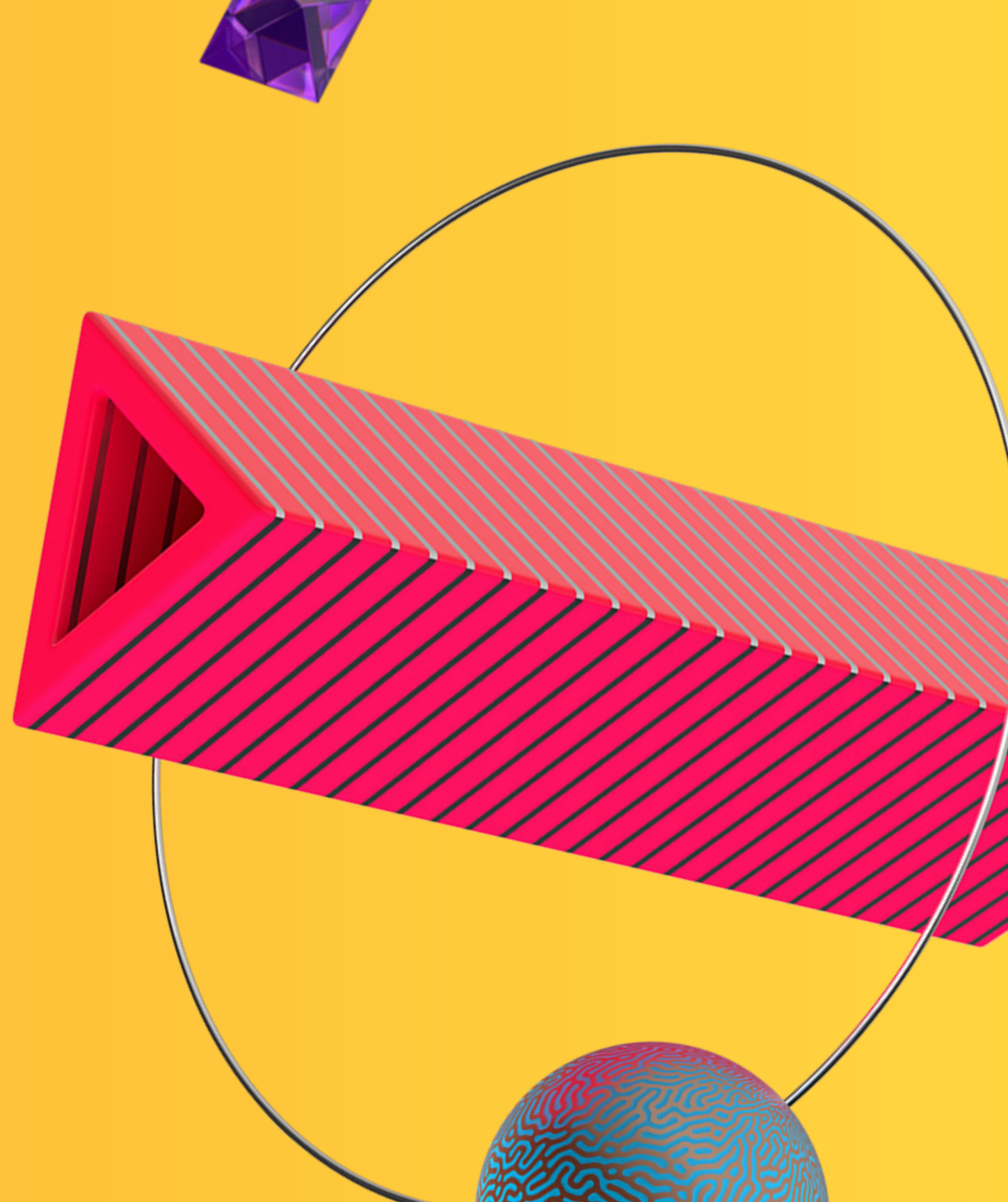


LANDBAY

Summer Specials product guide

02 AUGUST 2025 | LBPGSS020825

INTERMEDIARY USE ONLY



Summer Specials

Standard properties only

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD PROPERTIES - 2 YEAR FIXED RATE - UP TO 75% LTV										<ul style="list-style-type: none">• SPV Limited Companies only• Max 15 BTL properties in portfolio• Max exposure - £5M – please refer when over £2M• Property must be let on an AST• Applicants must individually own 75% or more of company shares• Any shareholder not on the application must be an immediate family member• No LLPs• Max age at end of term - 85• No layered limited companies• Deposits must originate in the UK• Intercompany loans are not acceptable• Please see full lending guide page 13 for full details
Standard	2 Year Fixed	75%	4.79%	2%	£30k	£2m	6.79%	2%/2%	LVFB7525589	
Standard	2 Year Fixed	75%	4.29%	3%	£30k	£2m	6.29%	2%/2%	LVFB7525588	
STANDARD PROPERTIES - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	4.89%	2%	£30k	£2m	4.89%	5%/5%/5%/3%/3%	LVFE7525590	
Standard	5 Year Fixed	75%	4.69%	3%	£30k	£2m	4.69%	5%/5%/5%/3%/3%	LVFE7525592	
Standard	5 Year Fixed	75%	4.29%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LVFE7525591	

Summer Specials - Product Transfers

Standard properties only

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD PROPERTIES - 2 YEAR FIXED RATE - UP TO 75% LTV										<ul style="list-style-type: none">• SPV Limited Companies only• Max 15 BTL properties in portfolio• Max exposure - £5M – please refer when over £2M• Property must be let on an AST• Applicants must individually own 75% or more of company shares• Any shareholder not on the application must be an immediate family member• No LLPs• Max age at end of term - 85• No layered limited companies• Deposits must originate in the UK• Intercompany loans are not acceptable• Please see full lending guide page 13 for full details
Standard	2 Year Fixed	75%	4.79%	2%	£30k	£2m	6.79%	2%/2%	LVFB7525596-PT	
Standard	2 Year Fixed	75%	4.29%	3%	£30k	£2m	6.29%	2%/2%	LVFB7525595-PT	
STANDARD PROPERTIES - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	4.89%	2%	£30k	£2m	4.89%	5%/5%/5%/3%/3%	LVFE7525593-PT	
Standard	5 Year Fixed	75%	4.69%	3%	£30k	£2m	4.69%	5%/5%/5%/3%/3%	LVFE7525597-PT	
Standard	5 Year Fixed	75%	4.29%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LVFE7525594-PT	

Valuation fees & ICR rules

All applications are subject to a £199 non-refundable administration fee

Property value	Standard properties
Up to - £150,000	£250
£ 150,001 - £200,000	£285
£ 200,001 - £250,000	£315
£ 250,001 - £300,000	£370
£ 300,001 - £400,000	£430
£ 400,001 - £500,000	£490
£ 500,001 - £600,000	£555
£ 600,001 - £700,000	£610
£ 700,001 - £800,000	£695
£ 800,001 - £900,000	£760
£ 900,001 - £1,000,000	£860
£1,000,001 - £1,200,000	£975
£1,200,001 - £1,250,000	£1145
£1,250,001 - £1,400,000	£1145
£1,400,001 - £1,500,00	£1305
£1,500,001 - £1,600,000	£1305
£1,600,001 - £1,750,000	£1540
£1,750,001 - £1,800,000	£1540
£1,800,001 - £2,000,000	£1820
£2,000,001 - £2,500,000	Quote
£2,500,000+	Quote

5 YEAR FIXED RATE PRODUCTS STRESSED AT PAY RATE WITH MIN FLOOR RATE OF 4.5%	
2 YEAR FIXED RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%	
	Standard
Limited Company	125%

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% with a maximum LTV of 75%.

If any applicant on an application is a high rate taxpayer, the higher rate margin applies.

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**.

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023 8045 6999



enquiries@complete-fs.co.uk



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