



Product Guide

28 JUNE 2025 | LBPG28062025





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 non-refundable administration fee | | | |
| AVM Standard | 5 Year Fixed | 65% | 5.39% | 2% | £75k | £487k | 5.39% | 5%/5%/5%/3%/3% | LVFE6525553 | | | | |
| AVM Standard | 5 Year Fixed | 65% | 5.19% | 3% | £75k | £487k | 5.19% | 5%/5%/5%/3%/3% | LVFE6525551 | Max property value up to £750k Includes blocks of up to 6 storeys | | | |
| AVM Standard | 5 Year Fixed | 65% | 4.79% | 5% | £75k | £487k | 4.79% | 5%/5%/5%/3%/3% | LVFE6525552 | Excludes new builds Excludes ex-local deck access | | | |
| AVM Standard | 5 Year Fixed | 65% | 4.59% | 6% | £75k | £487k | 4.59% | 5%/5%/5%/3%/3% | LVFE6525554 | Excludes self-built/developed properties Excludes day 1 remo | | | |
| STANDARD PROPERTIES - | TANDARD PROPERTIES - UP TO 75% LTV | | | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.39% | 2% | £75k | £1m | 5.39% | 5%/5%/5%/3%/3% | LVFE7525549 | | | | |
| Standard | 5 Year Fixed | 75% | 5.19% | 3% | £75k | £1m | 5.19% | 5%/5%/5%/3%/3% | LVFE7525550 | | | | |
| Standard | 5 Year Fixed | 75% | 4.79% | 5% | £75k | £1m | 4.79% | 5%/5%/5%/3%/3% | LVFE7525555 | | | | |
| Standard | 5 Year Fixed | 70% | 4.59% | 6% | £75k | £1m | 4.59% | 5%/5%/5%/3%/3% | LVFE7025548 | | | | |

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

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|-------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|---------------------------------------|
| SMALL HMO PROPERT | | | | | | | | | | |
| Small HMO | 5 Year Fixed | 75% | 5.49% | 2% | £100k | £1m | 5.49% | 5%/5%/5%/3%/3% | LHFE7525543 | |
| Small HMO | 5 Year Fixed | 75% | 5.29% | 3% | £100k | £1m | 5.29% | 5%/5%/5%/3%/3% | LHFE7525539 | |
| Small HMO | 5 Year Fixed | 75% | 4.89% | 5% | £100k | £1m | 4.89% | 5%/5%/5%/3%/3% | LHFE7525538 | First-time landlords are not accepted |
| SMALL MUFB PROPER | | | | | | | | | | |
| Small MUFB | 5 Year Fixed | 75% | 5.49% | 2% | £100k | £1m | 5.49% | 5%/5%/5%/3%/3% | LHFE7525541 | |
| Small MUFB | 5 Year Fixed | 75% | 5.29% | 3% | £100k | £1m | 5.29% | 5%/5%/5%/3%/3% | LHFE7525542 | |
| Small MUFB | 5 Year Fixed | 75% | 4.89% | 5% | £100k | £1m | 4.89% | 5%/5%/5%/3%/3% | LHFE7525540 | |

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 | | | 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 | Includes blocks of up to 6 storeys Excludes HMOs and MUFBs Excludes new builds Excludes ex-local deck access | | |
| Standard | 2 Year Fixed | 75% | 3.74% | 5% | £30k | £562.5k | 5.74% | 2%/2% | LVFB7525477 | | | |
| NON-PORTFOLIO LAND | ON-PORTFOLIO LANDLORDS - UP TO 75% LTV | | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.09% | 2% | £75k | £562.5k | 5.09% | 5%/5%/5%/3%/3% | LVFE7525522 | Excludes day 1 remo Lease must be greater than 85 years | | |
| Standard | 5 Year Fixed | 75% | 4.89% | 3% | £75k | £562.5k | 4.89% | 5%/5%/5%/3%/3% | LVFE7525518 | All fixed rates revert to 3.49%+BBR. | | |
| Standard | 5 Year Fixed | 75% | 4.49% | 5% | £75k | £562.5k | 4.49% | 5%/5%/5%/3%/3% | LVFE7525519 | Non-portfolio landlord products - for | | |
| Standard | 5 Year Fixed | 75% | 4.29% | 6% | £75k | £562.5k | 4.29% | 5%/5%/5%/3%/3% | LVFE7525517 | applicants with three or less mortgaged properties. | | |
| Standard | 5 Year Fixed | 75% | 5.09% | £1,499 | £30k | £74,999 | 5.09% | 5%/5%/5%/3%/3% | LVFE7525524 | | | |

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% | 5.04% | 2% | £75k | £2m | 5.04% | 5%/5%/5%/3%/3% | LVFE5525531 |
| Standard | 5 Year Fixed | 55% | 4.84% | 3% | £75k | £2m | 4.84% | 5%/5%/5%/3%/3% | LVFE5525514 |
| Standard | 5 Year Fixed | 55% | 4.44% | 5% | £75k | £2m | 4.44% | 5%/5%/5%/3%/3% | LVFE5525527 |
| Standard | 5 Year Fixed | 55% | 4.04% | 7% | £75k | £2m | 4.04% | 5%/5%/5%/3%/3% | LVFE5525515 |
| STANDARD PROPERTIES - | UP TO 70% LTV | | | | | | | | |
| Standard | 5 Year Fixed | 70% | 4.09% | 7% | £75k | £1.5m | 4.09% | 5%/5%/5%/3%/3% | LVFE7025523 |
| STANDARD PROPERTIES - | UP TO 75% LTV | | | | | | | | · |
| Standard | 5 Year Fixed | 75% | 5.09% | 2% | £75k | £1.5m | 5.09% | 5%/5%/5%/3%/3% | LVFE7525526 |
| Standard | 5 Year Fixed | 75% | 4.89% | 3% | £75k | £1.5m | 4.89% | 5%/5%/5%/3%/3% | LVFE7525525 |
| Standard | 5 Year Fixed | 75% | 4.49% | 5% | £75k | £1.5m | 4.49% | 5%/5%/5%/3%/3% | LVFE7525520 |
| Standard | 5 Year Fixed | 75% | 4.29% | 6% | £75k | £1.5m | 4.29% | 5%/5%/5%/3%/3% | LVFE7525516 |
| Standard | 5 Year Fixed | 75% | 5.09% | £1,499 | £30k | £74,999 | 5.09% | 5%/5%/5%/3%/3% | LVFE7525521 |



| 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 and 5 year fixed rate

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Excl |
|---------------------|-------------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|------|
| STANDARD PROPERTIES | S - 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 PROPERTIES | S - UP TO 65% LTV | | | | | | | | · | |
| Standard | 5 Year Fixed | 65% | 5.39% | 3% | £75k | £3m | 5.39% | 5%/5%/5%/3%/3% | LVFE6525566 | |
| Standard | 5 Year Fixed | 65% | 4.99% | 5% | £75k | £3m | 4.99% | 5%/5%/5%/3%/3% | LVFE6525571 | |
| Standard | 5 Year Fixed | 65% | 4.79% | 6% | £75k | £3m | 4.79% | 5%/5%/5%/3%/3% | LVFE6525569 | |
| Standard | 5 Year Fixed | 65% | 4.59% | 7% | £75k | £3m | 4.59% | 5%/5%/5%/3%/3% | LVFE6525570 | |

All fixed rates revert to 3.49%+BBR.



xclusions/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 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% | 5.59% | 3% | £65K | £2m | 5.59% | 5%/5%/5%/3%/3% | LVFE7525558 | |
| Standard | 5 Year Fixed | 75% | 5.09% | 5% | £65K | £2m | 5.09% | 5%/5%/5%/3%/3% | LVFE7525559 | |
| Standard | 5 Year Fixed | 75% | 4.89% | 6% | £65K | £2m | 4.89% | 5%/5%/5%/3%/3% | LVFE7525557 | |
| Standard | 5 Year Fixed | 75% | 4.69% | 7% | £65K | £2m | 4.69% | 5%/5%/5%/3%/3% | LVFE7525556 | |
| STANDARD PROPERTIES - UP TO 80% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 80% | 5.69% | 3% | £75k | £750k | 5.69% | 5%/5%/5%/3%/3% | LVFE8025581 | |

All fixed rates revert to 3.49%+BBR.



| | Exclusions/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 6 | 5% LTV | 1 | 1 | 1 | 1 | 1 | | | 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 7 | 5% LTV | | 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 | | | | Up to |
| Small HMO | 5 Year Fixed | 65% | 5.49% | 3% | £75k | £3m | 5.49% | 5%/5%/5%/3%/3% | LHFE6525568 | All fix |
| Small HMO | 5 Year Fixed | 65% | 5.09% | 5% | £75k | £3m | 5.09% | 5%/5%/5%/3%/3% | LHFE6525573 | |
| Small HMO | 5 Year Fixed | 65% | 4.89% | 6% | £75k | £3m | 4.89% | 5%/5%/5%/3%/3% | LHFE6525574 | |
| 5 YEAR FIXED RATE - UP TO 7 | 5% LTV | - | 1 | | | 1 | | | | |
| Small HMO | 5 Year Fixed | 75% | 5.74% | 3% | £75k | £2m | 5.74% | 5%/5%/5%/3%/3% | LHFE7525563 | |
| Small HMO | 5 Year Fixed | 75% | 5.29% | 5% | £75k | £2m | 5.29% | 5%/5%/5%/3%/3% | LHFE7525565 | |
| Small HMO | 5 Year Fixed | 75% | 5.04% | 6% | £75k | £2m | 5.04% | 5%/5%/5%/3%/3% | LHFE7525562 | 1 |

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 FIX | ED RATE - UP TO 80% LT | v | 1 | 1 | 1 | 1 | 1 | | 1 | First- Exclu | | |
| Small HMO | 5 Year Fixed | 80% | 5.79% | 3% | £75k | £750k | 5.79% | 5%/5%/5%/3%/3% | LHFE8025580 | Up to Exclu | | |
| LARGE HMO | | | | | | | | | | | | |
| 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%/5%/3%/3% | LHFE7525511 | | | |
| Small HMO | 5 Year Fixed | 75% | 5.24% | 5% | £75k | £1m | 5.24% | 5%/5%/5%/3%/3% | LHFE7525468 | | | |

All fixed rates revert to 3.49%+BBR.

clusions/notes

rst-time landlords are not accepted cludes new build properties to 6 beds/units cludes 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

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | E |
|--------------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|----|
| 2 YEAR FIXED RATE - UP T | O 65% LTV | | 1 | 1 | 1 | 1 | 1 | | 1 | Γ |
| 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 T | O 75% LTV | | 1 | | 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 T | O 65% LTV | | 1 | | 1 | | 1 | 1 | | U |
| Small MUFB | 5 Year Fixed | 65% | 5.49% | 3% | £75k | £3m | 5.49% | 5%/5%/5%/3%/3% | LHFE6525567 | A |
| Small MUFB | 5 Year Fixed | 65% | 5.09% | 5% | £75k | £3m | 5.09% | 5%/5%/5%/3%/3% | LHFE6525572 | |
| Small MUFB | 5 Year Fixed | 65% | 4.89% | 6% | £75k | £3m | 4.89% | 5%/5%/5%/3%/3% | LHFE6525575 | |
| 5 YEAR FIXED RATE - UP T | O 75% LTV | | · | · | | | | | | |
| Small MUFB | 5 Year Fixed | 75% | 5.74% | 3% | £75k | £2m | 5.74% | 5%/5%/5%/3%/3% | LHFE7525560 | |
| Small MUFB | 5 Year Fixed | 75% | 5.29% | 5% | £75k | £2m | 5.29% | 5%/5%/5%/3%/3% | LHFE7525561 | |
| Small MUFB | 5 Year Fixed | 75% | 5.04% | 6% | £75k | £2m | 5.04% | 5%/5%/5%/3%/3% | LHFE7525564 | |
| | | | | | | | | | | |





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 | | | |
| 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 |





