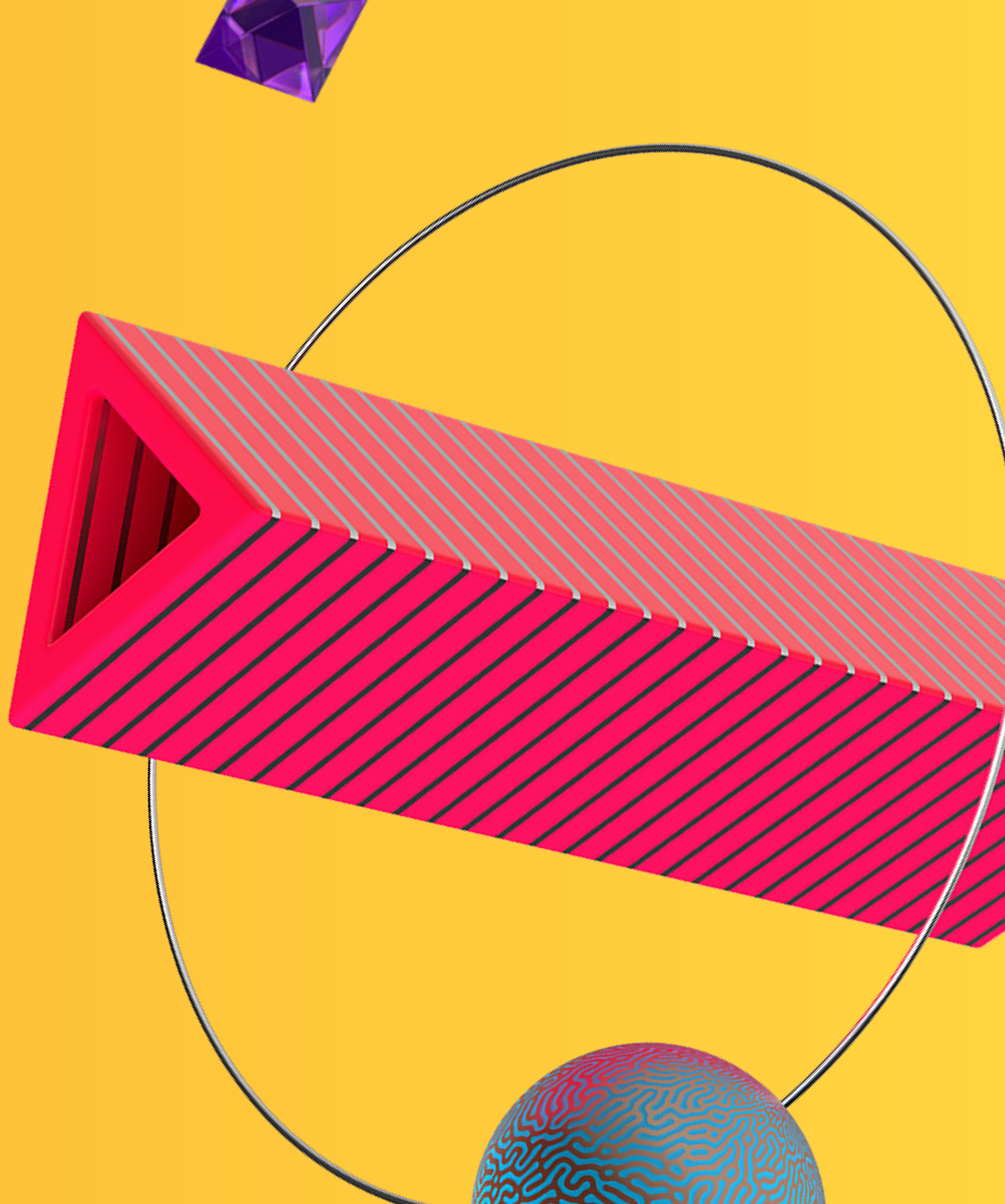
LANDBAY

Product Guide

11 AUGUST 2026 | LBPG110826



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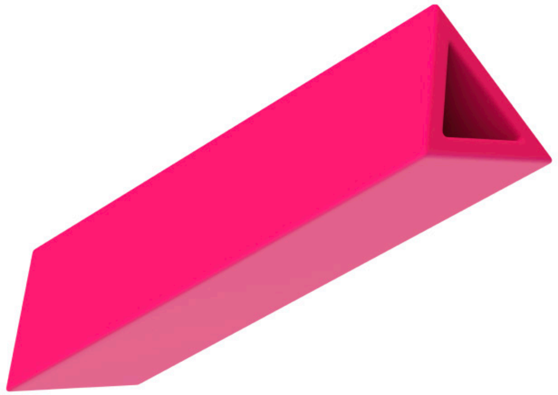
We get buy to let

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

Premier

Competitive rates for individuals and limited company SPVs. Suitable for landlords with up to 15 mortgaged properties.

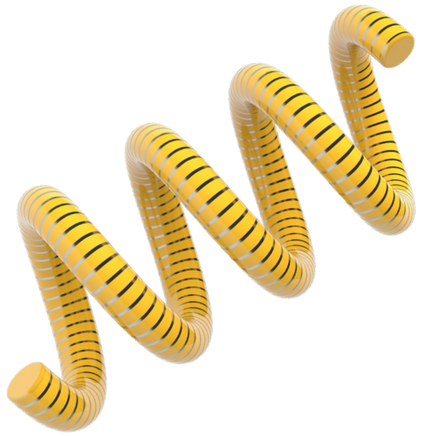
View range



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

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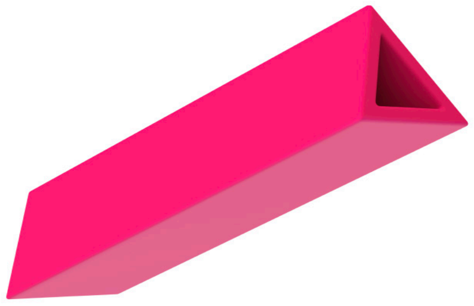
Criteria highlights



	Premier	Core	Specialist
	Competitive rates 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	✓	✗	✓
MUFB	✗	✗	✓
Holiday lets	✗	✗	✓

Premier

2 year fixed rate for 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										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 full lending guide page 13 for full details
Standard	2 Year Fixed	75%	5.94%	0%	£30k	£2m	7.94%	2%/2%	LMVFB75261155	
Standard	2 Year Fixed	75%	5.44%	1%	£30k	£2m	7.44%	2%/2%	LMVFB75261156	
Standard	2 Year Fixed	75%	4.94%	2%	£30k	£2m	6.94%	2%/2%	LMVFB75261157	
Standard	2 Year Fixed	75%	4.44%	3%	£30k	£2m	6.44%	2%/2%	LMVFB75261158	
Standard	2 Year Fixed	75%	3.94%	4%	£30k	£2m	5.94%	2%/2%	LMVFB75261159	
Standard	2 Year Fixed	75%	3.44%	5%	£30k	£2m	5.44%	2%/2%	LMVFB75261160	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	4.94%	2%	£30k	£2m	4.94%	2%/2%	LMVFB75261166	
LIKE-FOR-LIKE - 2 YEAR TRACKER										
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	4.50%	n/a	LMVDB7526266	
2 YEAR TRACKER										
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	6.09%	n/a	LMVDB7526265	

Premier

5 year fixed rate for 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										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 full lending guide page 13 for full details
Standard	5 Year Fixed	75%	5.69%	0%	£30k	£2m	5.69%	5%/5%/5%/3%/3%	LMVFE75261161	
Standard	5 Year Fixed	75%	5.49%	1%	£30k	£2m	5.49%	5%/5%/5%/3%/3%	LMVFE75261162	
Standard	5 Year Fixed	75%	5.29%	2%	£30k	£2m	5.29%	5%/5%/5%/3%/3%	LMVFE75261163	
Standard	5 Year Fixed	75%	5.09%	3%	£30k	£2m	5.09%	5%/5%/5%/3%/3%	LMVFE75261164	
Standard	5 Year Fixed	75%	4.69%	5%	£30k	£2m	4.69%	5%/5%/5%/3%/3%	LMVFE75261165	

Premier

Remortgage products for standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - 5 YEAR FIXED RATE WITH FREE VALUATION										Minimum property value is £150k 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 full lending guide page 13 for full details
Standard	5 Year Fixed	75%	5.74%	0%	£100k	£1.125m	5.74%	5%/5%/5%/3%/3%	LMVFE75261185	
Standard	5 Year Fixed	75%	5.54%	1%	£100k	£1.125m	5.54%	5%/5%/5%/3%/3%	LMVFE75261186	
Standard	5 Year Fixed	75%	5.34%	2%	£100k	£1.125m	5.34%	5%/5%/5%/3%/3%	LMVFE75261187	
Standard	5 Year Fixed	75%	5.14%	3%	£100k	£1.125m	5.14%	5%/5%/5%/3%/3%	LMVFE75261188	
Standard	5 Year Fixed	75%	4.74%	5%	£100k	£1.125m	4.74%	5%/5%/5%/3%/3%	LMVFE75261189	

Premier

Remortage products with assisted legals

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										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%	5.67%	£999	£30k	£100k	5.67%	5%/5%/5%/3%/3%	LMVFE75261179	
Standard	5 Year Fixed	75%	5.67%	£1,199	£100,001	£250k	5.67%	5%/5%/5%/3%/3%	LMVFE75261175	
Standard	5 Year Fixed	75%	5.67%	£1,499	£250,001	£500k	5.67%	5%/5%/5%/3%/3%	LMVFE75261176	
Standard	5 Year Fixed	75%	5.67%	£1,799	£500,001	£650k	5.67%	5%/5%/5%/3%/3%	LMVFE75261177	
Standard	5 Year Fixed	75%	5.67%	£1,999	£650,001	£750k	5.67%	5%/5%/5%/3%/3%	LMVFE75261178	

Premier

Remortgage cashback products

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%	5.67%	£899	£30k	£150k	5.67%	5%/5%/5%/3%/3%	LMVFE75261184	Minimum property value is £100k
Standard	5 Year Fixed	75%	5.67%	£1,099	£150,001	£300k	5.67%	5%/5%/5%/3%/3%	LMVFE75261180	Includes a **£500 cashback** paid the week after completion. Minimum property value is £150k 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 full lending guide page 13 for full details
Standard	5 Year Fixed	75%	5.67%	£1,399	£300,001	£500k	5.67%	5%/5%/5%/3%/3%	LMVFE75261181	
Standard	5 Year Fixed	75%	5.67%	£1,599	£500,001	£700k	5.67%	5%/5%/5%/3%/3%	LMVFE75261182	
Standard	5 Year Fixed	75%	5.67%	£1,899	£700,001	£1m	5.67%	5%/5%/5%/3%/3%	LMVFE75261183	

Premier

Remortgage AVM products

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE AVM - 2 YEAR FIXED RATE										All AVM products are subject to a £249 non-refundable administration fee 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 Premier AVM criteria here
Standard	2 Year Fixed	75%	5.94%	0%	£75k	£562.5k	7.94%	2%/2%	LMVFB75261167	
Standard	2 Year Fixed	75%	5.44%	1%	£75k	£562.5k	7.44%	2%/2%	LMVFB75261168	
Standard	2 Year Fixed	75%	4.44%	3%	£75k	£562.5k	6.44%	2%/2%	LMVFB75261169	
Standard	2 Year Fixed	75%	3.44%	5%	£75k	£562.5k	5.44%	2%/2%	LMVFB75261170	
REMORTGAGE AVM - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.49%	1%	£75k	£562.5k	5.49%	5%/5%/5%/3%/3%	LMVFE75261171	
Standard	5 Year Fixed	75%	5.29%	2%	£75k	£562.5k	5.29%	5%/5%/5%/3%/3%	LMVFE75261172	
Standard	5 Year Fixed	75%	5.09%	3%	£75k	£562.5k	5.09%	5%/5%/5%/3%/3%	LMVFE75261173	
Standard	5 Year Fixed	75%	4.69%	5%	£75k	£562.5k	4.69%	5%/5%/5%/3%/3%	LMVFE75261174	

When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.

Premier

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 75% LTV										All Premier Small HMO products will be subject to a full RICs valuation Max exposure - £5M – please refer when over £2M Applicants must have 12 months landlord experience 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 full lending guide page 13 for full details
Small HMO	2 Year Fixed	75%	5.69%	1%	£30k	£2m	7.69%	2%/2%	LMHFB75261190	
Small HMO	2 Year Fixed	75%	4.69%	3%	£30k	£2m	6.69%	2%/2%	LMHFB75261191	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	5.69%	1%	£30k	£2m	5.69%	5%/5%/5%/3%/3%	LMHFE75261192	
Small HMO	5 Year Fixed	75%	5.29%	3%	£30k	£2m	5.29%	5%/5%/5%/3%/3%	LMHFE75261193	
Small HMO	5 Year Fixed	75%	4.89%	5%	£30k	£2m	4.89%	5%/5%/5%/3%/3%	LMHFE75261194	

Premier Small HMO products will be subject to valuation based on market value with vacant possession, which takes into account alternative uses including as a single dwelling house but subject to likely local planning and HMO regulation constraints, assuming a 180 day marketing period.

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										All AVM products are subject to a £249 non-refundable administration fee Max property value up to £750k Includes blocks of up to 6 storeys Excludes new builds Excludes ex-local deck access Excludes self-built/developed properties Excludes properties above/adjacent to commercial Excludes day 1 remo Lease must be greater than 85 years Maximum exposure of £5M per borrower When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes. **For AVM ICR rules, please see ICR rules page** All fixed rates revert to 3.49%+BBR
Standard	2 Year Fixed	75%	5.79%	2%	£75k	£562.5k	7.79%	2%/2%	LMVFB75261057	
Standard	2 Year Fixed	75%	5.29%	3%	£75k	£562.5k	7.29%	2%/2%	LMVFB75261058	
Standard	2 Year Fixed	75%	4.29%	5%	£75k	£562.5k	6.29%	2%/2%	LMVFB75261059	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.84%	2%	£75k	£562.5k	5.84%	5%/5%/5%/3%/3%	LMVFE75261060	
Standard	5 Year Fixed	75%	5.64%	3%	£75k	£562.5k	5.64%	5%/5%/5%/3%/3%	LMVFE75261061	
Standard	5 Year Fixed	75%	5.24%	5%	£75k	£562.5k	5.24%	5%/5%/5%/3%/3%	LMVFE75261062	
Standard	5 Year Fixed	70%	5.04%	6%	£75k	£525k	5.04%	5%/5%/5%/3%/3%	LMVFE75261063	

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%	5.79%	2%	£30k	£1.5m	7.79%	2%/2%	LMVFB75261049	
Standard	2 Year Fixed	75%	5.29%	3%	£30k	£1.5m	7.29%	2%/2%	LMVFB75261050	
Standard	2 Year Fixed	75%	4.29%	5%	£30k	£1.5m	6.29%	2%/2%	LMVFB75261051	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	5.99%	3%	£75k	£750k	7.99%	2%/2%	LMVFB80261082	

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 75% LTV										
Standard	5 Year Fixed	75%	5.84%	£1,499	£30k	£74,999	5.84%	5%/5%/5%/3%/3%	LMVFE75261056	
Standard	5 Year Fixed	75%	5.84%	2%	£75k	£2m	5.84%	5%/5%/5%/3%/3%	LMVFE75261052	
Standard	5 Year Fixed	75%	5.64%	3%	£75k	£2m	5.64%	5%/5%/5%/3%/3%	LMVFE75261053	
Standard	5 Year Fixed	75%	5.24%	5%	£75k	£2m	5.24%	5%/5%/5%/3%/3%	LMVFE75261054	
Standard	5 Year Fixed	75%	5.04%	6%	£75k	£2m	5.04%	5%/5%/5%/3%/3%	LMVFE75261055	
5 YEAR FIXED RATE - UP TO 80% LTV										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
Standard	5 Year Fixed	80%	6.39%	3%	£75k	£750k	6.39%	5%/5%/5%/3%/3%	LMVFE80261087	

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										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%	5.19% (1.44%+BBR)	3%	£30k	£1m	7.19%	n/a	LVDB6525704	
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%	6.19%	2%	£30k	£1m	8.19%	2%/2%	LMVFB75261080	
Standard	2 Year Fixed	75%	5.69%	3%	£30k	£1m	7.69%	2%/2%	LMVFB75261081	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.39%	£1,499	£30k	£74,999	6.39%	5%/5%/5%/3%/3%	LMVFE75261086	
Standard	5 Year Fixed	75%	6.39%	2%	£75k	£1.5m	6.39%	5%/5%/5%/3%/3%	LMVFE75261083	
Standard	5 Year Fixed	75%	6.19%	3%	£75k	£1.5m	6.19%	5%/5%/5%/3%/3%	LMVFE75261084	
Standard	5 Year Fixed	75%	5.79%	5%	£75k	£1.5m	5.79%	5%/5%/5%/3%/3%	LMVFE75261085	

See **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%	5.54%	3%	£75k	£2m	7.54%	2%/2%	LMHFB65261134	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.69%	3%	£75k	£2m	7.69%	2%/2%	LMHFB75261135	
Small HMO	2 Year Fixed	75%	4.69%	5%	£75k	£2m	6.69%	2%/2%	LMHFB75261136	
5 YEAR FIXED RATE - UP TO 65% LTV										
Small HMO	5 Year Fixed	65%	5.99%	3%	£75k	£2m	5.99%	5%/5%/5%/3%/3%	LMHFE65261137	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.
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	6.09%	3%	£75k	£2m	6.09%	5%/5%/5%/3%/3%	LMHFE75261138	
Small HMO	5 Year Fixed	75%	5.69%	5%	£75k	£2m	5.69%	5%/5%/5%/3%/3%	LMHFE75261139	
5 YEAR FIXED RATE - UP TO 80% LTV										
Small HMO	5 Year Fixed	80%	6.59%	3%	£75k	£750k	6.59%	5%/5%/5%/3%/3%	LMHFE80261140	
2 YEAR TRACKER - UP TO 75% LTV										
Small HMO	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£2m	7.44%	n/a	LMHDB7526553	

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										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.
Small MUFB	2 Year Fixed	65%	5.54%	3%	£75k	£1.5m	7.54%	2%/2%	LMHFB65261141	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.69%	3%	£75k	£1.5m	7.69%	2%/2%	LMHFB75261142	
Small MUFB	2 Year Fixed	75%	4.69%	5%	£75k	£1.5m	6.69%	2%/2%	LMHFB75261143	
5 YEAR FIXED RATE - UP TO 65% LTV										
Small MUFB	5 Year Fixed	65%	5.99%	3%	£75k	£1.5m	5.99%	5%/5%/5%/3%/3%	LMHFE65261144	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	6.09%	3%	£75k	£1.5m	6.09%	5%/5%/5%/3%/3%	LMHFE75261145	
Small MUFB	5 Year Fixed	75%	5.69%	5%	£75k	£1.5m	5.69%	5%/5%/5%/3%/3%	LMHFE75261146	
2 YEAR TRACKER - UP TO 75% LTV										
Small MUFB	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1.5m	7.44%	n/a	LMHDB7526558	

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										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Large HMO	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526534	
Large HMO	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526535	
UP TO 75% LTV										
Large MUFB	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526536	
Large MUFB	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526537	

Specialist

Small 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										Up to 6 beds/units
Small HMO	2 Year Fixed	75%	5.74%	3%	£75k	£1m	7.74%	2%/2%	LMHFB75261118	
Small HMO	2 Year Fixed	75%	4.74%	5%	£75k	£1m	6.74%	2%/2%	LMHFB75261119	
Small HMO	5 Year Fixed	75%	6.29%	3%	£75k	£1m	6.29%	5%/5%/5%/3%/3%	LMHFE75261120	
Small HMO	5 Year Fixed	75%	5.89%	5%	£75k	£1m	5.89%	5%/5%/5%/3%/3%	LMHFE75261121	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	5.74%	3%	£75k	£1m	7.74%	2%/2%	LMHFB75261122	
Small MUFB	2 Year Fixed	75%	4.74%	5%	£75k	£1m	6.74%	2%/2%	LMHFB75261123	
Small MUFB	5 Year Fixed	75%	6.29%	3%	£75k	£1m	6.29%	5%/5%/5%/3%/3%	LMHFE75261124	
Small MUFB	5 Year Fixed	75%	5.89%	5%	£75k	£1m	5.89%	5%/5%/5%/3%/3%	LMHFE75261125	

Specialist

Small HMO and MUFB properties - Tier 2

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO										Up to 6 beds/units First time landlords are not accepted
Small HMO	2 Year Fixed	75%	5.89%	3%	£75k	£1.5m	7.89%	2%/2%	LMHFB75261072	
Small HMO	2 Year Fixed	75%	4.89%	5%	£75k	£1.5m	6.89%	2%/2%	LMHFB75261073	
Small HMO	5 Year Fixed	75%	6.39%	3%	£75k	£1.5m	6.39%	5%/5%/5%/3%/3%	LMHFE75261074	
Small HMO	5 Year Fixed	75%	5.99%	5%	£75k	£1.5m	5.99%	5%/5%/5%/3%/3%	LMHFE75261075	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	5.89%	3%	£75k	£1.5m	7.89%	2%/2%	LMHFB75261076	
Small MUFB	2 Year Fixed	75%	4.89%	5%	£75k	£1.5m	6.89%	2%/2%	LMHFB75261077	
Small MUFB	5 Year Fixed	75%	6.39%	3%	£75k	£1.5m	6.39%	5%/5%/5%/3%/3%	LMHFE75261078	
Small MUFB	5 Year Fixed	75%	5.99%	5%	£75k	£1.5m	5.99%	5%/5%/5%/3%/3%	LMHFE75261079	

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										First-time landlords accepted
Standard	2 Year Fixed	75%	5.79%	3%	£75k	£1m	7.79%	2%/2%	LMVFB75261147	
Standard	2 Year Fixed	75%	4.79%	5%	£75k	£1m	6.79%	2%/2%	LMVFB75261148	
Standard	5 Year Fixed	75%	6.24%	3%	£75k	£1m	6.24%	5%/5%/5%/3%/3%	LMVFE75261149	
Standard	5 Year Fixed	75%	5.84%	5%	£75k	£1m	5.84%	5%/5%/5%/3%/3%	LMVFE75261150	
SMALL HMO										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months Up to 6 beds/units
Small HMO	2 Year Fixed	75%	5.89%	3%	£75k	£1m	7.89%	2%/2%	LMHFB75261151	
Small HMO	5 Year Fixed	75%	6.34%	3%	£75k	£1m	6.34%	5%/5%/5%/3%/3%	LMHFE75261152	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	5.89%	3%	£75k	£1m	7.89%	2%/2%	LMHFB75261153	
Small MUFB	5 Year Fixed	75%	6.34%	3%	£75k	£1m	6.34%	5%/5%/5%/3%/3%	LMHFE75261154	

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										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 crtieria please see here
Standard	2 Year Fixed	75%	5.69%	3%	£100k	£1m	7.69%	2%/2%	LMVFB75261126	
Standard	2 Year Fixed	75%	4.69%	5%	£100k	£1m	6.69%	2%/2%	LMVFB75261127	
STANDARD - 5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	6.19%	3%	£100k	£1m	6.19%	5%/5%/5%/3%/3%	LMVFE75261128	
Standard	5 Year Fixed	75%	5.79%	5%	£100k	£1m	5.79%	5%/5%/5%/3%/3%	LMVFE75261129	
SMALL MUFB - 2 YEAR FIXED RATE - UP TO 6 UNITS										Calculation of affordability will be assessed on single AST standard occupation basis Max lending 5 properties Landlords must have at least 12 months landlord experience For full product crtieria please see here
Small MUFB	2 Year Fixed	75%	5.99%	3%	£100k	£1m	7.99%	2%/2%	LMHFB75261130	
Small MUFB	2 Year Fixed	75%	4.99%	5%	£100k	£1m	6.99%	2%/2%	LMHFB75261131	
SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS										
Small MUFB	5 Year Fixed	75%	6.39%	3%	£100k	£1m	6.39%	5%/5%/5%/3%/3%	LMHFE75261132	
Small MUFB	5 Year Fixed	75%	5.99%	5%	£100k	£1m	5.99%	5%/5%/5%/3%/3%	LMHFE75261133	

ICR rules

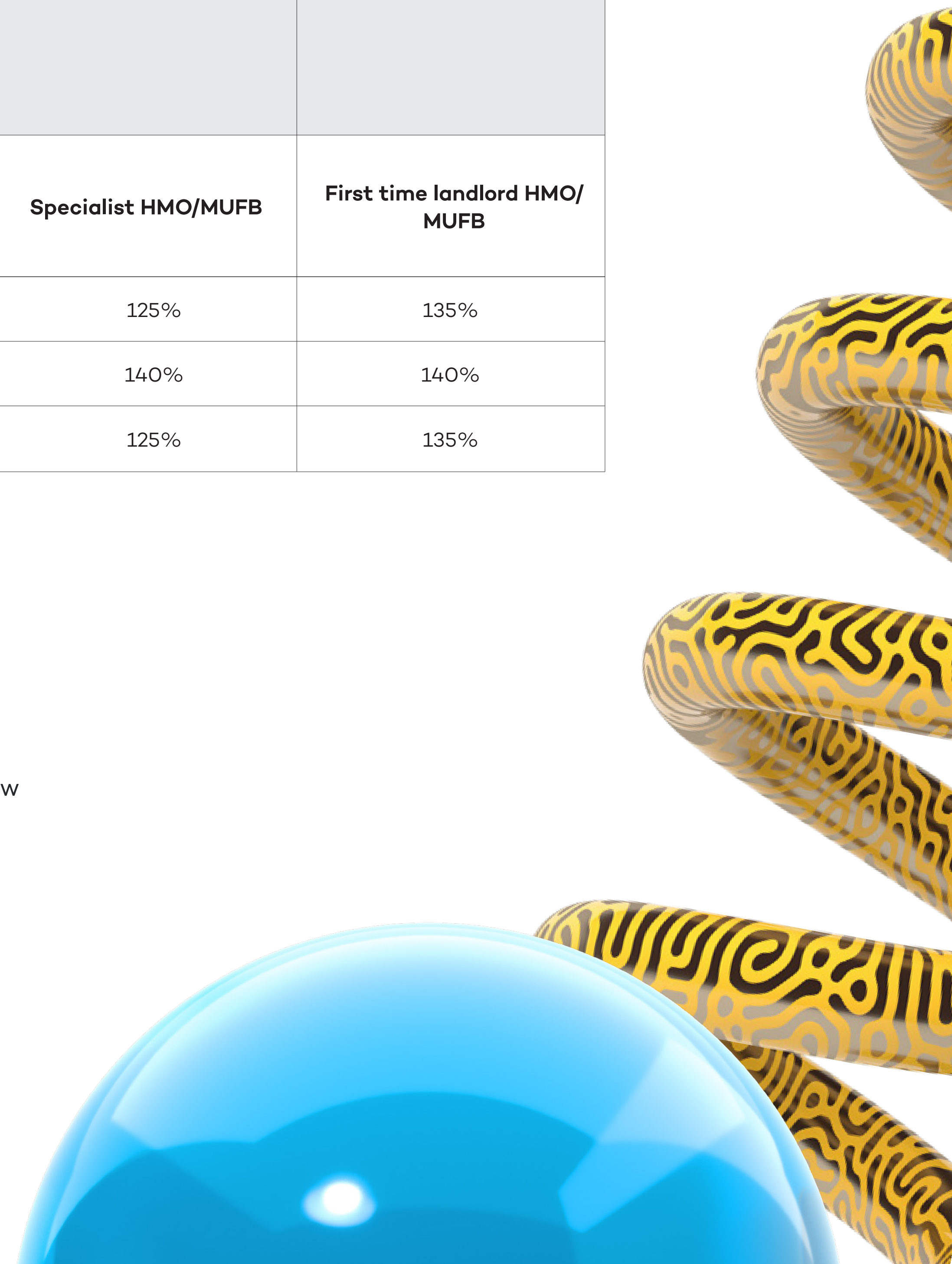
2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2% 5 YEAR REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE 2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE						
	Premier Standard	**Premier AVM** **Premier Small HMO**	**Core Standard** **Core AVM** (up to 70% LTV)	**Core AVM** (up to 75% LTV)	**Specialist HMO/MUFB**	**First time landlord HMO/ MUFB**
Individual - Basic rate taxpayer	125%	130%	125%	130%	125%	135%
Individual - Higher rate taxpayer	145%	145%	140%	140%	140%	140%
Limited Company/LLP	125%	130%	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	£1600	£2425
£1,500,001 - £1,600,000	£1305	£1600	£2500
£1,600,001 - £1,750,000	£1540	£1850	£2500
£1,750,001 - £1,800,000	£1540	£1850	£2575
£1,800,001 - £2,000,000	£1820	£2150	£2575
£2,000,001 - £2,500,000	Quote	Quote	£3250
£2,500,000+	Quote	Quote	Quote

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