LANDBAY

Product Guide

25 FEBRUARY 2026 | LBPG250226

FOR INTERMEDIARY USE ONLY

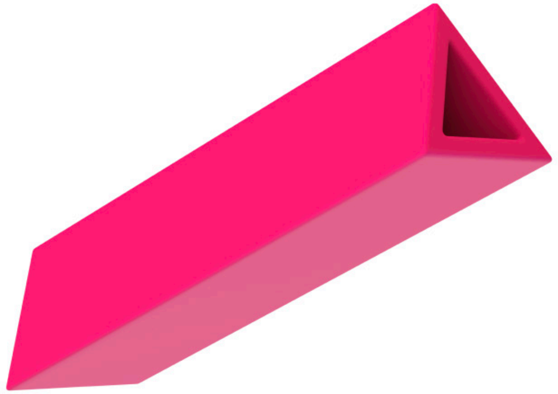
We get buy to let

Your deals. Your way.
Our simplified product range, designed to give greater flexibility, faster decisions and competitive pricing.

Premier

Standard properties for individuals and limited company SPVs only. Suitable for landlords with up to 15 properties.

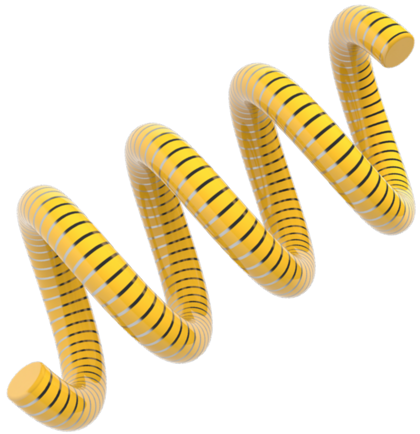
View range



Core

Standard properties for individuals, limited company SPVs and LLPs. For landlords with portfolios of any size. Features AVM options.

View range

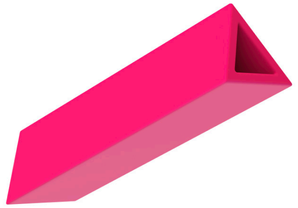


Specialist

Specialist products for holiday lets, HMO, MUFB and trading companies.

View range

Criteria highlights


	Premier	Core	Specialist
	Standard products for landlords with up to 15 properties	Standard properties for landlords requiring more flexibility & AVMs	HMO, MUFBs, first time landlords, trading companies and holiday lets
Individuals	✓	✓	✓
SPV	✓	✓	✓
LLP	✗	✓	✓
Trading companies	✗	✗	✓
Layered companies	✗	✓	✓
Standard properties	✓	✓	✓
HMO and MUFB	✗	✗	✓
Holiday lets	✗	✗	✓

Premier

Standard properties

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 75% LTV										Max exposure - £5M – please refer when over £2M Applicants must individually own 75% or more of company shares Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV Please see full lending guide page 13 for full details
Standard	2 Year Fixed	75%	5.19%	0%	£30k	£2m	7.19%	2%/2%	LMVFB7526013	
Standard	2 Year Fixed	75%	4.69%	1%	£30k	£2m	6.69%	2%/2%	LMVFB7526015	
Standard	2 Year Fixed	75%	4.19%	2%	£30k	£2m	6.19%	2%/2%	LMVFB7526017	
Standard	2 Year Fixed	75%	3.69%	3%	£30k	£2m	5.69%	2%/2%	LMVFB7526019	
Standard	2 Year Fixed	75%	3.19%	4%	£30k	£2m	5.50%	2%/2%	LMVFB7526021	
Standard	2 Year Fixed	75%	2.69%	5%	£30k	£2m	5.50%	2%/2%	LMVFB7526023	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	4.19%	2%	£30k	£2m	4.50%	2%/2%	LMVFB7526035	
LIKE-FOR-LIKE - 2 YEAR TRACKER										
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	4.50%	n/a	LVDB7526074	
2 YEAR TRACKER										
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	6.09%	n/a	LVDB7526075	

Premier

Standard properties

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 75% LTV										Max exposure - £5M – please refer when over £2M Applicants must individually own 75% or more of company shares Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV Please see full lending guide page 13 for full de-tails
Standard	5 Year Fixed	75%	4.95%	0%	£30k	£2m	4.95%	5%/5%/5%/3%/3%	LMVFE7526025	
Standard	5 Year Fixed	75%	4.75%	1%	£30k	£2m	4.75%	5%/5%/5%/3%/3%	LMVFE7526027	
Standard	5 Year Fixed	75%	4.55%	2%	£30k	£2m	4.55%	5%/5%/5%/3%/3%	LMVFE7526029	
Standard	5 Year Fixed	75%	4.35%	3%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LMVFE7526031	
Standard	5 Year Fixed	75%	3.95%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LMVFE7526033	
REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION										
Standard	5 Year Fixed	75%	4.99%	0%	£100k	£1.125m	4.99%	5%/5%/5%/3%/3%	LMVFE7526052	
Standard	5 Year Fixed	75%	4.79%	1%	£100k	£1.125m	4.79%	5%/5%/5%/3%/3%	LMVFE7526054	
Standard	5 Year Fixed	75%	4.59%	2%	£100k	£1.125m	4.59%	5%/5%/5%/3%/3%	LMVFE7526056	
Standard	5 Year Fixed	75%	4.39%	3%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LMVFE7526058	
Standard	5 Year Fixed	75%	3.99%	5%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LMVFE7526060	

Premier

Assisted legals - Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - FREE VAL & ASSISTED LEGALS										Existing **Premier** range criteria Available to England & Wales properties only Max £1.5m property value Max 4 storeys in block Excludes new build properties Excludes newly built properties whose date of construction has taken place subsequently from the date of any registered charge on the C Register Excludes unencumbered properties Excludes title split Excludes unregistered titles
Standard	5 Year Fixed	75%	4.97%	£999	£30k	£100k	4.97%	5%/5%/5%/3%/3%	LMVFE7526041	
Standard	5 Year Fixed	75%	4.97%	£1,199	£100,001	£250k	4.97%	5%/5%/5%/3%/3%	LMVFE7526037	
Standard	5 Year Fixed	75%	4.97%	£1,499	£250,001	£500k	4.97%	5%/5%/5%/3%/3%	LMVFE7526038	
Standard	5 Year Fixed	75%	4.97%	£1,799	£500,001	£650k	4.97%	5%/5%/5%/3%/3%	LMVFE7526039	
Standard	5 Year Fixed	75%	4.97%	£1,999	£650,001	£750k	4.97%	5%/5%/5%/3%/3%	LMVFE7526040	

Premier

Cashback products - Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - FREE VAL & CASHBACK										Includes a **£500 cashback** paid the week after completion. Max exposure - £5M – please refer when over £2M Applicants must individually own 75% or more of company shares Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV Please see full lending guide page 13 for full details
Standard	5 Year Fixed	75%	4.97%	£899	£30k	£150k	4.97%	5%/5%/5%/3%/3%	LMVFE7526050	
Standard	5 Year Fixed	75%	4.97%	£1,099	£150,001	£300k	4.97%	5%/5%/5%/3%/3%	LMVFE7526042	
Standard	5 Year Fixed	75%	4.97%	£1,399	£300,001	£500k	4.97%	5%/5%/5%/3%/3%	LMVFE7526044	
Standard	5 Year Fixed	75%	4.97%	£1,599	£500,001	£700k	4.97%	5%/5%/5%/3%/3%	LMVFE7526046	
Standard	5 Year Fixed	75%	4.97%	£1,899	£700,001	£1m	4.97%	5%/5%/5%/3%/3%	LMVFE7526048	

Core

AVM Standard properties

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 75% LTV										
Standard	2 Year Fixed	75%	5.24%	2%	£75k	£562.5k	7.24%	2%/2%	LVFB7525628	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 new builds Excludes ex-local deck access Excludes self-built/developed properties Excludes day 1 remo Lease must be greater than 85 years Maximum exposure of £5M per borrower When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes. **For AVM ICR rules, please see ICR rules page** All fixed rates revert to 3.49%+BBR
Standard	2 Year Fixed	75%	4.74%	3%	£75k	£562.5k	6.74%	2%/2%	LVFB7525629	
Standard	2 Year Fixed	75%	3.74%	5%	£75k	£562.5k	5.74%	2%/2%	LVFB7525630	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.39%	£1,499	£30k	£74,999	5.39%	5%/5%/5%/3%/3%	LVFE7525731	
Standard	5 Year Fixed	75%	5.39%	2%	£75k	£562.5k	5.39%	5%/5%/5%/3%/3%	LVFE7525644	
Standard	5 Year Fixed	75%	5.19%	3%	£75k	£562.5k	5.19%	5%/5%/5%/3%/3%	LVFE7525645	
Standard	5 Year Fixed	75%	4.79%	5%	£75k	£562.5k	4.79%	5%/5%/5%/3%/3%	LVFE7525646	
Standard	5 Year Fixed	70%	4.59%	6%	£75k	£525k	4.59%	5%/5%/5%/3%/3%	LVFE7025643	

Core

Standard properties

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 75% LTV										
Standard	2 Year Fixed	75%	5.19%	2%	£30k	£1m	7.19%	2%/2%	LVFB7525793	
Standard	2 Year Fixed	75%	4.69%	3%	£30k	£1m	6.69%	2%/2%	LVFB7525792	
Standard	2 Year Fixed	75%	3.69%	5%	£30k	£1m	5.69%	2%/2%	LVFB7525791	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	5.29%	3%	£75k	£750k	7.29%	2%/2%	LMVFB8026011	

Core

Standard properties

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										
Standard	5 Year Fixed	65%	5.14%	3%	£75k	£2m	5.14%	5%/5%/5%/3%/3%	LVFE6525844	
Standard	5 Year Fixed	65%	4.74%	5%	£75k	£2m	4.74%	5%/5%/5%/3%/3%	LVFE6525843	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.39%	£1,499	£30k	£74,999	5.39%	5%/5%/5%/3%/3%	LVFE7525723	
Standard	5 Year Fixed	75%	5.39%	2%	£75k	£1.5m	5.39%	5%/5%/5%/3%/3%	LVFE7525648	
Standard	5 Year Fixed	75%	5.19%	3%	£75k	£1.5m	5.19%	5%/5%/5%/3%/3%	LVFE7525649	
Standard	5 Year Fixed	75%	4.79%	5%	£75k	£1.5m	4.79%	5%/5%/5%/3%/3%	LVFE7525650	
Standard	5 Year Fixed	75%	4.59%	6%	£75k	£1.5m	4.59%	5%/5%/5%/3%/3%	LVFE7525846	
5 YEAR FIXED RATE - UP TO 80% LTV										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
Standard	5 Year Fixed	80%	5.79%	3%	£75k	£750k	5.79%	5%/5%/5%/3%/3%	LMVFE8026012	

Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR TRACKER										The current BBR is 3.75% 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.
Standard	2 Year Tracker	65%	5.19% (1.44%+BBR)	3%	£30k	£1m	7.19%	n/a	LVDB6525704	
Standard	2 Year Tracker	65%	4.14% (0.39%+BBR)	5%	£30k	£1m	6.14%	n/a	LVDB6525702	
Standard	2 Year Tracker	75%	5.44% (1.69%+BBR)	3%	£30k	£1m	7.44%	n/a	LVDB7525703	
Standard	2 Year Tracker	75%	4.39% (0.64%+BBR)	5%	£30k	£1m	6.39%	n/a	LVDB7525701	

Core

Standard properties - Tier 2

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 75% LTV										
Standard	2 Year Fixed	75%	5.39%	2%	£30k	£1m	7.39%	2%/2%	LVFB7525862	
Standard	2 Year Fixed	75%	4.89%	3%	£30k	£1m	6.89%	2%/2%	LVFB7525863	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.59%	£1,499	£30k	£74,999	5.59%	5%/5%/5%/3%/3%	LVFE7525859	
Standard	5 Year Fixed	75%	5.59%	2%	£75k	£1.5m	5.59%	5%/5%/5%/3%/3%	LVFE7525858	
Standard	5 Year Fixed	75%	5.39%	3%	£75k	£1.5m	5.39%	5%/5%/5%/3%/3%	LVFE7525860	
Standard	5 Year Fixed	75%	4.99%	5%	£75k	£1.5m	4.99%	5%/5%/5%/3%/3%	LVFE7525861	

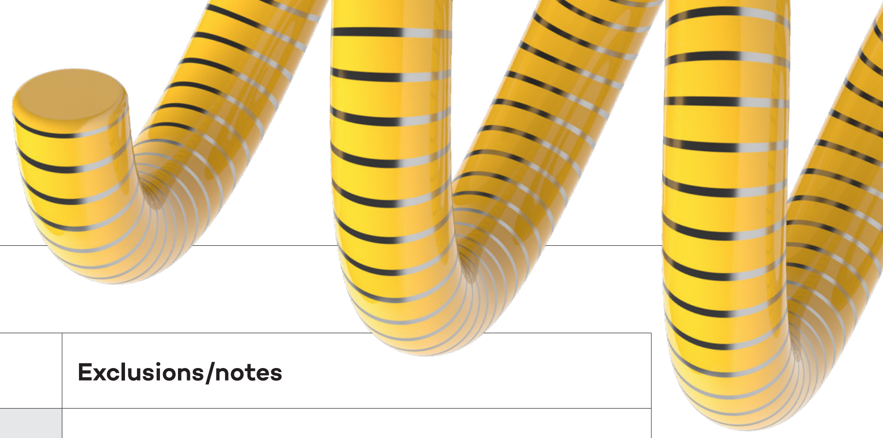
Specialist

Small HMO properties - up to 6 beds

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										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months All fixed rates revert to 3.49%+BBR.
Small HMO	2 Year Fixed	65%	4.59%	3%	£75k	£1.5m	6.59%	2%/2%	LMHFB6526098	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.14%	2%	£75k	£1m	7.14%	2%/2%	LMHFB7526099	
Small HMO	2 Year Fixed	75%	4.64%	3%	£75k	£1m	6.64%	2%/2%	LMHFB7526100	
Small HMO	2 Year Fixed	75%	3.64%	5%	£75k	£1m	5.64%	2%/2%	LMHFB7526101	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	5.49%	2%	£75k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525655	
Small HMO	5 Year Fixed	75%	5.29%	3%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525656	
Small HMO	5 Year Fixed	75%	4.89%	5%	£75k	£1m	4.89%	5%/5%/5%/3%/3%	LHFE7525654	
5 YEAR FIXED RATE - UP TO 80% LTV										
Small HMO	5 Year Fixed	80%	5.84%	3%	£75k	£750k	5.84%	5%/5%/5%/3%/3%	LMHFE8026102	
2 YEAR TRACKER - UP TO 75% LTV										
Small HMO	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1m	7.44%	n/a	LHDB7525692	

Specialist

Small MUFB properties - up to 6 units



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										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months All fixed rates revert to 3.49%+BBR.
Small MUFB	2 Year Fixed	65%	4.59%	3%	£75k	£1.5m	6.59%	2%/2%	LMHFB6526103	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.14%	2%	£75k	£1.5m	7.14%	2%/2%	LMHFB7526104	
Small MUFB	2 Year Fixed	75%	4.64%	3%	£75k	£1m	6.64%	2%/2%	LMHFB7526105	
Small MUFB	2 Year Fixed	75%	3.64%	5%	£75k	£1m	5.64%	2%/2%	LMHFB7526106	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	5.49%	2%	£75k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525651	
Small MUFB	5 Year Fixed	75%	5.29%	3%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525652	
Small MUFB	5 Year Fixed	75%	4.89%	5%	£75k	£1m	4.89%	5%/5%/5%/3%/3%	LHFE7525653	
2 YEAR TRACKER - UP TO 75% LTV										
Small MUFB	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1m	7.44%	n/a	LHDB7525697	

Specialist

Large HMO and MUFB properties - up to 12 beds/units

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
UP TO 75% LTV										
Large HMO	2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525640	12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Large HMO	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525641	
UP TO 75% LTV										
Large MUFB	2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525639	
Large MUFB	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525642	

Specialist

HMO and MUFB properties for first-time landlords

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO										Up to 6 beds/units
Small HMO	2 Year Fixed	75%	4.79%	3%	£75k	£1m	6.79%	2%/2%	LMHFB7526086	
Small HMO	2 Year Fixed	75%	3.79%	5%	£75k	£1m	5.79%	2%/2%	LMHFB7526087	
Small HMO	5 Year Fixed	75%	5.59%	3%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LMHFE7526088	
Small HMO	5 Year Fixed	75%	5.19%	5%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LMHFE7526089	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	4.79%	3%	£75k	£1m	6.79%	2%/2%	LMHFB7526090	
Small MUFB	2 Year Fixed	75%	3.79%	5%	£75k	£1m	5.79%	2%/2%	LMHFB7526091	
Small MUFB	5 Year Fixed	75%	5.59%	3%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LMHFE7526092	
Small MUFB	5 Year Fixed	75%	5.19%	5%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LMHFE7526093	

Specialist

Standard, HMO and MUFB properties for Trading Limited Companies

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD										First-time landlords accepted
Standard	2 Year Fixed	75%	4.79%	3%	£75k	£1m	6.79%	2%/2%	LMVFB7526107	
Standard	2 Year Fixed	75%	3.79%	5%	£75k	£1m	5.79%	2%/2%	LMVFB7526108	
Standard	5 Year Fixed	75%	5.54%	3%	£75k	£1m	5.54%	5%/5%/5%/3%/3%	LMVFE7526109	
Standard	5 Year Fixed	75%	5.14%	5%	£75k	£1m	5.14%	5%/5%/5%/3%/3%	LMVFE7526110	
SMALL HMO										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months Up to 6 beds/units
Small HMO	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LMHFB7526111	
Small HMO	5 Year Fixed	75%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LMHFE7526112	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LMHFB7526113	
Small MUFB	5 Year Fixed	75%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LMHFE7526114	

Specialist

Properties for holiday lets

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD - 2 YEAR FIXED RATE										Calculation of affordability will be assessed on single AST standard occupation basis Max lending 5 properties First-time landlords are not accepted For full product crtieria please see [here]()
Standard	2 Year Fixed	75%	4.89%	3%	£100k	£1m	6.89%	2%/2%	LVFB7526002	
Standard	2 Year Fixed	75%	3.89%	5%	£100k	£1m	5.89%	2%/2%	LVFB7526001	
STANDARD - 5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	5.49%	3%	£100k	£1m	5.49%	5%/5%/5%/3%/3%	LVFE7526003	
Standard	5 Year Fixed	75%	5.09%	5%	£100k	£1m	5.09%	5%/5%/5%/3%/3%	LVFE7526004	
SMALL MUFB - 2 YEAR FIXED RATE - UP TO 6 UNITS										Calculation of affordability will be assessed on single AST standard occupation basis Max lending 5 properties Landlords must have at least 12 months landlord experience
Small MUFB	2 Year Fixed	75%	5.19%	3%	£100k	£1m	7.19%	2%/2%	LMHFB7526094	
Small MUFB	2 Year Fixed	75%	4.19%	5%	£100k	£1m	6.19%	2%/2%	LMHFB7526095	
SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS										
Small MUFB	5 Year Fixed	75%	5.74%	3%	£100k	£1m	5.74%	5%/5%/5%/3%/3%	LMHFE7526096	
Small MUFB	5 Year Fixed	75%	5.34%	5%	£100k	£1m	5.34%	5%/5%/5%/3%/3%	LMHFE7526097	

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%

5 YEAR REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE

2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE

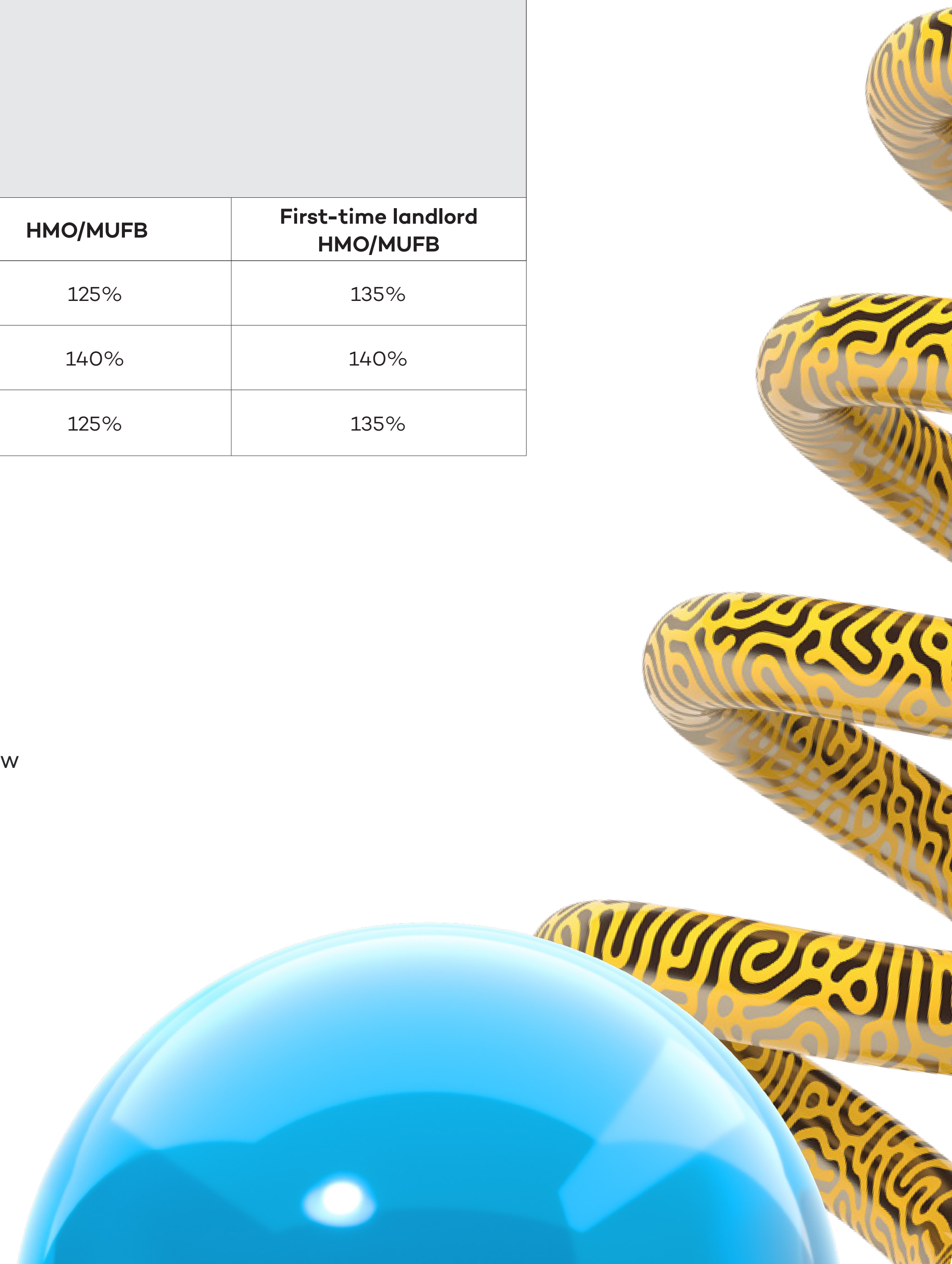
	Premier Standard	Core Standard	AVM Standard (up to 70% LTV)	AVM Standard (up to 75% LTV)	HMO/MUFB	First-time landlord HMO/MUFB
Individual - Basic rate taxpayer	125%	125%	125%	130%	125%	135%
Individual - Higher rate taxpayer	145%	140%	140%	140%	140%	140%
Limited Company/LLP	125%	125%	125%	130%	125%	135%

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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