# LANDBAY



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Product Guide

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FOR INTERMEDIARY USE ONLY



# 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.

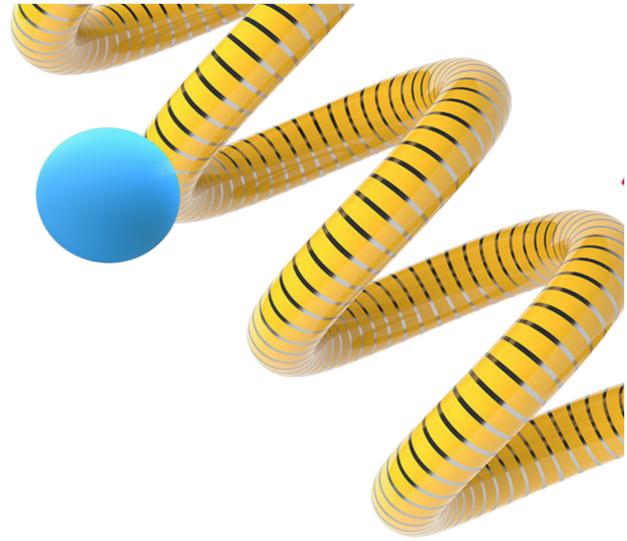




- Experts at the end of the line
- Fast decisions you can count on
- Smart technology designed for you



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



## **Limited Edition** Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min Ioan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
AVM - STANDARD PROPI	ERTIES - UP TO 65% LTV	1	1		1	1	1			All AVM products are subject to a £249 non-refundable administration fee
AVM Standard	5 Year Fixed	65%	5.19%	2%	£75k	£487k	5.19%	5%/5%/5%/3%/3%	LVFE6525379	
AVM Standard	5 Year Fixed	65%	4.99%	3%	£75k	£487k	4.99%	5%/5%/5%/3%/3%	LVFE6525376	Max property value up to £750k Includes blocks of up to 6 storeys
AVM Standard	5 Year Fixed	65%	4.59%	5%	£75k	£487k	4.59%	5%/5%/5%/3%/3%	LVFE6525377	Excludes new builds Excludes ex-local deck access
AVM Standard	5 Year Fixed	65%	4.39%	6%	£75k	£487k	4.39%	5%/5%/5%/3%/3%	LVFE6525378	Excludes self-built/developed properties Excludes day 1 remo
STANDARD PROPERTIES	- UP TO 75% LTV									
Standard	5 Year Fixed	75%	5.19%	2%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LVFE7525372	
Standard	5 Year Fixed	75%	4.99%	3%	£75k	£1m	4.99%	5%/5%/5%/3%/3%	LVFE7525374	
Standard	5 Year Fixed	75%	4.59%	5%	£75k	£1m	4.59%	5%/5%/5%/3%/3%	LVFE7525375	
Standard	5 Year Fixed	70%	4.39%	6%	£75k	£1m	4.39%	5%/5%/5%/3%/3%	LVFE7025373	

#### For AVM ICR rules, please see ICR rules page

Limited Edition product range has a maximum exposure of £2M per borrower. Once exceeded standard products can be selected above £2M.

All fixed rates revert to 3.49%+BBR







## **Limited Edition** HMO/MUFB properties

	1	1	1	1	1	1	1	1	1	
Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO PROPERTIES -	UP TO 75% LTV									
Small HMO	5 Year Fixed	75%	5.49%	2%	£100k	£750k	5.49%	5%/5%/5%/3%/3%	LHFE7525371	
Small HMO	5 Year Fixed	75%	5.29%	3%	£100k	£750k	5.29%	5%/5%/5%/3%/3%	LHFE7525367	-
Small HMO	5 Year Fixed	75%	4.89%	5%	£100k	£750k	4.89%	5%/5%/5%/3%/3%	LHFE7525368	First-time landlords are not accepted
SMALL MUFB PROPERTIES	- UP TO 75% LTV									
Small MUFB	5 Year Fixed	75%	5.49%	2%	£100k	£750k	5.49%	5%/5%/5%/3%/3%	LHFE7525370	-
Small MUFB	5 Year Fixed	75%	5.29%	3%	£100k	£750k	5.29%	5%/5%/5%/3%/3%	LHFE7525369	
Small MUFB	5 Year Fixed	75%	4.89%	5%	£100k	£750k	4.89%	5%/5%/5%/3%/3%	LHFE7525366	

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Limited Edition product range has a maximum exposure of £2M per borrower. Once exceeded standard products can be selected above £2M.

All fixed rates revert to 3.49%+BBR







# **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
STANDARD PROPERTIES	S - UP TO 70% LTV								
Standard	2 Year Fixed	70%	5.54%	2%	£30k	£525k	7.54%	2%/2%	LVFB7025217
Standard	2 Year Fixed	70%	5.04%	3%	£30k	£525k	7.04%	2%/2%	LVFB7025219
Standard	2 Year Fixed	70%	4.04%	5%	£30k	£525k	6.04%	2%/2%	LVFB7025218
Standard	2 Year Fixed	70%	3.54%	6%	£30k	£525k	5.54%	2%/2%	LVFB7025220
STANDARD PROPERTIES	S - UP TO 75% LTV								-
Standard	2 Year Fixed	75%	5.59%	2%	£30k	£562.5k	7.59%	2%/2%	LVFB7525357
Standard	2 Year Fixed	75%	5.09%	3%	£30k	£562.5k	7.09%	2%/2%	LVFB7525358
Standard	2 Year Fixed	75%	4.09%	5%	£30k	£562.5k	6.09%	2%/2%	LVFB7525359
Standard	2 Year Fixed	75%	3.59%	6%	£30k	£562.5k	5.59%	2%/2%	LVFB7525209

For AVM ICR rules, please see ICR rules page



Exclusions/notes
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 HMOs and MUFBs
Excludes new builds
Excludes ex-local deck access
 Excludes self-built/developed properties
Excludes day 1 remo
Lease must be greater than 85 years
All fixed rates revert to 3.49%+BBR.



#### **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
STANDARD PROPERTIES -	UP TO 70% LTV								
Standard	5 Year Fixed	70%	5.34%	2%	£75k	£525k	5.34%	5%/5%/5%/3%/3%	LVFE7025196
Standard	5 Year Fixed	70%	5.14%	3%	£75k	£525k	5.14%	5%/5%/5%/3%/3%	LVFE7025203
Standard	5 Year Fixed	70%	4.74%	5%	£75k	£525k	4.74%	5%/5%/5%/3%/3%	LVFE7025206
Standard	5 Year Fixed	70%	4.34%	7%	£75k	£525k	4.34%	5%/5%/5%/3%/3%	LVFE7025197
Standard	5 Year Fixed	70%	5.34%	£1,499	£30k	£74,999	5.34%	5%/5%/5%/3%/3%	LVFE7025201
STANDARD PROPERTIES -	UP TO 75% LTV								
Standard	5 Year Fixed	75%	5.39%	2%	£75k	£562.5k	5.39%	5%/5%/5%/3%/3%	LVFE7525200
Standard	5 Year Fixed	75%	5.19%	3%	£75k	£562.5k	5.19%	5%/5%/5%/3%/3%	LVFE7525205
Standard	5 Year Fixed	75%	4.79%	5%	£75k	£562.5k	4.79%	5%/5%/5%/3%/3%	LVFE7525207
Standard	5 Year Fixed	75%	4.59%	6%	£75k	£562.5k	4.59%	5%/5%/5%/3%/3%	LVFE7525204
Standard	5 Year Fixed	75%	5.39%	£1,499	£30k	£74,999	5.39%	5%/5%/5%/3%/3%	LVFE7525191

For AVM ICR rules, please see ICR rules page



Exclusions/notes
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 HMOs and MUFBs
Excludes new builds
Excludes ex-local deck access
Excludes self-built/developed properties
 Excludes day 1 remo
Lease must be greater than 85 years
All fixed rates revert to 3.49%+BBR.



## **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
STANDARD PROPERTIES -	UP TO 55% LTV		` 						
Standard	5 Year Fixed	55%	5.34%	2%	£75k	£2m	5.34%	5%/5%/5%/3%/3%	LVFE5525192
Standard	5 Year Fixed	55%	4.74%	5%	£75k	£2m	4.74%	5%/5%/5%/3%/3%	LVFE5525186
Standard	5 Year Fixed	55%	4.34%	7%	£75k	£2m	4.34%	5%/5%/5%/3%/3%	LVFE5525189
STANDARD PROPERTIES -	UP TO 70% LTV								
Standard	5 Year Fixed	70%	4.39%	7%	£75k	£1.5m	4.39%	5%/5%/5%/3%/3%	LVFE7025195
STANDARD PROPERTIES -	UP TO 75% LTV								
Standard	5 Year Fixed	75%	5.39%	2%	£75k	£1.5m	5.39%	5%/5%/5%/3%/3%	LVFE7525194
Standard	5 Year Fixed	75%	5.19%	3%	£75k	£1.5m	5.19%	5%/5%/5%/3%/3%	LVFE7525193
Standard	5 Year Fixed	75%	4.79%	5%	£75k	£1.5m	4.79%	5%/5%/5%/3%/3%	LVFE7525202
Standard	5 Year Fixed	75%	4.59%	6%	£75k	£1.5m	4.59%	5%/5%/5%/3%/3%	LVFE7525199
Standard	5 Year Fixed	75%	5.39%	£1,499	£30k	£74,999	5.39%	5%/5%/5%/3%/3%	LVFE7525190



Exclusions/notes
Applicants must have 3 or less
mortgaged properties at time of applica- tion.
All fixed rates revert to 3.49%+BBR.
Trading companies are not accepted.



## **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	E		
STANDARD PROPERTIES - I	STANDARD PROPERTIES - UP TO 55% LTV											
Standard	2 Year Fixed	55%	5.04%	3%	£30k	£1.5m	7.04%	2%/2%	LVFB5525216			
Standard	2 Year Fixed	55%	4.04%	5%	£30k	£1.5m	6.04%	2%/2%	LVFB5525212			
STANDARD PROPERTIES - I	UP TO 75% LTV											
Standard	2 Year Fixed	75%	5.59%	2%	£30k	£1m	7.59%	2%/2%	LVFB7525354			
Standard	2 Year Fixed	75%	5.09%	3%	£30k	£1m	7.09%	2%/2%	LVFB7525355			
Standard	2 Year Fixed	75%	4.09%	5%	£30k	£1m	6.09%	2%/2%	LVFB7525356			
Standard	2 Year Fixed	75%	3.59%	6%	£30k	£1m	5.59%	2%/2%	LVFB7525215			

All fixed rates revert to 3.49%+BBR.



#### Exclusions/notes

## **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	
STANDARD PROPERTIES -	UP TO 55% LTV									
Standard	5 Year Fixed	55%	5.44%	2%	£100k	£2m	5.44%	5%/5%/5%/3%/3%	LVFE5525188	
Standard	5 Year Fixed	55%	4.84%	5%	£100k	£2m	4.84%	5%/5%/5%/3%/3%	LVFE5525198	
Standard	5 Year Fixed	55%	4.44%	7%	£100k	£2m	4.44%	5%/5%/5%/3%/3%	LVFE5525187	
STANDARD PROPERTIES -	UP TO 65% LTV									
Standard	5 Year Fixed	65%	5.74%	3%	£75k	£1.5m	5.74%	5%/5%/5%/3%/3%	LVFE6525224	
Standard	5 Year Fixed	65%	5.14%	5%	£75k	£1.5m	5.14%	5%/5%/5%/3%/3%	LVFE6525258	
Standard	5 Year Fixed	65%	4.94%	6%	£75k	£1.5m	4.94%	5%/5%/5%/3%/3%	LVFE6525229	
Standard	5 Year Fixed	65%	4.74%	7%	£75k	£1.5m	4.74%	5%/5%/5%/3%/3%	LVFE6525232	

All fixed rates revert to 3.49%+BBR.



#### Exclusions/notes



## **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 PROPERTI	ES - UP TO 75% LTV		1		1					
Standard	5 Year Fixed	75%	5.99%	£1,299	£30K	£64,999	5.99%	5%/5%/5%/3%/3%	LVFE7525222	
Standard	5 Year Fixed	75%	6.49%	0%	£65K	£500k	6.49%	5%/5%/5%/3%/3%	LVFE7525230	
Standard	5 Year Fixed	75%	5.99%	2%	£65K	£1m	5.99%	5%/5%/5%/3%/3%	LVFE7525223	
Standard	5 Year Fixed	75%	5.74%	3%	£65K	£1m	5.74%	5%/5%/5%/3%/3%	LVFE7525227	
Standard	5 Year Fixed	75%	5.24%	5%	£65K	£1m	5.24%	5%/5%/5%/3%/3%	LVFE7525228	
Standard	5 Year Fixed	75%	5.04%	6%	£65K	£1m	5.04%	5%/5%/5%/3%/3%	LVFE7525226	
Standard	5 Year Fixed	75%	4.84%	7%	£65K	£1m	4.84%	5%/5%/5%/3%/3%	LVFE7525225	
	ES - UP TO 80% LTV									Excludes properties above/ adjacent commercial
Standard	5 Year Fixed	80%	6.99%	0%	£75k	£500k	6.99%	5%/5%/5%/3%/3%	LVFE8025231	<ul> <li>Excludes new build properties</li> <li>Excludes Ex-local authority properties</li> <li>At least one applicant must hold more</li> </ul>
Standard	5 Year Fixed	80%	6.39%	3%	£75k	£750k	6.39%	5%/5%/5%/3%/3%	LVFE8025303	than 12 months of experience

All fixed rates revert to 3.49%+BBR.







Houses in Multiple Occupation

			1					1	1
Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Ex
% LTV							·		
2 Year Fixed	65%	4.39%	5%	£75k	£1.5m	6.39%	2%/2%	LHFB6525249	
% LTV	1	1	1	1	1	1		1	
2 Year Fixed	75%	5.54%	3%	£75k	£1m	7.54%	2%/2%	LHFB7525241	
2 Year Fixed	75%	4.49%	5%	£75k	£1m	6.49%	2%/2%	LHFB7525245	
2 Year Fixed	75%	3.99%	6%	£75k	£1m	5.99%	2%/2%	LHFB7525246	
5% LTV		1	1			1			Fir
5 Year Fixed	65%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LHFE6525240	Up All
5 Year Fixed	65%	5.19%	5%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LHFE6525282	
5 Year Fixed	65%	4.94%	6%	£75k	£1m	4.94%	5%/5%/5%/3%/3%	LHFE6525242	
% LTV	,	1							
5 Year Fixed	75%	5.74%	3%	£75k	£1m	5.74%	5%/5%/5%/3%/3%	LHFE7525255	
5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525251	
5 Year Fixed	75%	5.04%	6%	£75k	£1m	5.04%	5%/5%/5%/3%/3%	LHFE7525256	1
	% LTV 2 Year Fixed % LTV 2 Year Fixed 2 Year Fixed 2 Year Fixed 2 Year Fixed 5 Year Fixed	Note: Series of the series	Note       Note	LTV         4.39%         5%           2 Year Fixed         65%         4.39%         5%           LTV         2 Year Fixed         75%         5.54%         3%           2 Year Fixed         75%         4.49%         5%           2 Year Fixed         75%         3.99%         6%           2 Year Fixed         75%         3.99%         6%           2 Year Fixed         65%         5.64%         3%           5 Year Fixed         65%         5.19%         5%           5 Year Fixed         65%         5.19%         5%           5 Year Fixed         65%         4.94%         6%           % LTV         5         Year Fixed         65%         5.19%         5%           5 Year Fixed         65%         5.19%         5%         5%           5 Year Fixed         65%         5.19%         6%           % LTV         5         Year Fixed         55%         5%	LTV         LTV           2 Year Fixed         65%         4.39%         5%         £75k           KLTV         2         2 Year Fixed         75%         5.54%         3%         £75k           2 Year Fixed         75%         5.54%         3%         £75k           2 Year Fixed         75%         4.49%         5%         £75k           2 Year Fixed         75%         3.99%         6%         £75k           2 Year Fixed         75%         3.99%         6%         £75k           5 Year Fixed         65%         5.64%         3%         £75k           5 Year Fixed         65%         5.19%         5%         £75k           5 Year Fixed         65%         5.19%         5%         £75k           5 Year Fixed         65%         5.19%         5%         £75k           5 Year Fixed         65%         5.19%         6%         £75k           5 Year Fixed         75%         5.19%         6%         £75k           5 Year Fixed         75%         5.74%         3%         £75k           5 Year Fixed         75%         5.29%         5%         £75k	LTV         ETSk         E1.5m           2 Year Fixed         65%         4.39%         5%         £75k         £1.5m           K LTV         2 Year Fixed         75%         5.54%         3%         £75k         £1.5m           2 Year Fixed         75%         5.54%         3%         £75k         £1m           2 Year Fixed         75%         5.54%         3%         £75k         £1m           2 Year Fixed         75%         3.99%         6%         £75k         £1m           2 Year Fixed         75%         3.99%         6%         £75k         £1m           5 Year Fixed         65%         5.64%         3%         £75k         £1m           5 Year Fixed         65%         5.19%         5%         £75k         £1m           5 Year Fixed         65%         5.19%         5%         £75k         £1m           5 Year Fixed         65%         4.94%         6%         £75k         £1m           % LTV         5         Year Fixed         75%         5.74%         3%         £75k         £1m           % LTV         5         Year Fixed         75%         5.29%         5%         £75k <td< td=""><td>k ITV         k ITV           2 Year Fixed         65%         4.39%         5%         £75k         £1.5m         6.39%           k ITV         k ITV         k ITV         k ITV         k ITN         754%           2 Year Fixed         75%         5.54%         3%         £75k         £1m         6.49%           2 Year Fixed         75%         4.49%         5%         £75k         £1m         6.49%           2 Year Fixed         75%         3.99%         6%         £75k         £1m         5.99%           k ITV         k ITV         k ITN         5.99%         k ITN         5.99%           5 Year Fixed         65%         5.64%         3%         £75k         £1m         5.99%           5 Year Fixed         65%         5.19%         5%         £75k         £1m         5.19%           5 Year Fixed         65%         5.19%         5%         £75k         £1m         4.94%           K ITV           5 Year Fixed         65%         5.19%         6%         £75k         £1m         5.94%           5 Year Fixed         65%         5.19%         6%         £75k         £1m         5.94%</td><td>k Iv         k</td><td>Normal Control         Normal Control         Normal</td></td<>	k ITV         k ITV           2 Year Fixed         65%         4.39%         5%         £75k         £1.5m         6.39%           k ITV         k ITV         k ITV         k ITV         k ITN         754%           2 Year Fixed         75%         5.54%         3%         £75k         £1m         6.49%           2 Year Fixed         75%         4.49%         5%         £75k         £1m         6.49%           2 Year Fixed         75%         3.99%         6%         £75k         £1m         5.99%           k ITV         k ITV         k ITN         5.99%         k ITN         5.99%           5 Year Fixed         65%         5.64%         3%         £75k         £1m         5.99%           5 Year Fixed         65%         5.19%         5%         £75k         £1m         5.19%           5 Year Fixed         65%         5.19%         5%         £75k         £1m         4.94%           K ITV           5 Year Fixed         65%         5.19%         6%         £75k         £1m         5.94%           5 Year Fixed         65%         5.19%         6%         £75k         £1m         5.94%	k Iv         k	Normal Control         Normal

xclusions/notes
irst-time landlords are not accepted Ip to 6 beds/units
Ill fixed rates revert to 3.49%+BBR.



Houses in Multiple Occupation

Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exc
D RATE - UP TO 80% LTV	,								Firs
5 Year Fixed	80%	6.99%	0%	£75k	£500k	6.99%	5%/5%/3%/3%	LHFE8025257	Exc Up
5 Year Fixed	80%	6.59%	3%	£75k	£750k	6.59%	5%/5%/3%/3%	LHFE8025304	Exc
2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525307	
2 Year Fixed	75%	5.29%	5%	£100k	£1.5m	7.29%	2%/2%	LHFB7525305	Firs Up
5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/3%/3%	LHFE7525310	
5 Year Fixed	75%	5.89%	5%	£100k	£1.5m	5.89%	5%/5%/5%/3%/3%	LHFE7525311	
2 Year Fixed	75%	4.89%	5%	£75k	£1m	6.89%	2%/2%	LHFB7525323	Up
5 Year Fixed	75%	5.44%	5%	£75k	£1m	5.44%	5%/5%/5%/3%/3%	LHFE7525325	
	2 Year Fixed 5 Year Fixed 2 Year Fixed 5 Year Fixed 2 Year Fixed 5 Year Fixed 2 Year Fixed 2 Year Fixed	PRATE - UP TO 80% LTV         5 Year Fixed       80%         5 Year Fixed       80%         2 Year Fixed       75%         2 Year Fixed       75%         5 Year Fixed       75%         2 Year Fixed       75%         2 Year Fixed       75%         2 Year Fixed       75%         2 Year Fixed       75%	PRATE - UP TO 80% LTV           5 Year Fixed         80%         6.99%           5 Year Fixed         80%         6.59%           2 Year Fixed         75%         6.29%           2 Year Fixed         75%         6.29%           5 Year Fixed         75%         5.29%           5 Year Fixed         75%         5.29%           2 Year Fixed         75%         5.29%           5 Year Fixed         75%         6.29%           2 Year Fixed         75%         6.29%           2 Year Fixed         75%         6.29%           2 Year Fixed         75%         4.89%	r       c <thc< th=""> <thc< th=""> <thc< th=""></thc<></thc<></thc<>	Image: Construction         Image: Construction	And         And <td>Image: Construction of the second structure         Image: Construction of the second structure         Image: Constructure         Image: Constru</td> <td>Image: Construction         Image: Construction         Image: Construction         Image: Construction           5 Year Fixed         80%         69%         0%         575k         £500k         69%         5%/5%/5%/3%/3%           5 Year Fixed         80%         659%         3%         675k         £500k         69%         5%/5%/5%/3%/3%           2 Year Fixed         80%         629%         3%         6100k         £15m         829%         2%/2%           2 Year Fixed         75%         529%         5%         £100k         £15m         829%         2%/2%           5 Year Fixed         75%         629%         3%         £100k         £15m         29%         2%/2%           5 Year Fixed         75%         5.99%         5%         £100k         £15m         629%         5%/5%/3%/3%           5 Year Fixed         75%         5.89%         5%         £100k         £15m         589%         5%/5%/5%/3%/3%           2 Year Fixed         75%         5.89%         5%         £100k         £15m         589%         5%/5%/5%/3%/3%           2 Year Fixed         75%         5.89%         5%         £100k         £15m         589%         5%/5%/5%/3%/3%</td> <td>And Parte - UP to 80% LUPAnd Parte - UP to 80% LUPAnd Parte - UP to 80% LUPAnd Parte -</br></br></br></br></br></br></br></br></br></td>	Image: Construction of the second structure         Image: Construction of the second structure         Image: Constructure         Image: Constru	Image: Construction         Image: Construction         Image: Construction         Image: Construction           5 Year Fixed         80%         69%         0%         575k         £500k         69%         5%/5%/5%/3%/3%           5 Year Fixed         80%         659%         3%         675k         £500k         69%         5%/5%/5%/3%/3%           2 Year Fixed         80%         629%         3%         6100k         £15m         829%         2%/2%           2 Year Fixed         75%         529%         5%         £100k         £15m         829%         2%/2%           5 Year Fixed         75%         629%         3%         £100k         £15m         29%         2%/2%           5 Year Fixed         75%         5.99%         5%         £100k         £15m         629%         5%/5%/3%/3%           5 Year Fixed         75%         5.89%         5%         £100k         £15m         589%         5%/5%/5%/3%/3%           2 Year Fixed         75%         5.89%         5%         £100k         £15m         589%         5%/5%/5%/3%/3%           2 Year Fixed         75%         5.89%         5%         £100k         £15m         589%         5%/5%/5%/3%/3%	And Parte - UP to 80% LUPAnd Parte - UP to 80% LUPAnd 

All fixed rates revert to 3.49%+BBR.

xclusions/notes
rst-time landlords are not accepted xcludes new build properties p to 6 beds/units xcludes ex-local authority properties
rst-time landlords are not accepted p to 12 beds/units
p to 6 beds/units



## **Core product range** Multi-Unit Freehold Block

	1			1			1		
Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code
2 YEAR FIXED RATE - UP TO 6	2 YEAR FIXED RATE - UP TO 65% LTV								
Small MUFB	2 Year Fixed	65%	4.39%	5%	£75k	£1.5m	6.39%	2%/2%	LHFB6525244
2 YEAR FIXED RATE - UP TO 75	5% LTV							-	-
Small MUFB	2 Year Fixed	75%	5.54%	3%	£75k	£1m	7.54%	2%/2%	LHFB7525243
Small MUFB	2 Year Fixed	75%	4.49%	5%	£75k	£1m	6.49%	2%/2%	LHFB7525248
Small MUFB	2 Year Fixed	75%	3.99%	6%	£75k	£1m	5.99%	2%/2%	LHFB7525250
5 YEAR FIXED RATE - UP TO 6	5% LTV		1			-		1	
Small MUFB	5 Year Fixed	65%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LHFE6525234
Small MUFB	5 Year Fixed	65%	5.19%	5%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LHFE6525281
Small MUFB	5 Year Fixed	65%	4.94%	6%	£75k	£1m	4.94%	5%/5%/5%/3%/3%	LHFE6525235
5 YEAR FIXED RATE - UP TO 7	5% LTV								
Small MUFB	5 Year Fixed	75%	5.74%	3%	£75k	£1m	5.74%	5%/5%/5%/3%/3%	LHFE7525252
Small MUFB	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525254
Small MUFB	5 Year Fixed	75%	5.04%	6%	£75k	£1m	5.04%	5%/5%/5%/3%/3%	LHFE7525253





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	Exclusions/notes
	First-time landlords are not accepted Up to 6 beds/units
	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	
LARGE MUFB										
Large MUFB	2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525306	
Large MUFB	2 Year Fixed	75%	5.29%	5%	£100k	£1.5m	7.29%	2%/2%	LHFB7525308	
Large MUFB	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525309	
Large MUFB	5 Year Fixed	75%	5.89%	5%	£100k	£1.5m	5.89%	5%/5%/5%/3%/3%	LHFE7525312	
FIRST-TIME LANDLORDS	FIRST-TIME LANDLORDS									
Small MUFB	2 Year Fixed	75%	4.89%	5%	£75k	£1m	6.89%	2%/2%	LHFB7525322	1
Small MUFB	5 Year Fixed	75%	5.44%	5%	£75k	£1m	5.44%	5%/5%/5%/3%/3%	LHFE7525324	

All fixed rates revert to 3.49%+BBR.

#### Exclusions/notes

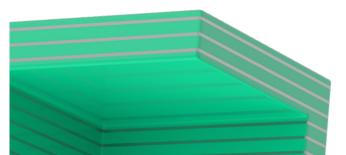
First-time landlords are not accepted Up to 12 beds/units

Up to 6 beds/unit

Trading limited companies

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code
STANDARD PROPERTIES									
Standard	2 Year Fixed	75%	5.74%	3%	£75k	£1m	7.74%	2%/2%	LVFB7525270
Standard	2 Year Fixed	75%	4.74%	5%	£75k	£1m	6.74%	2%/2%	LVFB7525269
Standard	5 Year Fixed	75%	5.79%	3%	£75k	£1m	5.79%	5%/5%/5%/3%/3%	LVFE7525236
Standard	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LVFE7525239
SMALL HMO - UP TO 6 BEDS									•
Small HMO	2 Year Fixed	75%	5.84%	3%	£75k	£1m	7.84%	2%/2%	LHFB7525268
Small HMO	2 Year Fixed	75%	4.84%	5%	£75k	£1m	6.84%	2%/2%	LHFB7525266
Small HMO	5 Year Fixed	75%	5.89%	3%	£75k	£1m	5.89%	5%/5%/5%/3%/3%	LHFE7525233
Small HMO	5 Year Fixed	75%	5.39%	5%	£75k	£1m	5.39%	5%/5%/5%/3%/3%	LHFE7525238
SMALL MUFB - UP TO 6 E	BEDS								
Small MUFB	2 Year Fixed	75%	5.84%	3%	£75k	£1m	7.84%	2%/2%	LHFB7525265
Small MUFB	2 Year Fixed	75%	4.84%	5%	£75k	£1m	6.84%	2%/2%	LHFB7525267
Small MUFB	5 Year Fixed	75%	5.89%	3%	£75k	£1m	5.89%	5%/5%/5%/3%/3%	LHFE7525247
Small MUFB	5 Year Fixed	75%	5.39%	5%	£75k	£1m	5.39%	5%/5%/5%/3%/3%	LHFE7525237
Small HMO Small HMO <b>SMALL MUFB - UP TO 6 E</b> Small MUFB Small MUFB Small MUFB	5 Year Fixed 5 Year Fixed BEDS 2 Year Fixed 2 Year Fixed 5 Year Fixed	75% 75% 75% 75% 75%	5.89% 5.39% 5.84% 4.84% 5.89%	3% 5% 3% 5% 3%	£75k £75k £75k £75k £75k £75k	£1m £1m £1m £1m £1m £1m	5.89% 5.39% 7.84% 6.84% 5.89%	5%/5%/5%/3%/3% 5%/5%/5%/3%/3% 2%/2% 2%/2% 5%/5%/5%/3%/3%	LHFE75252 LHFE75252 LHFB75252 LHFB75252 LHFE75252

All fixed rates revert to 3.49%+BBR.





Exclusions/notes
First-time landlords accepted
No first-time landlords Small HMO/MUFB Up to 6 beds/units

2 year tracker

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	1
STANDARD PROPERTIES		1	1	I	1	1	I	1	1	
Standard	2 year tracker	65%	5.94% (1.44%+BBR)	3%	£75k	£1m	7.94%	n/a	LVDB6524590	1
Standard	2 year tracker	65%	4.89% (0.39%+BBR)	5%	£75k	£1m	6.89%	n/a	LVDB6524847	
Standard	2 year tracker	75%	6.19% (1.69%+BBR)	3%	£30k	£1m	8.19%	n/a	LVDB7524586	
Standard	2 year tracker	75%	5.14% (0.64%+BBR)	5%	£30k	£1m	7.14%	n/a	LVDB7524850	
STANDARD LIKE-FOR-LIK	STANDARD LIKE-FOR-LIKE PROPERTIES									
Standard	2 year tracker	65%	4.89% (0.39%+BBR)	5%	£75k	£1m	6.89%	n/a	LVDB6524848	
Standard	2 year tracker	75%	5.14% (0.64%+BBR)	5%	£30k	£1m	7.14%	n/a	LVDB7524849	
SMALL HMO - UP TO 6 BE	DS			- -			-			
Small HMO	2 year tracker	75%	6.19% (1.69% + BBR)	3%	£75k	£1m	8.19%	n/a	LHDB7524592	
Small HMO	2 year tracker	75%	5.19% (0.69% + BBR)	5%	£75k	£1m	7.19%	n/a	LHDB7524846	
SMALL MUFB - UP TO 6 B	SMALL MUFB - UP TO 6 BEDS									
Small MUFB	2 year tracker	75%	6.19% (1.69% + BBR)	3%	£75k	£1m	8.19%	n/a	LHDB7524589	
Small MUFB	2 year tracker	75%	5.19% (0.69% + BBR)	5%	£75k	£1m	7.19%	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.



#### Exclusions/notes

The current BBR is 4.5%

#### **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





