

## LANDBAY



023 8045 6999 enquiries@complete-fs.co.uk www.complete-fs.co.uk

# Product Guide

20 MAY 2025 | LBPG20052025

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.

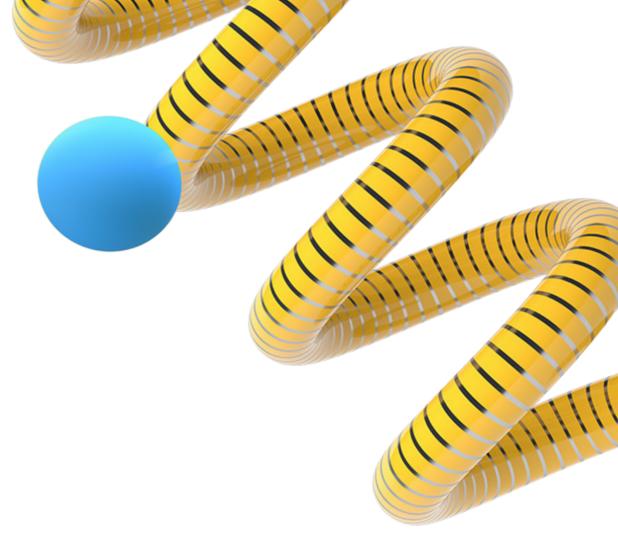




- Experts at the end of the line
- Fast decisions you can count on
- Smart technology designed for you



- 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 loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes		
AVM - STANDARD PROPER	RTIES - UP TO 65% LTV	1	1	1	1		1	1	1	All AVM products are subject to a £249		
AVM Standard	5 Year Fixed	65%	5.29%	2%	£75k	£487k	5.29%	5%/5%/5%/3%/3%	LVFE6525424	non-refundable administration fee		
AVM Standard	5 Year Fixed	65%	5.09%	3%	£75k	£487k	5.09%	5%/5%/5%/3%/3%	LVFE6525429	Max property value up to £750k Includes blocks of up to 6 storeys		
AVM Standard	5 Year Fixed	65%	4.69%	5%	£75k	£487k	4.69%	5%/5%/5%/3%/3%	LVFE6525425	Excludes new builds Excludes ex-local deck access		
AVM Standard	5 Year Fixed	65%	4.49%	6%	£75k	£487k	4.49%	5%/5%/5%/3%/3%	LVFE6525423	Excludes self-built/developed properties Excludes day 1 remo		
STANDARD PROPERTIES -	STANDARD PROPERTIES - UP TO 75% LTV											
Standard	5 Year Fixed	75%	5.29%	2%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LVFE7525426			
Standard	5 Year Fixed	75%	5.09%	3%	£75k	£1m	5.09%	5%/5%/5%/3%/3%	LVFE7525427			
Standard	5 Year Fixed	75%	4.69%	5%	£75k	£1m	4.69%	5%/5%/5%/3%/3%	LVFE7525422			
Standard	5 Year Fixed	70%	4.49%	6%	£75k	£1m	4.49%	5%/5%/5%/3%/3%	LVFE7025428			

#### 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			
Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO PROPERTI										
Small HMO	5 Year Fixed	75%	5.39%	2%	£100k	£750k	5.39%	5%/5%/5%/3%/3%	LHFE7525436	
Small HMO	5 Year Fixed	75%	5.19%	3%	£100k	£750k	5.19%	5%/5%/5%/3%/3%	LHFE7525440	
Small HMO	5 Year Fixed	75%	4.79%	5%	£100k	£750k	4.79%	5%/5%/5%/3%/3%	LHFE7525441	First-time landlords are not accepted
SMALL MUFB PROPERT										
Small MUFB	5 Year Fixed	75%	5.39%	2%	£100k	£750k	5.39%	5%/5%/5%/3%/3%	LHFE7525438	-
Small MUFB	5 Year Fixed	75%	5.19%	3%	£100k	£750k	5.19%	5%/5%/5%/3%/3%	LHFE7525437	
Small MUFB	5 Year Fixed	75%	4.79%	5%	£100k	£750k	4.79%	5%/5%/5%/3%/3%	LHFE7525439	

#### 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





## AVM products

## Standard properties - 2 year and 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 PROPERTIE	S - UP TO 75% LTV	1	1	1	1	1	1	1		All AVM products are subject to a £249 non-refundable administration fee	
Standard	2 Year Fixed	75%	5.24%	2%	£30k	£562.5k	7.24%	2%/2%	LVFB7525473	Max property value up to £750k	
Standard	2 Year Fixed	75%	4.74%	3%	£30k	£562.5k	6.74%	2%/2%	LVFB7525472	<ul> <li>Includes blocks of up to 6 storeys</li> <li>Excludes HMOs and MUFBs</li> <li>Excludes new builds</li> <li>Excludes ex-local deck access</li> </ul>	
Standard	2 Year Fixed	75%	3.74%	5%	£30k	£562.5k	5.74%	2%/2%	LVFB7525477		
NON-PORTFOLIO LAND	ION-PORTFOLIO LANDLORDS - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.24%	2%	£75k	£562.5k	5.24%	5%/5%/5%/3%/3%	LVFE7525414	Excludes day 1 remo Lease must be greater than 85 years	
Standard	5 Year Fixed	75%	5.04%	3%	£75k	£562.5k	5.04%	5%/5%/5%/3%/3%	LVFE7525421	All fixed rates revert to 3.49%+BBR.	
Standard	5 Year Fixed	75%	4.64%	5%	£75k	£562.5k	4.64%	5%/5%/5%/3%/3%	LVFE7525416	Non-portfolio landlord products - for	
Standard	5 Year Fixed	75%	4.44%	6%	£75k	£562.5k	4.44%	5%/5%/5%/3%/3%	LVFE7525419	applicants with three or less mortgaged properties.	
Standard	5 Year Fixed	75%	5.24%	£1,499	£30k	£74,999	5.24%	5%/5%/5%/3%/3%	LVFE7525411		

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		
STANDARD PROPERTIES -	UP TO 55% LTV										
Standard	5 Year Fixed	55%	5.19%	2%	£75k	£2m	5.19%	5%/5%/5%/3%/3%	LVFE5525418		
Standard	5 Year Fixed	55%	4.59%	5%	£75k	£2m	4.59%	5%/5%/5%/3%/3%	LVFE5525408		
Standard	5 Year Fixed	55%	4.19%	7%	£75k	£2m	4.19%	5%/5%/5%/3%/3%	LVFE5525417		
STANDARD PROPERTIES - UP TO 70% LTV											
Standard	5 Year Fixed	70%	4.24%	7%	£75k	£1.5m	4.24%	5%/5%/5%/3%/3%	LVFE7025413		
STANDARD PROPERTIES -	UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.24%	2%	£75k	£1.5m	5.24%	5%/5%/5%/3%/3%	LVFE7525409		
Standard	5 Year Fixed	75%	5.04%	3%	£75k	£1.5m	5.04%	5%/5%/5%/3%/3%	LVFE7525410		
Standard	5 Year Fixed	75%	4.64%	5%	£75k	£1.5m	4.64%	5%/5%/5%/3%/3%	LVFE7525420		
Standard	5 Year Fixed	75%	4.44%	6%	£75k	£1.5m	4.44%	5%/5%/5%/3%/3%	LVFE7525415		
Standard	5 Year Fixed	75%	5.24%	£1,499	£30k	£74,999	5.24%	5%/5%/5%/3%/3%	LVFE7525412		



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.
Induling companies are not accepted.



## **Core product range** Standard properties - 2 year and 5 year fixed rate

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exc
STANDARD PROPERTIE	ES - UP TO 75% LTV									
Standard	2 Year Fixed	75%	5.24%	2%	£30k	£1m	7.24%	2%/2%	LVFB7525475	
Standard	2 Year Fixed	75%	4.74%	3%	£30k	£1m	6.74%	2%/2%	LVFB7525474	
Standard	2 Year Fixed	75%	3.74%	5%	£30k	£1m	5.74%	2%/2%	LVFB7525476	
STANDARD PROPERTIE	ES - UP TO 65% LTV									
Standard	5 Year Fixed	65%	5.39%	3%	£75k	£1.5m	5.39%	5%/5%/5%/3%/3%	LVFE6525478	
Standard	5 Year Fixed	65%	4.99%	5%	£75k	£1.5m	4.99%	5%/5%/5%/3%/3%	LVFE6525455	
Standard	5 Year Fixed	65%	4.79%	6%	£75k	£1.5m	4.79%	5%/5%/5%/3%/3%	LVFE6525459	
Standard	5 Year Fixed	65%	4.59%	7%	£75k	£1.5m	4.59%	5%/5%/5%/3%/3%	LVFE6525458	

All fixed rates revert to 3.49%+BBR.



#### xclusions/notes

## Standard properties - 5 year fixed rate

				1	1	1	1	1	1
Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code
STANDARD PROPERTI	ES - UP TO 75% LTV							·	- -
Standard	5 Year Fixed	75%	5.84%	£1,299	£30K	£64,999	5.84%	5%/5%/5%/3%/3%	LVFE7525464
Standard	5 Year Fixed	75%	6.39%	0%	£65K	£500k	6.39%	5%/5%/5%/3%/3%	LVFE7525448
Standard	5 Year Fixed	75%	5.84%	2%	£65K	£1m	5.84%	5%/5%/5%/3%/3%	LVFE7525465
Standard	5 Year Fixed	75%	5.59%	3%	£65K	£1m	5.59%	5%/5%/5%/3%/3%	LVFE7525461
Standard	5 Year Fixed	75%	5.09%	5%	£65K	£1m	5.09%	5%/5%/5%/3%/3%	LVFE7525460
Standard	5 Year Fixed	75%	4.89%	6%	£65K	£1m	4.89%	5%/5%/5%/3%/3%	LVFE7525462
Standard	5 Year Fixed	75%	4.69%	7%	£65K	£1m	4.69%	5%/5%/5%/3%/3%	LVFE7525463
STANDARD PROPERTI	ES - UP TO 80% LTV			,	1		1	-	-
Standard	5 Year Fixed	80%	6.99%	0%	£75k	£500k	6.99%	5%/5%/5%/3%/3%	LVFE8025231
Standard	5 Year Fixed	80%	6.39%	3%	£75k	£750k	6.39%	5%/5%/5%/3%/3%	LVFE8025303

All fixed rates revert to 3.49%+BBR.



Ex	clusions/notes
_	
_	
_	
_	
_	
•	Excludes properties above/ adjacent commercial
•	Excludes new build properties
- •	Excludes Ex-local authority properties At least one applicant must hold more than 12 months of experience





Houses in Multiple Occupation

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclu
2 YEAR FIXED RATE - UP TO 65	5% LTV	1	1	1	1	1	I		1	
Small HMO	2 Year Fixed	65%	4.79%	3%	£75k	£1.5m	6.79%	2%/2%	LHFB6525504	
Small HMO	2 Year Fixed	65%	3.79%	5%	£75k	£1.5m	5.79%	2%/2%	LHFB6525485	
2 YEAR FIXED RATE - UP TO 75	5% LTV	1	1	1	1	1	1		1	
Small HMO	2 Year Fixed	75%	5.39%	2%	£75k	£1m	7.39%	2%/2%	LHFB7525508	
Small HMO	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LHFB7525497	
Small HMO	2 Year Fixed	75%	3.89%	5%	£75k	£1m	5.89%	2%/2%	LHFB7525486	First-
5 YEAR FIXED RATE - UP TO 6	5% LTV	1	1	1	1	1	1		1	Up to
Small HMO	5 Year Fixed	65%	5.49%	3%	£75k	£1.5m	5.49%	5%/5%/5%/3%/3%	LHFE6525456	All fix
Small HMO	5 Year Fixed	65%	5.09%	5%	£75k	£1.5m	5.09%	5%/5%/5%/3%/3%	LHFE6525444	
Small HMO	5 Year Fixed	65%	4.89%	6%	£75k	£1.5m	4.89%	5%/5%/5%/3%/3%	LHFE6525434	
5 YEAR FIXED RATE - UP TO 75	5% LTV	1	1	1	1	1	1			
Small HMO	5 Year Fixed	75%	5.74%	3%	£75k	£1m	5.74%	5%/5%/5%/3%/3%	LHFE7525255	
Small HMO	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525251	
Small HMO	5 Year Fixed	75%	5.04%	6%	£75k	£1m	5.04%	5%/5%/5%/3%/3%	LHFE7525256	

#### clusions/notes

st-time landlords are not accepted to 6 beds/units

fixed rates revert to 3.49%+BBR.



Houses in Multiple Occupation

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclu
SMALL HMO - 5 YEAR FIXE	D RATE - UP TO 80% LTV		1	1	1	1	1	·	1	
Small HMO	5 Year Fixed	80%	6.99%	0%	£75k	£500k	6.99%	5%/5%/5%/3%/3%	LHFE8025257	First- Exclu Up to
Small HMO	5 Year Fixed	80%	6.59%	3%	£75k	£750k	6.59%	5%/5%/3%/3%	LHFE8025304	Exclu
LARGE HMO		1		1			1			
Large HMO	2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525307	
Large HMO	2 Year Fixed	75%	5.29%	5%	£100k	£1.5m	7.29%	2%/2%	LHFB7525305	First-
Large HMO	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/3%/3%	LHFE7525310	
Large HMO	5 Year Fixed	75%	5.89%	5%	£100k	£1.5m	5.89%	5%/5%/3%/3%	LHFE7525311	
FIRST-TIME LANDLORDS								- -		
Small HMO	2 Year Fixed	75%	5.09%	3%	£75k	£1m	7.09%	2%/2%	LHFB7525509	
Small HMO	2 Year Fixed	75%	4.09%	5%	£75k	£1m	6.09%	2%/2%	LHFB7525499	Up to
Small HMO	5 Year Fixed	75%	5.64%	3%	£75k	£1m	5.64%	5%/5%/3%/3%	LHFE7525511	
Small HMO	5 Year Fixed	75%	5.24%	5%	£75k	£1m	5.24%	5%/5%/3%/3%	LHFE7525468	

All fixed rates revert to 3.49%+BBR.

#### clusions/notes

rst-time landlords are not accepted ccludes new build properties o to 6 beds/units ccludes ex-local authority properties

rst-time landlords are not accepted to 12 beds/units

o to 6 beds/units



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

								1		
Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	E
2 YEAR FIXED RATE - UP	TO 65% LTV				1	1	1	1	-	
Small MUFB	2 Year Fixed	65%	4.79%	3%	£75k	£1.5m	6.79%	2%/2%	LHFB6525505	
Small MUFB	2 Year Fixed	65%	3.79%	5%	£75k	£1.5m	5.79%	2%/2%	LHFB6525487	
2 YEAR FIXED RATE - UP	TO 75% LTV		1				,			
Small MUFB	2 Year Fixed	75%	5.39%	2%	£75k	£1.5m	7.39%	2%/2%	LHFB7525506	
Small MUFB	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LHFB7525496	
Small MUFB	2 Year Fixed	75%	3.89%	5%	£75k	£1m	5.89%	2%/2%	LHFB7525484	Fi
5 YEAR FIXED RATE - UP	TO 65% LTV							1	1	U
Small MUFB	5 Year Fixed	65%	5.49%	3%	£75k	£1.5m	5.49%	5%/5%/5%/3%/3%	LHFE6525457	A
Small MUFB	5 Year Fixed	65%	5.09%	5%	£75k	£1.5m	5.09%	5%/5%/5%/3%/3%	LHFE6525443	
Small MUFB	5 Year Fixed	65%	4.89%	6%	£75k	£1.5m	4.89%	5%/5%/5%/3%/3%	LHFE6525435	
5 YEAR FIXED RATE - UP	TO 75% 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	
										_





#### 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



			1		1		1	1					
Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exc			
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	Firs <sup>.</sup> Up t			
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%	5.09%	3%	£75k	£1m	7.09%	2%/2%	LHFB7525510				
Small MUFB	2 Year Fixed	75%	4.09%	5%	£75k	£1m	6.09%	2%/2%	LHFB7525498	Up			
Small MUFB	5 Year Fixed	75%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LHFE7525512				
Small MUFB	5 Year Fixed	75%	5.24%	5%	£75k	£1m	5.24%	5%/5%/5%/3%/3%	LHFE7525467				

All fixed rates revert to 3.49%+BBR.

#### xclusions/notes

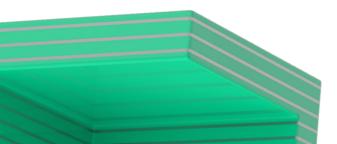
irst-time landlords are not accepted p to 12 beds/units

p 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%	5.09%	3%	£75k	£1m	7.09%	2%/2%	LVFB7525490
Standard	2 Year Fixed	75%	4.09%	5%	£75k	£1m	6.09%	2%/2%	LVFB7525495
Standard	5 Year Fixed	75%	5.59%	3%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LVFE7525470
Standard	5 Year Fixed	75%	5.19%	5%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LVFE7525445
SMALL HMO - UP TO 6 B	BEDS								
Small HMO	2 Year Fixed	75%	5.19%	3%	£75k	£1m	7.19%	2%/2%	LHFB7525493
Small HMO	2 Year Fixed	75%	4.19%	5%	£75k	£1m	6.19%	2%/2%	LHFB7525494
Small HMO	5 Year Fixed	75%	5.69%	3%	£75k	£1m	5.69%	5%/5%/5%/3%/3%	LHFE7525471
Small HMO	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525447
SMALL MUFB - UP TO 6 BEDS									
Small MUFB	2 Year Fixed	75%	5.19%	3%	£75k	£1m	7.19%	2%/2%	LHFB7525492
Small MUFB	2 Year Fixed	75%	4.19%	5%	£75k	£1m	6.19%	2%/2%	LHFB7525491
Small MUFB	5 Year Fixed	75%	5.69%	3%	£75k	£1m	5.69%	5%/5%/5%/3%/3%	LHFE7525469
Small MUFB	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525446

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	Ex
STANDARD PROPERTIES										
Standard	2 year tracker	65%	5.94% (1.44%+BBR)	3%	£75k	£1m	7.94%	n/a	LVDB6524590	
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-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	Th
SMALL HMO - UP TO 6 BEI	SMALL HMO - UP TO 6 BEDS									
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 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%, which ever 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





