

LANDBAY

Scotland Product Guide

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Complete 
Your specialist packager distributor

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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										
Standard	2 Year Fixed	75%	5.64%	0%	£30k	£2m	7.64%	2%/2%	LMVFB7526207	Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
Standard	2 Year Fixed	75%	5.14%	1%	£30k	£2m	7.14%	2%/2%	LMVFB7526208	
Standard	2 Year Fixed	75%	4.64%	2%	£30k	£2m	6.64%	2%/2%	LMVFB7526209	
Standard	2 Year Fixed	75%	4.14%	3%	£30k	£2m	6.14%	2%/2%	LMVFB7526210	
Standard	2 Year Fixed	75%	3.64%	4%	£30k	£2m	5.64%	2%/2%	LMVFB7526211	
Standard	2 Year Fixed	75%	3.14%	5%	£30k	£2m	5.50%	2%/2%	LMVFB7526212	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	4.64%	2%	£30k	£2m	4.64%	2%/2%	LMVFB7526218	

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										
Standard	5 Year Fixed	75%	5.19%	0%	£30k	£2m	5.19%	5%/5%/5%/3%/3%	LMVFE7526213	Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
Standard	5 Year Fixed	75%	4.99%	1%	£30k	£2m	4.99%	5%/5%/5%/3%/3%	LMVFE7526214	
Standard	5 Year Fixed	75%	4.79%	2%	£30k	£2m	4.79%	5%/5%/5%/3%/3%	LMVFE7526215	
Standard	5 Year Fixed	75%	4.59%	3%	£30k	£2m	4.59%	5%/5%/5%/3%/3%	LMVFE7526216	
Standard	5 Year Fixed	75%	4.19%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LMVFE7526217	
REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION										
Standard	5 Year Fixed	75%	5.24%	0%	£100k	£1.125m	5.24%	5%/5%/5%/3%/3%	LMVFE7526229	
Standard	5 Year Fixed	75%	5.04%	1%	£100k	£1.125m	5.04%	5%/5%/5%/3%/3%	LMVFE7526230	
Standard	5 Year Fixed	75%	4.84%	2%	£100k	£1.125m	4.84%	5%/5%/5%/3%/3%	LMVFE7526231	
Standard	5 Year Fixed	75%	4.64%	3%	£100k	£1.125m	4.64%	5%/5%/5%/3%/3%	LMVFE7526232	
Standard	5 Year Fixed	75%	4.24%	5%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LMVFE7526233	

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										
Standard	5 Year Fixed	75%	5.25%	£899	£30k	£150k	5.25%	5%/5%/5%/3%/3%	LMVFE7526228	Includes a £500 cashback paid the week after completion. Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
Standard	5 Year Fixed	75%	5.25%	£1,099	£150,001	£300k	5.25%	5%/5%/5%/3%/3%	LMVFE7526224	
Standard	5 Year Fixed	75%	5.25%	£1,399	£300,001	£500k	5.25%	5%/5%/5%/3%/3%	LMVFE7526225	
Standard	5 Year Fixed	75%	5.25%	£1,599	£500,001	£700k	5.25%	5%/5%/5%/3%/3%	LMVFE7526226	
Standard	5 Year Fixed	75%	5.25%	£1,899	£700,001	£1m	5.25%	5%/5%/5%/3%/3%	LMVFE7526227	

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
Individual - Basic rate taxpayer	125%
Individual - Higher rate taxpayer	145%
Limited Company/LLP	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%.

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.

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
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



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