



For Intermediaries only

Residential rates guide

 <small>Your specialist packager distributor</small>	 023 8045 6999 (Option 1)
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Mortgages made simple

Last updated: 17/10/2024

Residential Products

Key Features

	<u>Purpose</u>	<u>Max Loan Size</u>	<u>Min Loan Size</u>	<u>Term (years)</u>	<u>Region</u>
LI Resi 0	Purchase/Remortgage	£1,500,000	£50,000	7-40	England, Wales & Scotland
LI Resi 1	Purchase/Remortgage	£1,500,000	£50,000	7-40	England, Wales & Scotland
LI Resi 2	Purchase/Remortgage	£1,500,000	£50,000	7-40	England, Wales & Scotland
LI Resi 3	Purchase/Remortgage	£750,000	£50,000	7-40	England, Wales & Scotland
LI Resi 4	Purchase/Remortgage	£500,000	£50,000	7-40	England, Wales & Scotland
LI Key Worker 0	Purchase/Remortgage	£1,000,000	£50,000	7-40	England, Wales & Scotland
LI Key Worker 1	Purchase/Remortgage	£1,000,000	£50,000	7-40	England, Wales & Scotland
LI Key Worker 2	Purchase/Remortgage	£1,000,000	£50,000	7-40	England, Wales & Scotland
LI Qualified Professional 0	Purchase/Remortgage	£1,500,000	£50,000	7-40	England, Wales & Scotland
LI Qualified Professional 1	Purchase/Remortgage	£1,500,000	£50,000	7-40	England, Wales & Scotland

Free Valuation Conditions

LendInvest Mortgages will pay the borrower's valuation fees (including VAT) relating to their residential mortgage for properties valued up to £400k or will deduct £380 for the total cost of the valuation. The Valuation Fee Contribution is paid by LendInvest Mortgages to the valuer when the valuation is instructed. The amount of the Valuation Fee Contribution will never exceed the total of the actual valuation costs (including VAT). The borrower(s) will be responsible for the payment of any amount in excess of £380.

Qualified Professional defined:

Accountant, Actuary, Architect, Dentist, Doctor, Engineer, Lawyer, Optician, Pharmacist, Pilot, Psychologist, Surveyor & Vet

Key Worker defined:

Armed Forces (Army, Navy, RAF), Firefighters, Lecturers, NHS clinicians (e.g. nurses, paramedics etc.), Police Officers, Prison Officers, Social Workers & Teachers

Residential Tier 0

<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>	
2 Year	65%	LIR0-2F65S1	5.79%	£1,500,000		£995	
		LIR0-2F75S1	5.99%	£1,500,000		£995	
	75%	LIR0-2F75S2	6.14%	£1,500,000	Yes	£995	
		LIR0-2F75S4	6.19%	£1,500,000		£0	
	85%	LIR0-2F85S1	6.49%	£1,000,000		£995	
		LIR0-2F85S2	6.64%	£1,000,000	Yes	£995	
		LIR0-2F85S4	6.69%	£1,000,000		£0	
	90%	LIR0-2F90S1	6.99%	£750,000		£995	
		LIR0-2F90S2	7.14%	£750,000	Yes	£995	
			LIR0-2F90S4	7.19%	£750,000		£0
	5 Year	65%	LIR0-5F65S1	5.49%	£1,500,000		£995
LIR0-5F75S1			5.69%	£1,500,000		£995	
75%		LIR0-5F75S2	5.74%	£1,500,000	Yes	£995	
		LIR0-5F75S4	5.79%	£1,500,000		£0	
85%		LIR0-5F85S1	6.19%	£1,000,000		£995	
		LIR0-5F85S2	6.24%	£1,000,000	Yes	£995	
		LIR0-5F85S4	6.29%	£1,000,000		£0	
90%		LIR0-5F90S1	6.59%	£750,000		£995	
		LIR0-5F90S2	6.64%	£750,000	Yes	£995	
			LIR0-5F90S4	6.69%	£750,000		£0

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

Residential Tier 1

<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIR1-2F75S1	6.14%	£1,500,000	Yes	£995
		LIR1-2F75S2	6.29%	£1,500,000		£995
		LIR1-2F75S4	6.34%	£1,500,000		£0
	85%	LIR1-2F85S1	6.64%	£1,000,000	Yes	£995
		LIR1-2F85S2	6.79%	£1,000,000		£995
		LIR1-2F85S4	6.84%	£1,000,000		£0
	90%	LIR1-2F90S1	7.14%	£750,000	Yes	£995
		LIR1-2F90S2	7.29%	£750,000		£995
		LIR1-2F90S4	7.34%	£750,000		£0
5 Year	75%	LIR1-5F75S1	5.84%	£1,500,000	Yes	£995
		LIR1-5F75S2	5.89%	£1,500,000		£995
		LIR1-5F75S4	5.94%	£1,500,000		£0
	85%	LIR1-5F85S1	6.34%	£1,000,000	Yes	£995
		LIR1-5F85S2	6.39%	£1,000,000		£995
		LIR1-5F85S4	6.44%	£1,000,000		£0
	90%	LIR1-5F90S1	6.74%	£750,000	Yes	£995
		LIR1-5F90S2	6.79%	£750,000		£995
		LIR1-5F90S4	6.84%	£750,000		£0

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

Residential Tier 2

<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	65%	LIR2-2F65S1	6.14%	£1,500,000		£995
		LIR2-2F75S1	6.34%	£1,500,000		£995
	75%	LIR2-2F75S2	6.49%	£1,500,000	Yes	£995
		LIR2-2F75S4	6.54%	£1,500,000		£0
	85%	LIR2-2F85S1	6.84%	£1,000,000		£995
		LIR2-2F85S2	6.99%	£1,000,000	Yes	£995
		LIR2-2F85S4	7.04%	£1,000,000		£0
5 Year	65%	LIR2-5F65S1	6.04%	£1,500,000		£995
		LIR2-5F75S1	6.24%	£1,500,000		£995
	75%	LIR2-5F75S2	6.29%	£1,500,000	Yes	£995
		LIR2-5F75S4	6.34%	£1,500,000		£0
	85%	LIR2-5F85S1	6.74%	£1,000,000		£995
		LIR2-5F85S2	6.79%	£1,000,000	Yes	£995
		LIR2-5F85S4	6.84%	£1,000,000		£0

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

Residential Tier 3

<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIR3-2F75S1	6.74%	£750,000	Yes	£995
		LIR3-2F75S2	6.89%	£750,000		£995
5 Year	75%	LIR3-5F75S1	6.69%	£750,000	Yes	£995
		LIR3-5F75S2	6.74%	£750,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

Residential Tier 4

<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIR4-2F75S1	7.24%	£500,000	Yes	£995
		LIR4-2F75S2	7.39%	£500,000		£995
5 Year	75%	LIR4-5F75S1	7.04%	£500,000	Yes	£995
		LIR4-5F75S2	7.09%	£500,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

LI Key Worker Tier 0 | Increased LTI: 5.49x



<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIKWO-2F75S1	6.04%	£1,000,000		£995
		LIKWO-2F75S2	6.19%	£1,000,000	Yes	£995
	85%	LIKWO-2F85S1	6.59%	£1,000,000		£995
		LIKWO-2F85S2	6.74%	£1,000,000	Yes	£995
	90%	LIKWO-2F90S1	7.09%	£750,000		£995
		LIKWO-2F90S2	7.24%	£750,000	Yes	£995
5 Year	75%	LIKWO-5F75S1	5.69%	£1,000,000		£995
		LIKWO-5F75S2	5.74%	£1,000,000	Yes	£995
	85%	LIKWO-5F85S1	6.24%	£1,000,000		£995
		LIKWO-5F85S2	6.29%	£1,000,000	Yes	£995
	90%	LIKWO-5F90S1	6.64%	£750,000		£995
		LIKWO-5F90S2	6.69%	£750,000	Yes	£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

LI Key Worker Tier 0 | **Base LTI: 4.99x**



<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIKWO-2F75S3	5.94%	£1,000,000	Yes	£995
		LIKWO-2F75S4	6.09%	£1,000,000		£995
	85%	LIKWO-2F85S3	6.44%	£1,000,000	Yes	£995
		LIKWO-2F85S4	6.59%	£1,000,000		£995
	90%	LIKWO-2F90S3	6.94%	£750,000	Yes	£995
		LIKWO-2F90S4	7.09%	£750,000		£995
5 Year	75%	LIKWO-5F75S3	5.64%	£1,000,000	Yes	£995
		LIKWO-5F75S4	5.69%	£1,000,000		£995
	85%	LIKWO-5F85S3	6.14%	£1,000,000	Yes	£995
		LIKWO-5F85S4	6.19%	£1,000,000		£995
	90%	LIKWO-5F90S3	6.54%	£750,000	Yes	£995
		LIKWO-5F90S4	6.59%	£750,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

LI Key Worker Tier 1 | Increased LTI: 5.49x



<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIKW1-2F75S1	6.19%	£1,000,000	Yes	£995
		LIKW1-2F75S2	6.34%	£1,000,000		£995
	85%	LIKW1-2F85S1	6.74%	£1,000,000	Yes	£995
		LIKW1-2F85S2	6.89%	£1,000,000		£995
	90%	LIKW1-2F90S1	7.24%	£750,000	Yes	£995
		LIKW1-2F90S2	7.39%	£750,000		£995
5 Year	75%	LIKW1-5F75S1	5.84%	£1,000,000	Yes	£995
		LIKW1-5F75S2	5.89%	£1,000,000		£995
	85%	LIKW1-5F85S1	6.39%	£1,000,000	Yes	£995
		LIKW1-5F85S2	6.44%	£1,000,000		£995
	90%	LIKW1-5F90S1	6.79%	£750,000	Yes	£995
		LIKW1-5F90S2	6.84%	£750,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

LI Key Worker Tier 1 | Base LTI: 4.99x



<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIKW1-2F75S3	6.09%	£1,000,000	Yes	£995
		LIKW1-2F75S4	6.24%	£1,000,000		£995
	85%	LIKW1-2F85S3	6.59%	£1,000,000	Yes	£995
		LIKW1-2F85S4	6.74%	£1,000,000		£995
	90%	LIKW1-2F90S3	7.09%	£750,000	Yes	£995
		LIKW1-2F90S4	7.24%	£750,000		£995
5 Year	75%	LIKW1-5F75S3	5.79%	£1,000,000	Yes	£995
		LIKW1-5F75S4	5.84%	£1,000,000		£995
	85%	LIKW1-5F85S3	6.29%	£1,000,000	Yes	£995
		LIKW1-5F85S4	6.34%	£1,000,000		£995
	90%	LIKW1-5F90S3	6.69%	£750,000	Yes	£995
		LIKW1-5F90S4	6.74%	£750,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

LI Key Worker Tier 2 | Increased LTI: 5.49x



<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIKW2-2F75S1	6.39%	£1,000,000	Yes	£995
		LIKW2-2F75S2	6.54%	£1,000,000		£995
	85%	LIKW2-2F85S1	6.94%	£750,000	Yes	£995
		LIKW2-2F85S2	7.09%	£750,000		£995
5 Year	75%	LIKW2-5F75S1	6.24%	£1,000,000	Yes	£995
		LIKW2-5F75S2	6.29%	£1,000,000		£995
	85%	LIKW2-5F85S1	6.79%	£750,000	Yes	£995
		LIKW2-5F85S2	6.84%	£750,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

LI Key Worker Tier 2 | Base LTI: 4.99x



<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIKW2-2F75S3	6.29%	£1,000,000	Yes	£995
		LIKW2-2F75S4	6.44%	£1,000,000		£995
	85%	LIKW2-2F85S3	6.79%	£750,000	Yes	£995
		LIKW2-2F85S4	6.94%	£750,000		£995
5 Year	75%	LIKW2-5F75S3	6.19%	£1,000,000	Yes	£995
		LIKW2-5F75S4	6.24%	£1,000,000		£995
	85%	LIKW2-5F85S3	6.69%	£750,000	Yes	£995
		LIKW2-5F85S4	6.74%	£750,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

LI Qualified Professional Tier 0 | Increased LTI: 6.49x



<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIQP0-2F75S1	6.04%	£1,500,000	Yes	£995
		LIQP0-2F75S2	6.19%	£1,500,000		£995
	85%	LIQP0-2F85S1	6.59%	£1,000,000	Yes	£995
		LIQP0-2F85S2	6.74%	£1,000,000		£995
	90%	LIQP0-2F90S1	7.09%	£750,000	Yes	£995
		LIQP0-2F90S2	7.24%	£750,000		£995
5 Year	75%	LIQP0-5F75S1	5.69%	£1,500,000	Yes	£995
		LIQP0-5F75S2	5.74%	£1,500,000		£995
	85%	LIQP0-5F85S1	6.24%	£1,000,000	Yes	£995
		LIQP0-5F85S2	6.29%	£1,000,000		£995
	90%	LIQP0-5F90S1	6.64%	£750,000	Yes	£995
		LIQP0-5F90S2	6.69%	£750,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

LI Qualified Professional Tier 0 | Base LTI: 4.99x



<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIQP0-2F75S3	5.94%	£1,500,000	Yes	£995
		LIQP0-2F75S4	6.09%	£1,500,000		£995
	85%	LIQP0-2F85S3	6.44%	£1,000,000	Yes	£995
		LIQP0-2F85S4	6.59%	£1,000,000		£995
	90%	LIQP0-2F90S3	6.94%	£750,000	Yes	£995
		LIQP0-2F90S4	7.09%	£750,000		£995
5 Year	75%	LIQP0-5F75S3	5.64%	£1,500,000	Yes	£995
		LIQP0-5F75S4	5.69%	£1,500,000		£995
	85%	LIQP0-5F85S3	6.14%	£1,000,000	Yes	£995
		LIQP0-5F85S4	6.19%	£1,000,000		£995
	90%	LIQP0-5F90S3	6.54%	£750,000	Yes	£995
		LIQP0-5F90S4	6.59%	£750,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

LI Qualified Professional Tier 1 | Increased LTI: 6.49x



<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIQP1-2F75S1	6.19%	£1,500,000	Yes	£995
		LIQP1-2F75S2	6.34%	£1,500,000		£995
	85%	LIQP1-2F85S1	6.74%	£1,000,000	Yes	£995
		LIQP1-2F85S2	6.89%	£1,000,000		£995
	90%	LIQP1-2F90S1	7.24%	£750,000	Yes	£995
		LIQP1-2F90S2	7.39%	£750,000		£995
5 Year	75%	LIQP1-5F75S1	5.84%	£1,500,000	Yes	£995
		LIQP1-5F75S2	5.89%	£1,500,000		£995
	85%	LIQP1-5F85S1	6.39%	£1,000,000	Yes	£995
		LIQP1-5F85S2	6.44%	£1,000,000		£995
	90%	LIQP1-5F90S1	6.79%	£750,000	Yes	£995
		LIQP1-5F90S2	6.84%	£750,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

LI Qualified Professional Tier 0 | Base LTI: 4.99x



<u>Term</u>	<u>LTV</u>	<u>Product Code</u>	<u>Initial Rate</u>	<u>Max Loan</u>	<u>Valuation Incentive</u>	<u>Fee</u>
2 Year	75%	LIQP1-2F75S3	6.09%	£1,500,000	Yes	£995
		LIQP1-2F75S4	6.24%	£1,500,000		£995
	85%	LIQP1-2F85S3	6.59%	£1,000,000	Yes	£995
		LIQP1-2F85S4	6.74%	£1,000,000		£995
	90%	LIQP1-2F90S3	7.09%	£750,000	Yes	£995
		LIQP1-2F90S4	7.24%	£750,000		£995
5 Year	75%	LIQP1-5F75S3	5.79%	£1,500,000	Yes	£995
		LIQP1-5F75S4	5.84%	£1,500,000		£995
	85%	LIQP1-5F85S3	6.29%	£1,000,000	Yes	£995
		LIQP1-5F85S4	6.34%	£1,000,000		£995
	90%	LIQP1-5F90S3	6.69%	£750,000	Yes	£995
		LIQP1-5F90S4	6.74%	£750,000		£995

2-year ERC: 2%/1%

5-year ERC: 5%/4%/3%/2%/1%

Reversion Rate: BBR + 3.4%

Mortgages made simple.

