LANDBAY

Product guide
England & Wales

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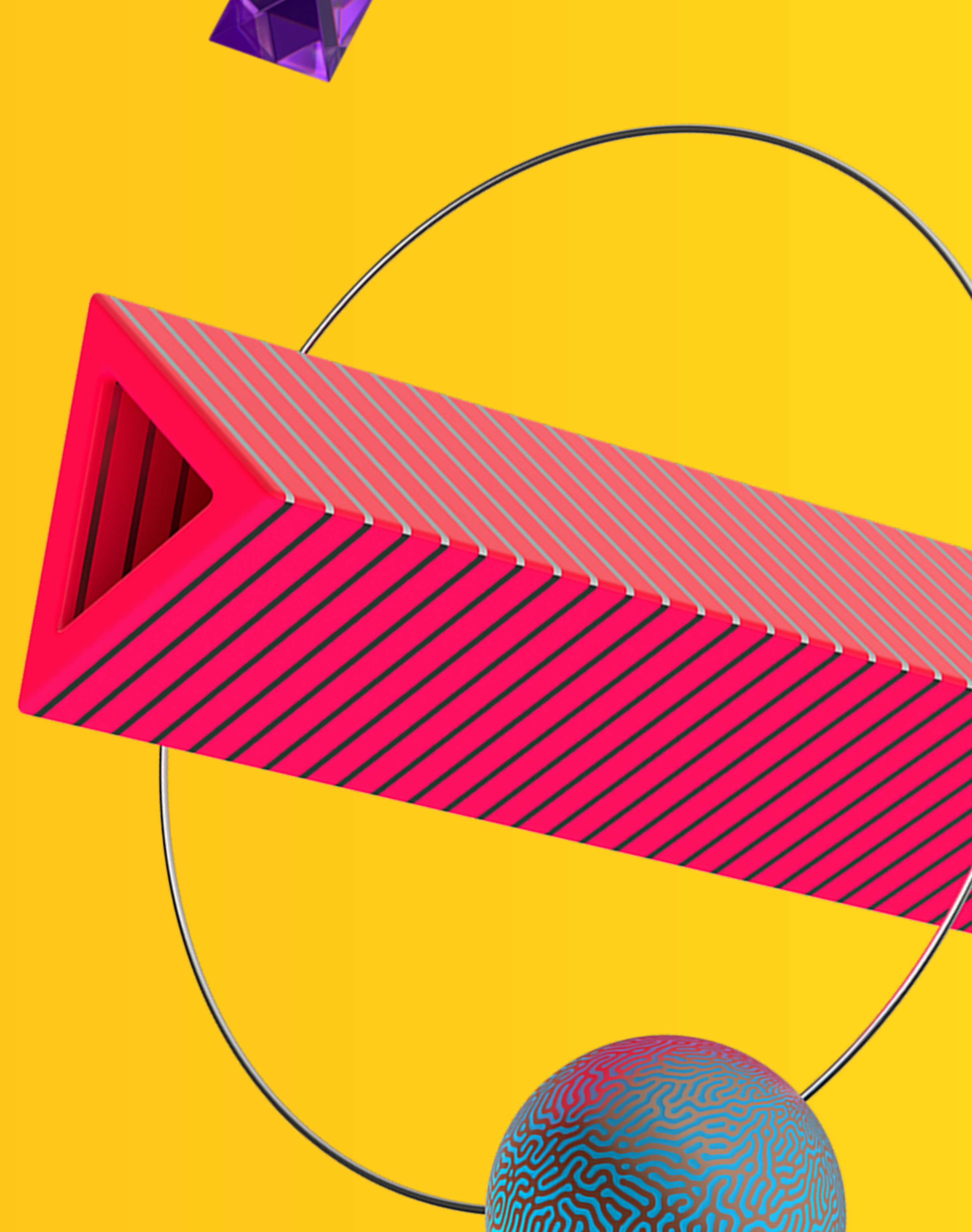

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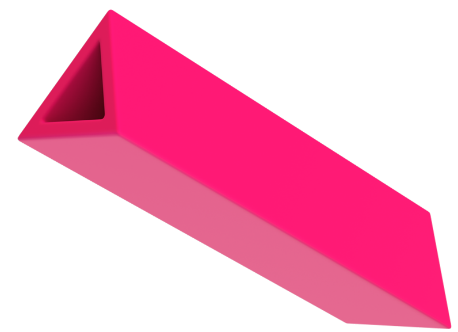
We get buy to let

Your deals. Your way.
Three ranges, built for flexibility, faster decisions and competitive pricing.

Premier

Competitive rates for individuals and limited company SPVs. For landlords with up to 15 mortgaged properties, including AVM options.

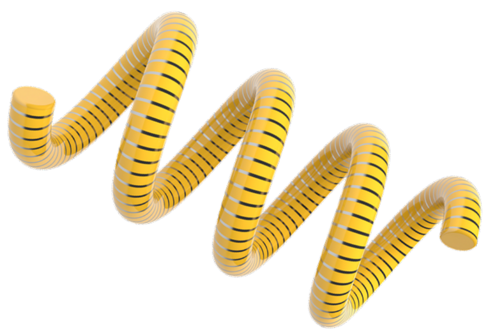
View range



Core

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

View range



Specialist

For landlords with holiday lets, HMO, MUFB or trading companies. Built for cases that don't fit a standard mortgage.

View range

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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%	6.39%	0%	£30k	£2m	8.39%	2%/2%	LMVFB75261444	
Standard	2 Year Fixed	75%	5.89%	1%	£30k	£2m	7.89%	2%/2%	LMVFB75261445	
Standard	2 Year Fixed	75%	5.39%	2%	£30k	£2m	7.39%	2%/2%	LMVFB75261446	
Standard	2 Year Fixed	75%	4.89%	3%	£30k	£2m	6.89%	2%/2%	LMVFB75261447	
Standard	2 Year Fixed	75%	4.39%	4%	£30k	£2m	6.39%	2%/2%	LMVFB75261448	
Standard	2 Year Fixed	75%	3.89%	5%	£30k	£2m	5.89%	2%/2%	LMVFB75261449	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	5.39%	2%	£30k	£2m	5.39%	2%/2%	LMVFB75261455	
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%	6.14%	0%	£30k	£2m	6.14%	5%/5%/5%/3%/3%	LMVFE75261450	
Standard	5 Year Fixed	75%	5.94%	1%	£30k	£2m	5.94%	5%/5%/5%/3%/3%	LMVFE75261451	
Standard	5 Year Fixed	75%	5.74%	2%	£30k	£2m	5.74%	5%/5%/5%/3%/3%	LMVFE75261452	
Standard	5 Year Fixed	75%	5.54%	3%	£30k	£2m	5.54%	5%/5%/5%/3%/3%	LMVFE75261453	
Standard	5 Year Fixed	75%	5.14%	5%	£30k	£2m	5.14%	5%/5%/5%/3%/3%	LMVFE75261454	

Premier

Remortgage products for standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code
REMORTGAGE - 5 YEAR FIXED RATE WITH FREE VALUATION									
Standard	5 Year Fixed	75%	6.19%	0%	£100k	£1.125m	6.19%	5%/5%/5%/3%/3%	LMVFE75261474
Standard	5 Year Fixed	75%	5.99%	1%	£100k	£1.125m	5.99%	5%/5%/5%/3%/3%	LMVFE75261475
Standard	5 Year Fixed	75%	5.79%	2%	£100k	£1.125m	5.79%	5%/5%/5%/3%/3%	LMVFE75261476
Standard	5 Year Fixed	75%	5.59%	3%	£100k	£1.125m	5.59%	5%/5%/5%/3%/3%	LMVFE75261477
Standard	5 Year Fixed	75%	5.19%	5%	£100k	£1.125m	5.19%	5%/5%/5%/3%/3%	LMVFE75261478

Exclusions/notes

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

Premier

Remortgage 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%	6.12%	£999	£30k	£100k	6.12%	5%/5%/5%/3%/3%	LMVFE75261468	
Standard	5 Year Fixed	75%	6.12%	£1,199	£100k	£250k	6.12%	5%/5%/5%/3%/3%	LMVFE75261464	
Standard	5 Year Fixed	75%	6.12%	£1,499	£250k	£500k	6.12%	5%/5%/5%/3%/3%	LMVFE75261465	
Standard	5 Year Fixed	75%	6.12%	£1,799	£500k	£650k	6.12%	5%/5%/5%/3%/3%	LMVFE75261466	
Standard	5 Year Fixed	75%	6.12%	£1,999	£650k	£750k	6.12%	5%/5%/5%/3%/3%	LMVFE75261467	

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										Minimum property value is £100k 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%	6.12%	£899	£30k	£150k	6.12%	5%/5%/5%/3%/3%	LMVFE75261473	
Standard	5 Year Fixed	75%	6.12%	£1,099	£150k	£300k	6.12%	5%/5%/5%/3%/3%	LMVFE75261469	
Standard	5 Year Fixed	75%	6.12%	£1,399	£300k	£500k	6.12%	5%/5%/5%/3%/3%	LMVFE75261470	
Standard	5 Year Fixed	75%	6.12%	£1,599	£500k	£700k	6.12%	5%/5%/5%/3%/3%	LMVFE75261471	
Standard	5 Year Fixed	75%	6.12%	£1,899	£700k	£1m	6.12%	5%/5%/5%/3%/3%	LMVFE75261472	

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 When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.
Standard	2 Year Fixed	75%	6.39%	0%	£60k	£562.5k	8.39%	2%/2%	LMVFB75261456	
Standard	2 Year Fixed	75%	5.89%	1%	£60k	£562.5k	7.89%	2%/2%	LMVFB75261457	
Standard	2 Year Fixed	75%	4.89%	3%	£60k	£562.5k	6.89%	2%/2%	LMVFB75261458	
Standard	2 Year Fixed	75%	3.89%	5%	£60k	£562.5k	5.89%	2%/2%	LMVFB75261459	
REMORTGAGE AVM - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.94%	1%	£60k	£562.5k	5.94%	5%/5%/5%/3%/3%	LMVFE75261460	
Standard	5 Year Fixed	75%	5.74%	2%	£60k	£562.5k	5.74%	5%/5%/5%/3%/3%	LMVFE75261461	
Standard	5 Year Fixed	75%	5.54%	3%	£60k	£562.5k	5.54%	5%/5%/5%/3%/3%	LMVFE75261462	
Standard	5 Year Fixed	75%	5.14%	5%	£60k	£562.5k	5.14%	5%/5%/5%/3%/3%	LMVFE75261463	

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										Max exposure – £5M, please refer when over £2M Applicants must have 12 months landlord experience Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV No first time landlords / no holiday lets Premier Small HMO products will be subject to valuation based on market value with vacant possession Please see full lending guide page 13 for full details
Small HMO	2 Year Fixed	75%	6.14%	1%	£30k	£2m	8.14%	2%/2%	LMHFB75261479	
Small HMO	2 Year Fixed	75%	5.14%	3%	£30k	£2m	7.14%	2%/2%	LMHFB75261480	
5 YEAR FIXED RATE – UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	6.14%	1%	£30k	£2m	6.14%	5%/5%/5%/3%/3%	LMHFE75261481	
Small HMO	5 Year Fixed	75%	5.74%	3%	£30k	£2m	5.74%	5%/5%/5%/3%/3%	LMHFE75261482	
Small HMO	5 Year Fixed	75%	5.34%	5%	£30k	£2m	5.34%	5%/5%/5%/3%/3%	LMHFE75261483	

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 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%	5.89%	2%	£75k	£562.5k	7.89%	2%/2%	LMVFB75261387	
Standard	2 Year Fixed	75%	5.39%	3%	£75k	£562.5k	7.39%	2%/2%	LMVFB75261388	
Standard	2 Year Fixed	75%	4.39%	5%	£75k	£562.5k	6.39%	2%/2%	LMVFB75261389	
5 YEAR FIXED RATE – UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.04%	2%	£75k	£562.5k	6.04%	5%/5%/5%/3%/3%	LMVFE75261390	
Standard	5 Year Fixed	75%	5.84%	3%	£75k	£562.5k	5.84%	5%/5%/5%/3%/3%	LMVFE75261391	
Standard	5 Year Fixed	75%	5.44%	5%	£75k	£562.5k	5.44%	5%/5%/5%/3%/3%	LMVFE75261392	
Standard	5 Year Fixed	75%	5.24%	6%	£75k	£562.5k	5.24%	5%/5%/5%/3%/3%	LMVFE75261393	

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										Max exposure – £5M, please refer when over £2M Background LTV must not exceed 75% LTV Please see full lending guide page 13 for full details
Standard	2 Year Fixed	75%	5.89%	2%	£30k	£1.5m	7.89%	2%/2%	LMVFB75261379	
Standard	2 Year Fixed	75%	5.39%	3%	£30k	£1.5m	7.39%	2%/2%	LMVFB75261380	
Standard	2 Year Fixed	75%	4.39%	5%	£30k	£1.5m	6.39%	2%/2%	LMVFB75261381	
2 YEAR FIXED RATE – UP TO 80% LTV										
Standard	2 Year Fixed	80%	6.19%	3%	£75k	£750k	8.19%	2%/2%	LMVFB80261293	

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										Max exposure - £5M, please refer when over £2M Background LTV must not exceed 75% LTV Please see full lending guide page 13 for full details
Standard	5 Year Fixed	75%	6.04%	£1,499	£30k	£75k	6.04%	5%/5%/5%/3%/3%	LMVFE75261386	
Standard	5 Year Fixed	75%	6.04%	2%	£75k	£2m	6.04%	5%/5%/5%/3%/3%	LMVFE75261382	
Standard	5 Year Fixed	75%	5.84%	3%	£75k	£2m	5.84%	5%/5%/5%/3%/3%	LMVFE75261383	
Standard	5 Year Fixed	75%	5.44%	5%	£75k	£2m	5.44%	5%/5%/5%/3%/3%	LMVFE75261384	
Standard	5 Year Fixed	75%	5.24%	6%	£75k	£2m	5.24%	5%/5%/5%/3%/3%	LMVFE75261385	
5 YEAR FIXED RATE - UP TO 80% LTV										
Standard	5 Year Fixed	80%	6.59%	3%	£75k	£750k	6.59%	5%/5%/5%/3%/3%	LMVFE80261294	

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										See here for details on Tier 2 lending criteria
Standard	2 Year Fixed	75%	6.39%	2%	£30k	£1m	8.39%	2%/2%	LMVFB75261208	
Standard	2 Year Fixed	75%	5.89%	3%	£30k	£1m	7.89%	2%/2%	LMVFB75261209	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.59%	£1,499	£30k	£75k	6.59%	5%/5%/5%/3%/3%	LMVFE75261213	
Standard	5 Year Fixed	75%	6.59%	2%	£75k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMVFE75261210	
Standard	5 Year Fixed	75%	6.39%	3%	£75k	£1.5m	6.39%	5%/5%/5%/3%/3%	LMVFE75261211	
Standard	5 Year Fixed	75%	5.99%	5%	£75k	£1.5m	5.99%	5%/5%/5%/3%/3%	LMVFE75261212	

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										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 HMO	2 Year Fixed	65%	5.74%	3%	£75k	£2m	7.74%	2%/2%	LMHFB65261264	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.89%	3%	£75k	£2m	7.89%	2%/2%	LMHFB75261265	
Small HMO	2 Year Fixed	75%	4.89%	5%	£75k	£2m	6.89%	2%/2%	LMHFB75261267	
5 YEAR FIXED RATE - UP TO 65% LTV										
Small HMO	5 Year Fixed	65%	6.19%	3%	£75k	£2m	6.19%	5%/5%/5%/3%/3%	LMHFE65261269	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	6.29%	3%	£75k	£2m	6.29%	5%/5%/5%/3%/3%	LMHFE75261270	
Small HMO	5 Year Fixed	75%	5.89%	5%	£75k	£2m	5.89%	5%/5%/5%/3%/3%	LMHFE75261272	
5 YEAR FIXED RATE - UP TO 80% LTV										
Small HMO	5 Year Fixed	80%	6.79%	3%	£75k	£750k	6.79%	5%/5%/5%/3%/3%	LMHFE80261274	
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%	5.74%	3%	£75k	£1.5m	7.74%	2%/2%	LMHFB65261275	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.89%	3%	£75k	£1.5m	7.89%	2%/2%	LMHFB75261276	
Small MUFB	2 Year Fixed	75%	4.89%	5%	£75k	£1.5m	6.89%	2%/2%	LMHFB75261278	
5 YEAR FIXED RATE - UP TO 65% LTV										
Small MUFB	5 Year Fixed	65%	6.19%	3%	£75k	£1.5m	6.19%	5%/5%/5%/3%/3%	LMHFE65261280	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	6.29%	3%	£75k	£1.5m	6.29%	5%/5%/5%/3%/3%	LMHFE75261281	
Small MUFB	5 Year Fixed	75%	5.89%	5%	£75k	£1.5m	5.89%	5%/5%/5%/3%/3%	LMHFE75261283	
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										
Small HMO	2 Year Fixed	75%	5.94%	3%	£75k	£1m	7.94%	2%/2%	LMHFB75261252	
Small HMO	5 Year Fixed	75%	6.49%	3%	£75k	£1m	6.49%	5%/5%/5%/3%/3%	LMHFE75261254	
Small HMO	2 Year Fixed	75%	4.94%	5%	£75k	£1m	6.94%	2%/2%	LMHFB75261253	
Small HMO	5 Year Fixed	75%	6.09%	5%	£75k	£1m	6.09%	5%/5%/5%/3%/3%	LMHFE75261255	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	5.94%	3%	£75k	£1m	7.94%	2%/2%	LMHFB75261256	
Small MUFB	5 Year Fixed	75%	6.49%	3%	£75k	£1m	6.49%	5%/5%/5%/3%/3%	LMHFE75261258	
Small MUFB	2 Year Fixed	75%	4.94%	5%	£75k	£1m	6.94%	2%/2%	LMHFB75261257	
Small MUFB	5 Year Fixed	75%	6.09%	5%	£75k	£1m	6.09%	5%/5%/5%/3%/3%	LMHFE75261259	

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										First time landlords are not accepted
Small HMO	2 Year Fixed	75%	6.09%	3%	£75k	£1.5m	8.09%	2%/2%	LMHFB75261266	
Small HMO	5 Year Fixed	75%	6.59%	3%	£75k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE75261271	
Small HMO	2 Year Fixed	75%	5.09%	5%	£75k	£1.5m	7.09%	2%/2%	LMHFB75261268	
Small HMO	5 Year Fixed	75%	6.19%	5%	£75k	£1.5m	6.19%	5%/5%/5%/3%/3%	LMHFE75261273	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	6.09%	3%	£75k	£1.5m	8.09%	2%/2%	LMHFB75261277	
Small MUFB	5 Year Fixed	75%	6.59%	3%	£75k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE75261282	
Small MUFB	2 Year Fixed	75%	5.09%	5%	£75k	£1.5m	7.09%	2%/2%	LMHFB75261279	
Small MUFB	5 Year Fixed	75%	6.19%	5%	£75k	£1.5m	6.19%	5%/5%/5%/3%/3%	LMHFE75261284	

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 12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Standard	2 Year Fixed	75%	5.99%	3%	£75k	£1m	7.99%	2%/2%	LMVFB75261285	
Standard	5 Year Fixed	75%	6.44%	3%	£75k	£1m	6.44%	5%/5%/5%/3%/3%	LMVFE75261287	
Standard	2 Year Fixed	75%	4.99%	5%	£75k	£1m	6.99%	2%/2%	LMVFB75261286	
Standard	5 Year Fixed	75%	6.04%	5%	£75k	£1m	6.04%	5%/5%/5%/3%/3%	LMVFE75261288	
SMALL HMO										
Small HMO	2 Year Fixed	75%	6.09%	3%	£75k	£1m	8.09%	2%/2%	LMHFB75261289	
Small HMO	5 Year Fixed	75%	6.54%	3%	£75k	£1m	6.54%	5%/5%/5%/3%/3%	LMHFE75261290	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	6.09%	3%	£75k	£1m	8.09%	2%/2%	LMHFB75261291	
Small MUFB	5 Year Fixed	75%	6.54%	3%	£75k	£1m	6.54%	5%/5%/5%/3%/3%	LMHFE75261292	

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 Landlords must have at least 12 months landlord experience For full product criteria 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										
Small MUFB	2 Year Fixed	75%	6.19%	3%	£100k	£1m	8.19%	2%/2%	LMHFB75261260	
Small MUFB	2 Year Fixed	75%	5.19%	5%	£100k	£1m	7.19%	2%/2%	LMHFB75261261	
SMALL MUFB – 5 YEAR FIXED RATE – UP TO 6 UNITS										
Small MUFB	5 Year Fixed	75%	6.59%	3%	£100k	£1m	6.59%	5%/5%/5%/3%/3%	LMHFE75261262	
Small MUFB	5 Year Fixed	75%	6.19%	5%	£100k	£1m	6.19%	5%/5%/5%/3%/3%	LMHFE75261263	

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 - £1,500,000	£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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