

LANDBAY

Product Guide

15 NOVEMBER 2024 | LBPG15112024

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Welcome to Landbay

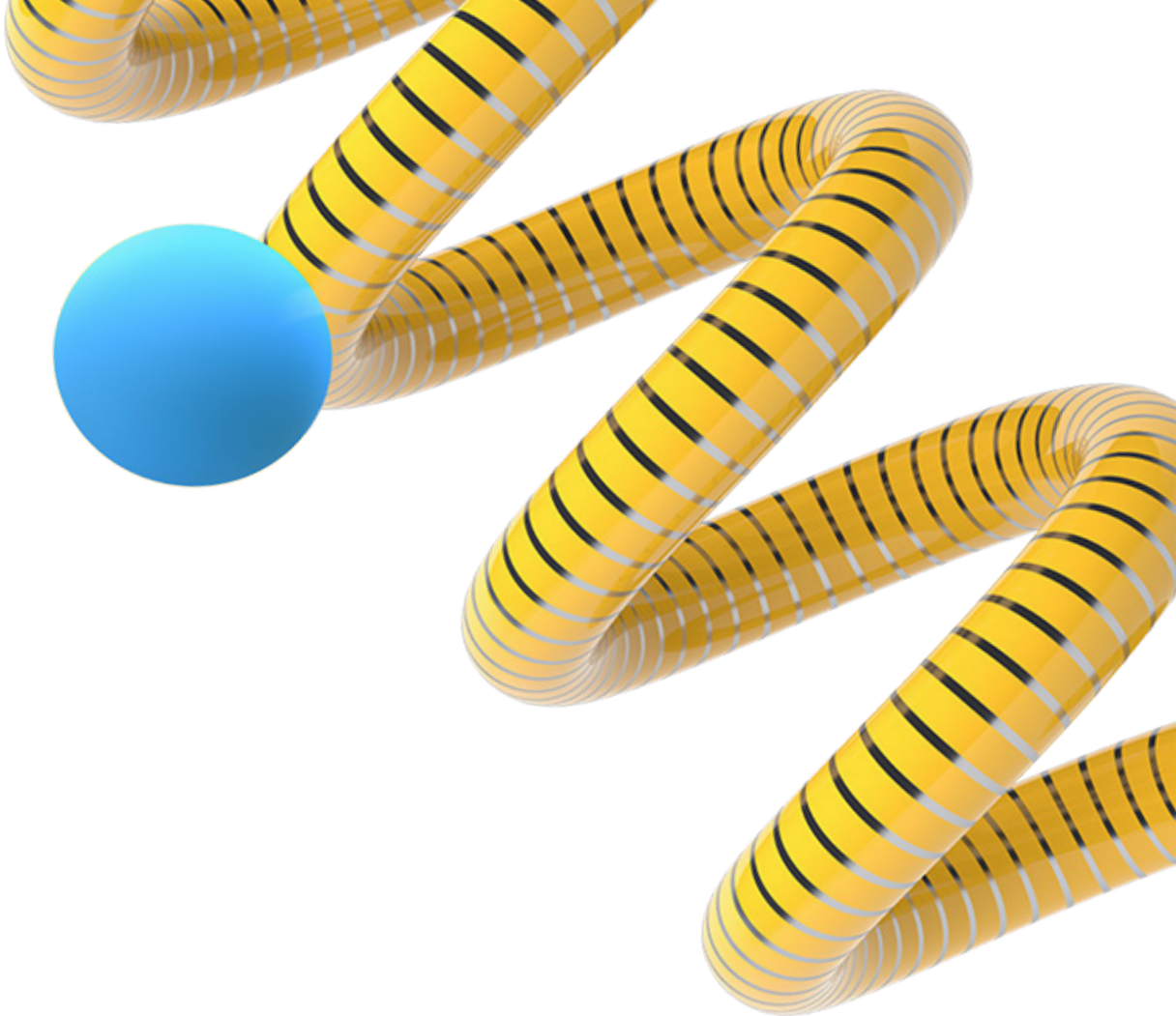
Whether you're a first time landlord, or a professional growing a large portfolio – we'd love to help. Our vision is to be the go-to funding partner for the private rental sector. Choose Landbay and join the thousands of UK intermediaries who've already registered with us.



- Experts at the end of the line
- Fast decisions you can count on
- Smart technology designed for you



- HMO and MUFBs (up to 12 beds)
- 2 year trackers (no ERC)
- SPV, LLP & trading Limited Companies

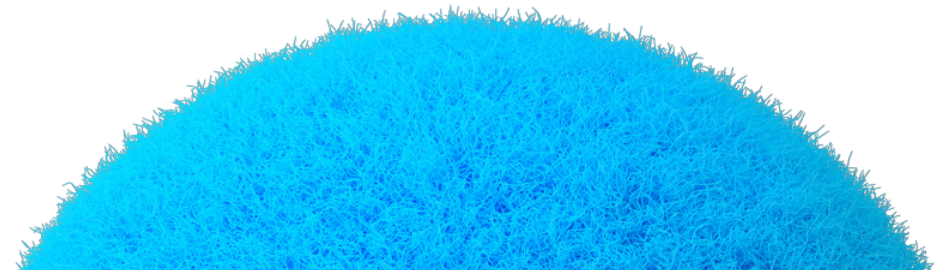


AVM standard properties

2 year fixed rate

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|--|--------------|---------|-------|-------------|----------|----------|-------------|-------|--------------|--|
| STANDARD PROPERTIES - UP TO 70% LTV | | | | | | | | | | All AVM products come with a £249 non-refundable administration fee. Max property value up to £750k Includes blocks of up to 6 storeys Excludes HMOs and MUFBs Excludes new builds Excludes trading companies Excludes self-built/developed properties Lease must be greater than 85 years All fixed rates revert to 3.49%+BBR. |
| Standard | 2 Year Fixed | 70% | 5.74% | 2% | £30k | £525k | 7.74% | 2%/2% | LVFB70241447 | |
| Standard | 2 Year Fixed | 70% | 5.24% | 3% | £30k | £525k | 7.24% | 2%/2% | LVFB70241451 | |
| Standard | 2 Year Fixed | 70% | 4.24% | 5% | £30k | £525k | 6.24% | 2%/2% | LVFB70241448 | |
| Standard | 2 Year Fixed | 70% | 3.74% | 6% | £30k | £525k | 5.74% | 2%/2% | LVFB70241450 | |
| STANDARD PROPERTIES - UP TO 75% LTV | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 5.79% | 2% | £30k | £562.5k | 7.79% | 2%/2% | LVFB75241445 | |
| Standard | 2 Year Fixed | 75% | 5.29% | 3% | £30k | £562.5k | 7.29% | 2%/2% | LVFB75241444 | |
| Standard | 2 Year Fixed | 75% | 4.29% | 5% | £30k | £562.5k | 6.29% | 2%/2% | LVFB75241446 | |
| Standard | 2 Year Fixed | 75% | 3.79% | 6% | £30k | £562.5k | 5.79% | 2%/2% | LVFB75241449 | |

For AVM ICR rules, please see [ICR rules page](#)

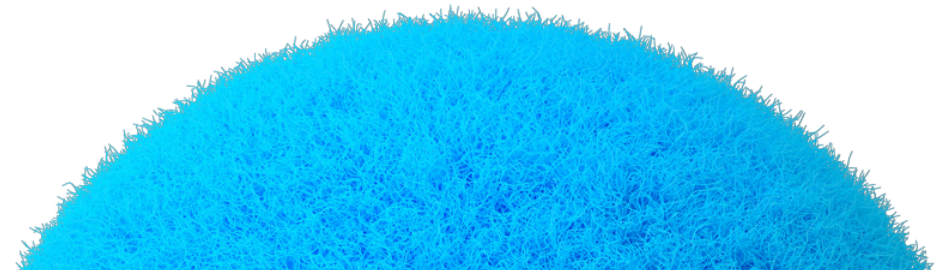


AVM non-portfolio landlords - for applicants with three or less mortgaged properties

Standard properties - 5 year fixed rate

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|--|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|--|
| STANDARD PROPERTIES - UP TO 70% LTV | | | | | | | | | | All AVM products come with a £249 non-refundable administration fee. Max property value up to £750k Includes blocks of up to 6 storeys Excludes HMOs and MUFBs Excludes new builds Excludes trading companies Excludes self-built/developed properties Lease must be greater than 85 years All fixed rates revert to 3.49%+BBR. |
| Standard | 5 Year Fixed | 70% | 5.34% | 2% | £75k | £525k | 5.34% | 5%/5%/5%/3%/3% | LVFE70241464 | |
| Standard | 5 Year Fixed | 70% | 5.14% | 3% | £75k | £525k | 5.14% | 5%/5%/5%/3%/3% | LVFE70241466 | |
| Standard | 5 Year Fixed | 70% | 4.74% | 5% | £75k | £525k | 4.74% | 5%/5%/5%/3%/3% | LVFE70241467 | |
| Standard | 5 Year Fixed | 70% | 4.34% | 7% | £75k | £525k | 4.34% | 5%/5%/5%/3%/3% | LVFE70241459 | |
| Standard | 5 Year Fixed | 70% | 5.34% | £1,499 | £30k | £74,999 | 5.34% | 5%/5%/5%/3%/3% | LVFE70241463 | |
| STANDARD PROPERTIES - UP TO 75% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.39% | 2% | £75k | £562.5k | 5.39% | 5%/5%/5%/3%/3% | LVFE75241458 | |
| Standard | 5 Year Fixed | 75% | 5.19% | 3% | £75k | £562.5k | 5.19% | 5%/5%/5%/3%/3% | LVFE75241461 | |
| Standard | 5 Year Fixed | 75% | 4.79% | 5% | £75k | £562.5k | 4.79% | 5%/5%/5%/3%/3% | LVFE75241462 | |
| Standard | 5 Year Fixed | 75% | 4.59% | 6% | £75k | £562.5k | 4.59% | 5%/5%/5%/3%/3% | LVFE75241465 | |
| Standard | 5 Year Fixed | 75% | 5.39% | £1,499 | £30k | £74,999 | 5.39% | 5%/5%/5%/3%/3% | LVFE75241453 | |

For AVM ICR rules, please see ICR rules page



Non-portfolio landlords - for applicants with three or less mortgaged properties

Standard properties

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|--|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|--|
| STANDARD PROPERTIES - UP TO 55% LTV | | | | | | | | | | Applicants must have 3 or less mortgaged properties at time of application. The current BBR is 4.75% All fixed rates revert to 3.49%+BBR. Trading companies are not accepted. |
| Standard | 5 Year Fixed | 55% | 5.34% | 2% | £75k | £2m | 5.34% | 5%/5%/5%/3%/3% | LVFE55241439 | |
| Standard | 5 Year Fixed | 55% | 4.74% | 5% | £75k | £2m | 4.74% | 5%/5%/5%/3%/3% | LVFE55241434 | |
| Standard | 5 Year Fixed | 55% | 4.34% | 7% | £75k | £2m | 4.34% | 5%/5%/5%/3%/3% | LVFE55241438 | |
| STANDARD PROPERTIES - UP TO 70% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 70% | 4.39% | 7% | £75k | £1.5m | 4.39% | 5%/5%/5%/3%/3% | LVFE70241456 | |
| STANDARD PROPERTIES - UP TO 75% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.39% | 2% | £75k | £1.5m | 5.39% | 5%/5%/5%/3%/3% | LVFE75241460 | |
| Standard | 5 Year Fixed | 75% | 5.19% | 3% | £75k | £1.5m | 5.19% | 5%/5%/5%/3%/3% | LVFE75241455 | |
| Standard | 5 Year Fixed | 75% | 4.79% | 5% | £75k | £1.5m | 4.79% | 5%/5%/5%/3%/3% | LVFE75241457 | |
| Standard | 5 Year Fixed | 75% | 4.59% | 6% | £75k | £1.5m | 4.59% | 5%/5%/5%/3%/3% | LVFE75241452 | |
| Standard | 5 Year Fixed | 75% | 5.39% | £1,499 | £30k | £74,999 | 5.39% | 5%/5%/5%/3%/3% | LVFE75241454 | |



Core product range

Standard properties - 2 year fixed rate

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|--|--------------|---------|-------|-------------|----------|----------|-------------|-------|--------------|-------------------------------------|
| STANDARD PROPERTIES - UP TO 55% LTV | | | | | | | | | | Trading companies are not accepted. |
| Standard | 2 Year Fixed | 55% | 5.24% | 3% | £30k | £1.5m | 7.24% | 2%/2% | LVFB55241433 | |
| Standard | 2 Year Fixed | 55% | 4.24% | 5% | £30k | £1.5m | 6.24% | 2%/2% | LVFB55241432 | |
| STANDARD PROPERTIES - UP TO 75% LTV | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 5.79% | 2% | £30k | £1m | 7.79% | 2%/2% | LVFB75241440 | |
| Standard | 2 Year Fixed | 75% | 5.29% | 3% | £30k | £1m | 7.29% | 2%/2% | LVFB75241443 | |
| Standard | 2 Year Fixed | 75% | 4.29% | 5% | £30k | £1m | 6.29% | 2%/2% | LVFB75241442 | |
| Standard | 2 Year Fixed | 75% | 3.79% | 6% | £30k | £1m | 5.79% | 2%/2% | LVFB75241441 | |

All fixed rates revert to 3.49%+BBR.



Core product range

Standard properties - 5 year fixed rate

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|--|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|-------------------------------------|
| STANDARD PROPERTIES - UP TO 55% LTV | | | | | | | | | | Trading companies are not accepted. |
| Standard | 5 Year Fixed | 55% | 5.44% | 2% | £100k | £2m | 5.44% | 5%/5%/5%/3%/3% | LVFE55241436 | |
| Standard | 5 Year Fixed | 55% | 4.84% | 5% | £100k | £2m | 4.84% | 5%/5%/5%/3%/3% | LVFE55241437 | |
| Standard | 5 Year Fixed | 55% | 4.44% | 7% | £100k | £2m | 4.44% | 5%/5%/5%/3%/3% | LVFE55241435 | |
| STANDARD PROPERTIES - UP TO 65% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 65% | 5.84% | 3% | £75k | £1.5m | 5.84% | 5%/5%/5%/3%/3% | LVFE65241386 | |
| Standard | 5 Year Fixed | 65% | 5.34% | 5% | £75k | £1.5m | 5.34% | 5%/5%/5%/3%/3% | LVFE65241387 | |
| Standard | 5 Year Fixed | 65% | 5.09% | 6% | £75k | £1.5m | 5.09% | 5%/5%/5%/3%/3% | LVFE65241388 | |
| Standard | 5 Year Fixed | 65% | 4.84% | 7% | £75k | £1.5m | 4.84% | 5%/5%/5%/3%/3% | LVFE65241385 | |

All fixed rates revert to 3.49%+BBR.



Core product range

Standard properties - 5 year fixed rate

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|--|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|---|
| STANDARD PROPERTIES - UP TO 75% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 6.09% | £1,299 | £30K | £64,999 | 6.09% | 5%/5%/5%/3%/3% | LVFE75241345 | Trading companies are not accepted. |
| Standard | 5 Year Fixed | 75% | 6.64% | 0% | £65K | £500k | 6.64% | 5%/5%/5%/3%/3% | LVFE75241381 | |
| Standard | 5 Year Fixed | 75% | 6.09% | 2% | £65K | £1m | 6.09% | 5%/5%/5%/3%/3% | LVFE75241342 | |
| Standard | 5 Year Fixed | 75% | 5.89% | 3% | £65K | £1m | 5.89% | 5%/5%/5%/3%/3% | LVFE75241380 | |
| Standard | 5 Year Fixed | 75% | 5.39% | 5% | £65K | £1m | 5.39% | 5%/5%/5%/3%/3% | LVFE75241372 | |
| Standard | 5 Year Fixed | 75% | 5.09% | 6% | £65K | £1m | 5.09% | 5%/5%/5%/3%/3% | LVFE75241379 | |
| Standard | 5 Year Fixed | 75% | 4.89% | 7% | £65K | £1m | 4.89% | 5%/5%/5%/3%/3% | LVFE75241395 | |
| STANDARD PROPERTIES - UP TO 80% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 80% | 6.99% | 0% | £75k | £500k | 6.99% | 5%/5%/5%/3%/3% | LVFE80241318 | <ul style="list-style-type: none"> • Properties above/adjacent commercial • New build properties • Ex local authority properties • At least one applicant must hold more than 12 months of experience |
| Standard | 5 Year Fixed | 80% | 6.29% | 3% | £75k | £750k | 6.29% | 5%/5%/5%/3%/3% | LVFE80241317 | |

All fixed rates revert to 3.49%+BBR.



Core product range

Houses in Multiple Occupation

| 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% | 4.64% | 5% | £75k | £1.5m | 6.64% | 2%/2% | LHFB65241353 | First-time landlords are not accepted New build properties accepted Up to 6 beds/units All fixed rates revert to 3.49%+BBR. |
| 2 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Small HMO | 2 Year Fixed | 75% | 5.79% | 3% | £75k | £1m | 7.79% | 2%/2% | LHFB75241354 | |
| Small HMO | 2 Year Fixed | 75% | 4.74% | 5% | £75k | £1m | 6.74% | 2%/2% | LHFB75241366 | |
| Small HMO | 2 Year Fixed | 75% | 4.24% | 6% | £75k | £1m | 6.24% | 2%/2% | LHFB75241363 | |
| 5 YEAR FIXED RATE - UP TO 65% LTV | | | | | | | | | | |
| Small HMO | 5 Year Fixed | 65% | 5.89% | 3% | £75k | £1m | 5.89% | 5%/5%/5%/3%/3% | LHFE65241340 | |
| Small HMO | 5 Year Fixed | 65% | 5.59% | 5% | £75k | £1m | 5.59% | 5%/5%/5%/3%/3% | LHFE65241339 | |
| Small HMO | 5 Year Fixed | 65% | 5.19% | 6% | £75k | £1m | 5.19% | 5%/5%/5%/3%/3% | LHFE65241341 | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Small HMO | 5 Year Fixed | 75% | 5.99% | 3% | £75k | £1m | 5.99% | 5%/5%/5%/3%/3% | LHFE75241371 | |
| Small HMO | 5 Year Fixed | 75% | 5.54% | 5% | £75k | £1m | 5.54% | 5%/5%/5%/3%/3% | LHFE75241378 | |
| Small HMO | 5 Year Fixed | 75% | 5.29% | 6% | £75k | £1m | 5.29% | 5%/5%/5%/3%/3% | LHFE75241391 | |

Core product range

Houses in Multiple Occupation

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|--|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|---|
| SMALL HMO - 5 YEAR FIXED RATE - UP TO 80% LTV | | | | | | | | | | |
| Small HMO | 5 Year Fixed | 80% | 7.09% | 0% | £75k | £500k | 7.09% | 5%/5%/5%/3%/3% | LHFE80241319 | First-time landlords are not accepted Up to 6 beds/units Ex local authority properties are not accepted |
| Small HMO | 5 Year Fixed | 80% | 6.59% | 3% | £75k | £750k | 6.59% | 5%/5%/5%/3%/3% | LHFE80241320 | |
| LARGE HOUSES IN MULTIPLE OCCUPATION | | | | | | | | | | |
| Large HMO | 2 Year Fixed | 75% | 6.64% | 3% | £100k | £1.5m | 8.64% | 2%/2% | LHFB75241324 | First-time landlords are not accepted New build properties accepted Up to 12 beds/units |
| Large HMO | 2 Year Fixed | 75% | 5.64% | 5% | £100k | £1.5m | 7.64% | 2%/2% | LHFB75241327 | |
| Large HMO | 5 Year Fixed | 75% | 6.69% | 3% | £100k | £1.5m | 6.69% | 5%/5%/5%/3%/3% | LHFE75241328 | |
| Large HMO | 5 Year Fixed | 75% | 6.29% | 5% | £100k | £1.5m | 6.29% | 5%/5%/5%/3%/3% | LHFE75241325 | |
| FIRST-TIME LANDLORDS | | | | | | | | | | |
| Small HMO | 2 Year Fixed | 75% | 5.19% | 5% | £75k | £1m | 7.19% | 2%/2% | LHFB75241393 | New build properties accepted Up to 6 beds/units |
| Small HMO | 5 Year Fixed | 75% | 5.74% | 5% | £75k | £1m | 5.74% | 5%/5%/5%/3%/3% | LHFE75241336 | |

All fixed rates revert to 3.49%+BBR.

Core product range

Houses in Multiple Occupation - Large loans

| 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 65% LTV | | | | | | | | | | |
| Small HMO (Large Loan) | 5 Year Fixed | 65% | 6.34% | 3% | £1m | £1.5m | 5.34% | 5%/5%/5%/3%/3% | LHFE65241332 | First-time landlords are not accepted New build properties accepted Up to 6 beds/units All fixed rates revert to 3.49%+BBR. |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Small HMO (Large Loan) | 5 Year Fixed | 75% | 6.44% | 3% | £1m | £1.5m | 6.44% | 5%/5%/5%/3%/3% | LHFE75241333 | |
| Small HMO (Large Loan) | 5 Year Fixed | 75% | 6.04% | 5% | £1m | £1.5m | 6.04% | 5%/5%/5%/3%/3% | LHFE75241334 | |

All fixed rates revert to 3.49%+BBR.

Core product range

Multi-Unit Freehold Block

| 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 MUFB | 2 Year Fixed | 65% | 4.64% | 5% | £75k | £1.5m | 6.64% | 2%/2% | LHFB65241361 | First-time landlords are not accepted New build properties accepted Up to 6 beds/units All fixed rates revert to 3.49%+BBR. | |
| 2 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | | |
| Small MUFB | 2 Year Fixed | 75% | 5.79% | 3% | £75k | £1m | 7.79% | 2%/2% | LHFB75241352 | | |
| Small MUFB | 2 Year Fixed | 75% | 4.74% | 5% | £75k | £1m | 6.74% | 2%/2% | LHFB75241362 | | |
| Small MUFB | 2 Year Fixed | 75% | 4.24% | 6% | £75k | £1m | 6.24% | 2%/2% | LHFB75241365 | | |
| 5 YEAR FIXED RATE - UP TO 65% LTV | | | | | | | | | | | |
| Small MUFB | 5 Year Fixed | 65% | 5.89% | 3% | £75k | £1m | 5.89% | 5%/5%/5%/3%/3% | LHFE65241337 | | |
| Small MUFB | 5 Year Fixed | 65% | 5.59% | 5% | £75k | £1m | 5.59% | 5%/5%/5%/3%/3% | LHFE65241351 | | |
| Small MUFB | 5 Year Fixed | 65% | 5.19% | 6% | £75k | £1m | 5.19% | 5%/5%/5%/3%/3% | LHFE65241338 | | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | | |
| Small MUFB | 5 Year Fixed | 75% | 5.99% | 3% | £75k | £1m | 5.99% | 5%/5%/5%/3%/3% | LHFE75241370 | | |
| Small MUFB | 5 Year Fixed | 75% | 5.54% | 5% | £75k | £1m | 5.54% | 5%/5%/5%/3%/3% | LHFE75241390 | | |
| Small MUFB | 5 Year Fixed | 75% | 5.29% | 6% | £75k | £1m | 5.29% | 5%/5%/5%/3%/3% | LHFE75241377 | | |

Core product range

Multi-Unit Freehold Block

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|--|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|---|
| LARGE MULTI-UNIT FREEHOLD BLOCK | | | | | | | | | | First-time landlords are not accepted New build properties accepted Up to 12 beds/units |
| Large MUFB | 2 Year Fixed | 75% | 6.64% | 3% | £100k | £1.5m | 8.64% | 2%/2% | LHFB75241323 | |
| Large MUFB | 2 Year Fixed | 75% | 5.64% | 5% | £100k | £1.5m | 7.64% | 2%/2% | LHFB75241322 | |
| Large MUFB | 5 Year Fixed | 65% | 6.69% | 3% | £100k | £1.5m | 6.69% | 5%/5%/5%/3%/3% | LHFE75241326 | |
| Large MUFB | 5 Year Fixed | 75% | 6.29% | 5% | £100k | £1.5m | 6.29% | 5%/5%/5%/3%/3% | LHFE75241321 | |
| FIRST-TIME LANDLORDS | | | | | | | | | | New build properties accepted Up to 6 beds/unit |
| Small MUFB | 2 Year Fixed | 75% | 5.19% | 5% | £75k | £1m | 7.19% | 2%/2% | LHFB75241394 | |
| Small MUFB | 5 Year Fixed | 75% | 5.74% | 5% | £75k | £1m | 5.74% | 5%/5%/5%/3%/3% | LHFE75241335 | |

All fixed rates revert to 3.49%+BBR.

Core product range

Multi-Unit Freehold Block - Large loans

| 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 65% LTV | | | | | | | | | | First-time landlords are not accepted New build properties accepted Up to 6 beds/units All fixed rates revert to 3.49%+BBR. |
| Small MUFB (Large Loan) | 5 Year Fixed | 65% | 6.34% | 3% | £1m | £1.5m | 6.34% | 5%/5%/5%/3%/3% | LHFE65241330 | |
| FIRST-TIME LANDLORDS | | | | | | | | | | |
| Small MUFB (Large Loan) | 5 Year Fixed | 75% | 6.44% | 3% | £1m | £1.5m | 6.44% | 5%/5%/5%/3%/3% | LHFE75241329 | |
| Small MUFB (Large Loan) | 5 Year Fixed | 75% | 6.04% | 5% | £1m | £1.5m | 6.04% | 5%/5%/5%/3%/3% | LHFE75241331 | |

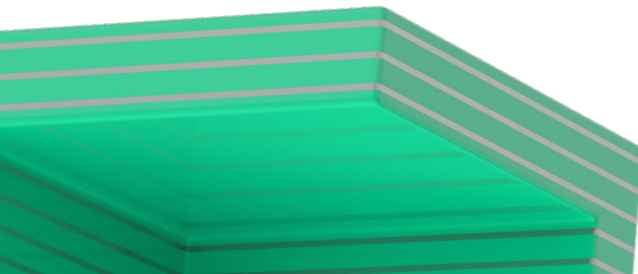
All fixed rates revert to 3.49%+BBR.

Core product range

Trading limited companies

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|----------------------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|---|
| STANDARD PROPERTIES | | | | | | | | | | First-time landlords accepted |
| Standard | 2 Year Fixed | 75% | 6.04% | 3% | £75k | £1m | 8.04% | 2%/2% | LVFB75241368 | |
| Standard | 2 Year Fixed | 75% | 5.04% | 5% | £75k | £1m | 7.04% | 2%/2% | LVFB75241364 | |
| Standard | 5 Year Fixed | 75% | 6.04% | 3% | £75k | £1m | 6.04% | 5%/5%/5%/3%/3% | LVFE75241349 | |
| Standard | 5 Year Fixed | 75% | 5.54% | 5% | £75k | £1m | 5.54% | 5%/5%/5%/3%/3% | LVFE75241350 | |
| SMALL HMO - UP TO 6 BEDS | | | | | | | | | | New build properties accepted No first-time landlords Small HMO/MUFB Up to 6 beds/units |
| Small HMO | 2 Year Fixed | 75% | 6.14% | 3% | £75k | £1m | 8.14% | 2%/2% | LHFB75241360 | |
| Small HMO | 2 Year Fixed | 75% | 5.14% | 5% | £75k | £1m | 7.14% | 2%/2% | LHFB75241359 | |
| Small HMO | 5 Year Fixed | 75% | 6.14% | 3% | £75k | £1m | 6.14% | 5%/5%/5%/3%/3% | LHFE75241348 | |
| Small HMO | 5 Year Fixed | 75% | 5.64% | 5% | £75k | £1m | 5.64% | 5%/5%/5%/3%/3% | LHFE75241344 | |
| SMALL MUFB - UP TO 6 BEDS | | | | | | | | | | |
| Small MUFB | 2 Year Fixed | 75% | 6.14% | 3% | £75k | £1m | 8.14% | 2%/2% | LHFB75241357 | |
| Small MUFB | 2 Year Fixed | 75% | 5.14% | 5% | £75k | £1m | 7.14% | 2%/2% | LHFB75241358 | |
| Small MUFB | 5 Year Fixed | 75% | 6.14% | 3% | £75k | £1m | 6.14% | 5%/5%/5%/3%/3% | LHFE75241343 | |
| Small MUFB | 5 Year Fixed | 75% | 5.64% | 5% | £75k | £1m | 5.64% | 5%/5%/5%/3%/3% | LHFE75241347 | |

All fixed rates revert to 3.49%+BBR.



Core product range

2 year tracker

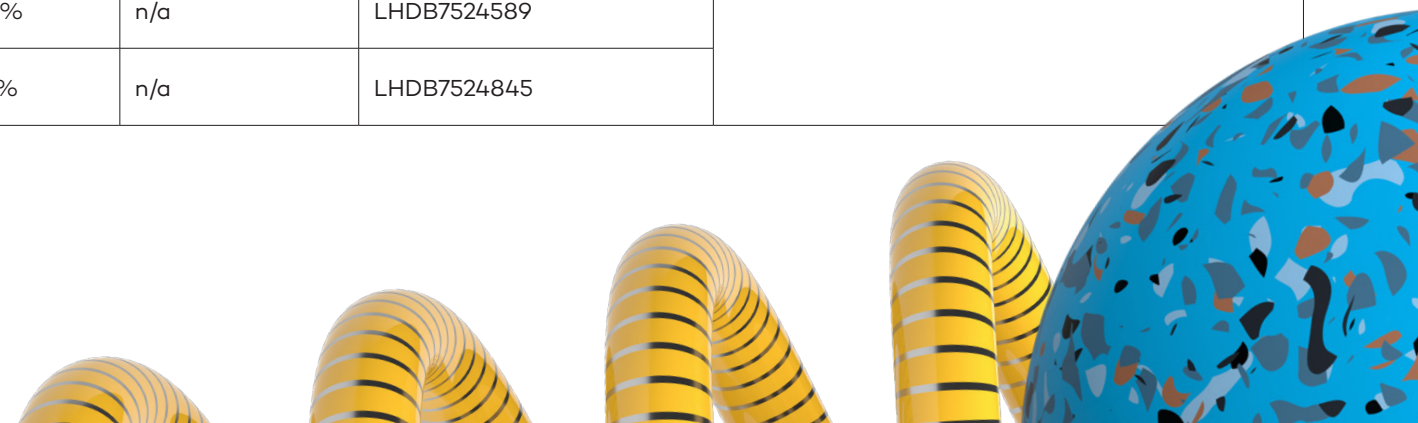
| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes | |
|--|----------------|---------|------------------------|-------------|----------|----------|-------------|-----|--------------|---|--|
| STANDARD PROPERTIES | | | | | | | | | | | |
| Standard | 2 year tracker | 65% | 6.19% (1.44%+BBR) | 3% | £75k | £1m | 8.19% | n/a | LVDB6524590 | New build properties accepted. The current BBR is 4.75%. | |
| Standard | 2 year tracker | 65% | 5.14% (0.39%+BBR) | 5% | £75k | £1m | 7.14% | n/a | LVDB6524847 | | |
| Standard | 2 year tracker | 75% | 6.44% (1.69%+BBR) | 3% | £30k | £1m | 8.44% | n/a | LVDB7524586 | | |
| Standard | 2 year tracker | 75% | 5.39% (0.64%+BBR) | 5% | £30k | £1m | 7.39% | n/a | LVDB7524850 | | |
| STANDARD LIKE-FOR-LIKE PROPERTIES | | | | | | | | | | | |
| Standard | 2 year tracker | 65% | 5.14% (0.39%+BBR) | 5% | £75k | £1m | 5.14% | n/a | LVDB6524848 | | |
| Standard | 2 year tracker | 75% | 5.39% (0.64%+BBR) | 5% | £30k | £1m | 5.39% | n/a | LVDB7524849 | | |
| SMALL HMO - UP TO 6 BEDS | | | | | | | | | | | |
| Small HMO | 2 year tracker | 75% | 6.44% (1.69% + BBR) | 3% | £75k | £1m | 8.44% | n/a | LHDB7524592 | | |
| Small HMO | 2 year tracker | 75% | 5.44% (0.69% + BBR) | 5% | £75k | £1m | 7.44% | n/a | LHDB7524846 | | |
| SMALL MUFB - UP TO 6 BEDS | | | | | | | | | | | |
| Small MUFB | 2 year tracker | 75% | 6.44% (1.69% + BBR) | 3% | £75k | £1m | 8.44% | n/a | LHDB7524589 | | |
| Small MUFB | 2 year tracker | 75% | 5.44% (0.69% + BBR) | 5% | £75k | £1m | 7.44% | n/a | LHDB7524845 | | |

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.



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%

2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +1%

| | Standard | AVM Standard 70% LTV | AVM Standard 75% LTV | HMO/MUFB | First-time landlord HMO/MUFB |
|-----------------------------------|----------|----------------------|----------------------|----------|------------------------------|
| Individual - Basic rate taxpayer | 125% | 125% | 130% | 125% | 135% |
| Individual - Higher rate taxpayer | 140% | 140% | 140% | 140% | 140% |
| Limited Company/LLP | 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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