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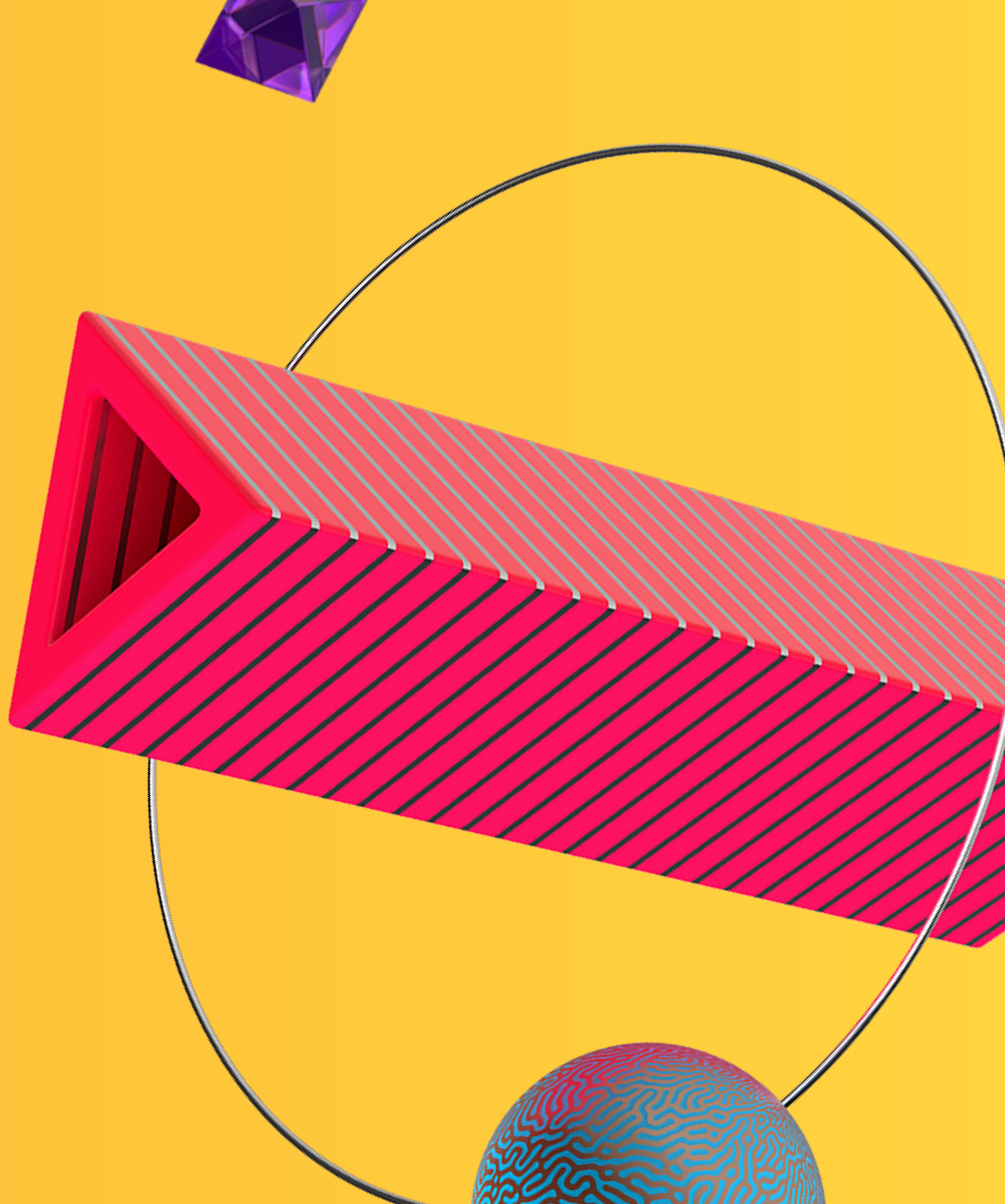
Product guide Scotland



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FOR INTERMEDIARY USE ONLY

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										Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
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	

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Remortage 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 Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
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	

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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 Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
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	

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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.

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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 Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
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.

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	**Premier AVM** **Premier Small HMO**
Individual - Basic rate taxpayer	125%	130%
Individual - Higher rate taxpayer	145%	145%
Limited Company/LLP	125%	130%

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.

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
Up to - £150,000	£250	£750
£ 150,001 - £200,000	£285	£750
£ 200,001 - £250,000	£315	£750
£ 250,001 - £300,000	£370	£750
£ 300,001 - £400,000	£430	£750
£ 400,001 - £500,000	£490	£900
£ 500,001 - £600,000	£555	£925
£ 600,001 - £700,000	£610	£1000
£ 700,001 - £800,000	£695	£1075
£ 800,001 - £900,000	£760	£1125
£ 900,001 - £1,000,000	£860	£1200
£1,000,001 - £1,200,000	£975	£1275
£1,200,001 - £1,250,000	£1145	£1350
£1,250,001 - £1,400,000	£1145	£1350
£1,400,001 - £1,500,00	£1305	£1600
£1,500,001 - £1,600,000	£1305	£1600
£1,600,001 - £1,750,000	£1540	£1850
£1,750,001 - £1,800,000	£1540	£1850
£1,800,001 - £2,000,000	£1820	£2150
£2,000,001 - £2,500,000	Quote	Quote
£2,500,000+	Quote	Quote

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Your lending partner

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