%/5%/5%/3%/3%	LMHFE7526189		
Small HMO	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LMHFE7526190		
<b>5 YEAR FIXED RATE - UP TO 80% LTV</b>											
Small HMO	5 Year Fixed	80%	6.24%	3%	£75k	£750k	6.24%	5%/5%/5%/3%/3%	LMHFE8026191		
<b>2 YEAR TRACKER - UP TO 75% LTV</b>											
Small HMO	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1m	7.44%	n/a	LHDB7525692		

# Specialist

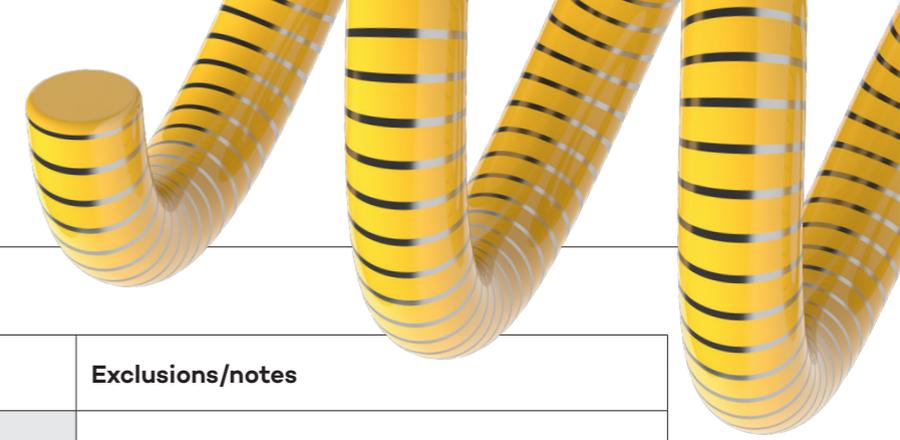
Small MUFB properties - up to 6 units



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>2 YEAR FIXED RATE - UP TO 65% LTV</b>										
Small MUFB	2 Year Fixed	65%	4.99%	3%	£75k	£1.5m	6.99%	2%/2%	LMHFB6526192	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.
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Small MUFB	2 Year Fixed	75%	5.54%	2%	£75k	£1.5m	7.54%	2%/2%	LMHFB7526193	
Small MUFB	2 Year Fixed	75%	5.04%	3%	£75k	£1m	7.04%	2%/2%	LMHFB7526194	
Small MUFB	2 Year Fixed	75%	4.04%	5%	£75k	£1m	6.04%	2%/2%	LMHFB7526195	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Small MUFB	5 Year Fixed	75%	5.89%	2%	£75k	£1m	5.89%	5%/5%/5%/3%/3%	LMHFE7526196	
Small MUFB	5 Year Fixed	75%	5.69%	3%	£75k	£1m	5.69%	5%/5%/5%/3%/3%	LMHFE7526197	
Small MUFB	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LMHFE7526198	
<b>2 YEAR TRACKER - UP TO 75% LTV</b>										
Small MUFB	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1m	7.44%	n/a	LHDB7525697	

# Specialist

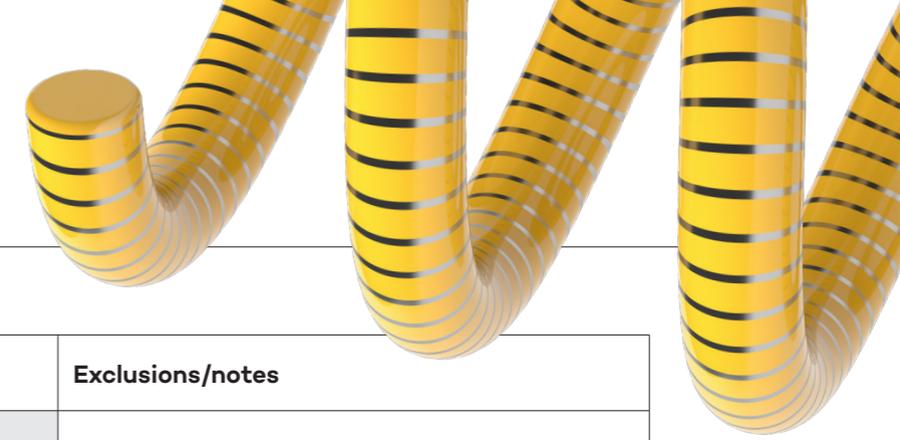
Large HMO and MUFB properties - up to 12 beds/units



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>UP TO 75% LTV</b>										
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	
<b>UP TO 75% LTV</b>										
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

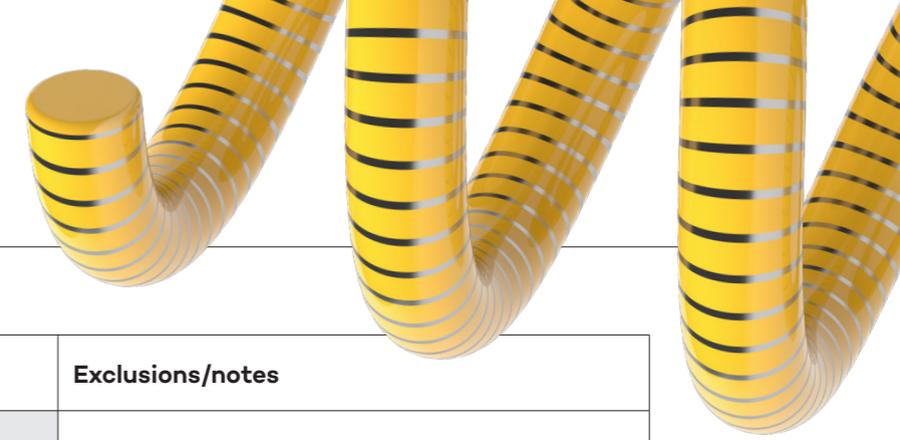
HMO and MUFB properties for first-time landlords



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>SMALL HMO</b>										
Small HMO	2 Year Fixed	75%	5.19%	3%	£75k	£1m	7.19%	2%/2%	LMHFB7526168	Up to 6 beds/units
Small HMO	2 Year Fixed	75%	4.19%	5%	£75k	£1m	6.19%	2%/2%	LMHFB7526169	
Small HMO	5 Year Fixed	75%	5.99%	3%	£75k	£1m	5.99%	5%/5%/5%/3%/3%	LMHFE7526170	
Small HMO	5 Year Fixed	75%	5.59%	5%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LMHFE7526171	
<b>SMALL MUFB</b>										
Small MUFB	2 Year Fixed	75%	5.19%	3%	£75k	£1m	7.19%	2%/2%	LMHFB7526172	
Small MUFB	2 Year Fixed	75%	4.19%	5%	£75k	£1m	6.19%	2%/2%	LMHFB7526173	
Small MUFB	5 Year Fixed	75%	5.99%	3%	£75k	£1m	5.99%	5%/5%/5%/3%/3%	LMHFE7526174	
Small MUFB	5 Year Fixed	75%	5.59%	5%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LMHFE7526175	

# Specialist

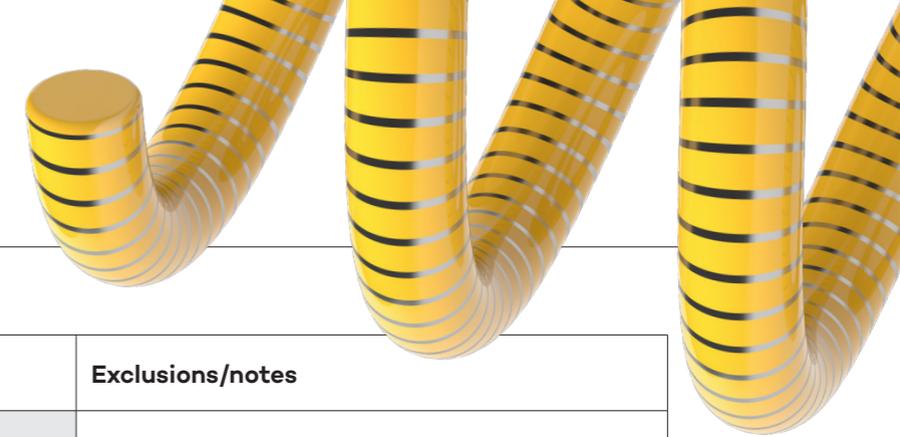
Standard, HMO and MUFB properties for Trading Limited Companies



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>STANDARD</b>										First-time landlords accepted
Standard	2 Year Fixed	75%	5.19%	3%	£75k	£1m	7.19%	2%/2%	LMVFB7526199	
Standard	2 Year Fixed	75%	4.19%	5%	£75k	£1m	6.19%	2%/2%	LMVFB7526200	
Standard	5 Year Fixed	75%	5.94%	3%	£75k	£1m	5.94%	5%/5%/5%/3%/3%	LMVFE7526201	
Standard	5 Year Fixed	75%	5.54%	5%	£75k	£1m	5.54%	5%/5%/5%/3%/3%	LMVFE7526202	
<b>SMALL HMO</b>										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Small HMO	2 Year Fixed	75%	5.29%	3%	£75k	£1m	7.29%	2%/2%	LMHFB7526203	
Small HMO	5 Year Fixed	75%	6.04%	3%	£75k	£1m	6.04%	5%/5%/5%/3%/3%	LMHFE7526204	
<b>SMALL MUFB</b>										Up to 6 beds/units
Small MUFB	2 Year Fixed	75%	5.29%	3%	£75k	£1m	7.29%	2%/2%	LMHFB7526205	
Small MUFB	5 Year Fixed	75%	6.04%	3%	£75k	£1m	6.04%	5%/5%/5%/3%/3%	LMHFE7526206	

# 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
<b>STANDARD - 2 YEAR FIXED RATE</b>										Calculation of affordability will be assessed on single AST standard occupation basis Max lending 5 properties First-time landlords are not accepted For full product criteria please see <a href="#">here</a>
Standard	2 Year Fixed	75%	5.19%	3%	£100k	£1m	7.19%	2%/2%	LMVFB7526176	
Standard	2 Year Fixed	75%	4.19%	5%	£100k	£1m	6.19%	2%/2%	LMVFB7526177	
<b>STANDARD - 5 YEAR FIXED RATE</b>										
Standard	5 Year Fixed	75%	5.79%	3%	£100k	£1m	5.79%	5%/5%/5%/3%/3%	LMVFE7526178	
Standard	5 Year Fixed	75%	5.39%	5%	£100k	£1m	5.39%	5%/5%/5%/3%/3%	LMVFE7526179	
<b>SMALL MUFB - 2 YEAR FIXED RATE - UP TO 6 UNITS</b>										
Small MUFB	2 Year Fixed	75%	5.59%	3%	£100k	£1m	7.59%	2%/2%	LMHFB7526180	
Small MUFB	2 Year Fixed	75%	4.59%	5%	£100k	£1m	6.59%	2%/2%	LMHFB7526181	
<b>SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS</b>										
Small MUFB	5 Year Fixed	75%	6.14%	3%	£100k	£1m	6.14%	5%/5%/5%/3%/3%	LMHFE7526182	
Small MUFB	5 Year Fixed	75%	5.74%	5%	£100k	£1m	5.74%	5%/5%/5%/3%/3%	LMHFE7526183	

## 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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