

LANDBAY

Product Guide

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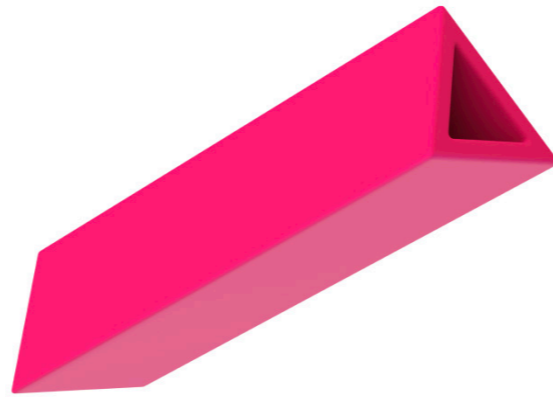
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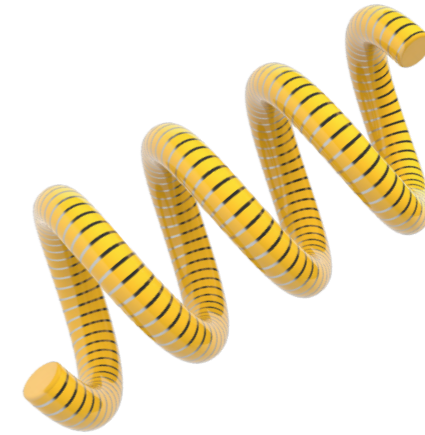
Premier

Competitive rates for individuals and limited company SPVs. Suitable for landlords with up to 15 mortgaged properties.



Core

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



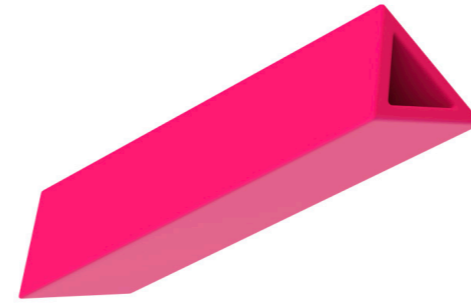
Specialist

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

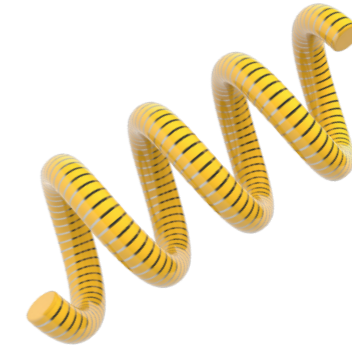
Criteria highlights



Premier



Core



Specialist

	Competitive rates for landlords with up to 15 mortgaged 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	✓	✗	✓
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											
Standard	2 Year Fixed	75%	5.89%	0%	£30k	£2m	7.89%	2%/2%	LMVFB7526664	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	
Standard	2 Year Fixed	75%	5.39%	1%	£30k	£2m	7.39%	2%/2%	LMVFB7526665		
Standard	2 Year Fixed	75%	4.89%	2%	£30k	£2m	6.89%	2%/2%	LMVFB7526666		
Standard	2 Year Fixed	75%	4.39%	3%	£30k	£2m	6.39%	2%/2%	LMVFB7526667		
Standard	2 Year Fixed	75%	3.89%	4%	£30k	£2m	5.89%	2%/2%	LMVFB7526668		
Standard	2 Year Fixed	75%	3.39%	5%	£30k	£2m	5.39%	2%/2%	LMVFB7526669		
LIKE-FOR-LIKE - 2 YEAR FIXED RATE											
Standard	2 Year Fixed	75%	4.89%	2%	£30k	£2m	4.89%	2%/2%	LMVFB7526675		
LIKE-FOR-LIKE - 2 YEAR TRACKER											
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	4.50%	n/a	LMVDB7526266		
2 YEAR TRACKER											
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	6.09%	n/a	LMVDB7526265		

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%	5.45%	0%	£30k	£2m	5.45%	5%/5%/5%/3%/3%	LMVFE7526762	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
Standard	5 Year Fixed	75%	5.25%	1%	£30k	£2m	5.25%	5%/5%/5%/3%/3%	LMVFE7526763	
Standard	5 Year Fixed	75%	5.05%	2%	£30k	£2m	5.05%	5%/5%/5%/3%/3%	LMVFE7526764	
Standard	5 Year Fixed	75%	4.85%	3%	£30k	£2m	4.85%	5%/5%/5%/3%/3%	LMVFE7526765	
Standard	5 Year Fixed	75%	4.45%	5%	£30k	£2m	4.45%	5%/5%/5%/3%/3%	LMVFE7526766	

Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - 5 YEAR FIXED RATE - UP TO 70% LTV										
Standard	5 Year Fixed	70%	5.39%	0%	£30k	£2m	5.39%	5%/5%/5%/3%/3%	LMVFE7026767	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
Standard	5 Year Fixed	70%	4.99%	2%	£30k	£2m	4.99%	5%/5%/5%/3%/3%	LMVFE7026768	
Standard	5 Year Fixed	70%	4.79%	3%	£30k	£2m	4.79%	5%/5%/5%/3%/3%	LMVFE7026769	
Standard	5 Year Fixed	70%	4.39%	5%	£30k	£2m	4.39%	5%/5%/5%/3%/3%	LMVFE7026770	
REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION										
Standard	5 Year Fixed	75%	5.49%	0%	£100k	£1.125m	5.49%	5%/5%/5%/3%/3%	LMVFE7526789	Minimum property value is £150k 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
Standard	5 Year Fixed	75%	5.29%	1%	£100k	£1.125m	5.29%	5%/5%/5%/3%/3%	LMVFE7526790	
Standard	5 Year Fixed	75%	5.09%	2%	£100k	£1.125m	5.09%	5%/5%/5%/3%/3%	LMVFE7526791	
Standard	5 Year Fixed	75%	4.89%	3%	£100k	£1.125m	4.89%	5%/5%/5%/3%/3%	LMVFE7526792	
Standard	5 Year Fixed	75%	4.49%	5%	£100k	£1.125m	4.49%	5%/5%/5%/3%/3%	LMVFE7526793	

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										
Standard	5 Year Fixed	75%	5.39%	£999	£30k	£100k	5.39%	5%/5%/5%/3%/3%	LMVFE7526783	Available to England & Wales properties only Max £1.2m 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%	5.39%	£1,199	£100,001	£250k	5.39%	5%/5%/5%/3%/3%	LMVFE7526779	
Standard	5 Year Fixed	75%	5.39%	£1,499	£250,001	£500k	5.39%	5%/5%/5%/3%/3%	LMVFE7526780	
Standard	5 Year Fixed	75%	5.39%	£1,799	£500,001	£650k	5.39%	5%/5%/5%/3%/3%	LMVFE7526781	
Standard	5 Year Fixed	75%	5.39%	£1,999	£650,001	£750k	5.39%	5%/5%/5%/3%/3%	LMVFE7526782	

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%	5.39%	£899	£30k	£150k	5.39%	5%/5%/5%/3%/3%	LMVFE7526788	Minimum property value is £100k
Standard	5 Year Fixed	75%	5.39%	£1,099	£150,001	£300k	5.39%	5%/5%/5%/3%/3%	LMVFE7526784	Includes a £500 cashback paid the week after completion.
Standard	5 Year Fixed	75%	5.39%	£1,399	£300,001	£500k	5.39%	5%/5%/5%/3%/3%	LMVFE7526785	Minimum property value is £150k Max exposure - £5M – please refer when over £2M Applicants must individually own 75% or more of company shares
Standard	5 Year Fixed	75%	5.39%	£1,599	£500,001	£700k	5.39%	5%/5%/5%/3%/3%	LMVFE7526786	Any shareholder not on the application must be an immediate family member
Standard	5 Year Fixed	75%	5.39%	£1,899	£700,001	£1m	5.39%	5%/5%/5%/3%/3%	LMVFE7526787	Background LTV must not exceed 75% LTV

Premier

AVM products - Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - AVM - UP TO 70% LTV										
Standard	5 Year Fixed	70%	5.39%	0%	£75k	£525k	5.39%	5%/5%/5%/3%/3%	LMVFE7026771	<p>All AVM products are subject to a £249 non-refundable administration fee</p> <p>Max exposure - £5M – please refer when over £2M</p> <p>Applicants must individually own 75% or more of company shares</p> <p>Any shareholder not on the application must be an immediate family member</p> <p>Background LTV must not exceed 75% LTV</p>
Standard	5 Year Fixed	70%	4.99%	2%	£75k	£525k	4.99%	5%/5%/5%/3%/3%	LMVFE7026772	
Standard	5 Year Fixed	70%	4.79%	3%	£75k	£525k	4.79%	5%/5%/5%/3%/3%	LMVFE7026773	
Standard	5 Year Fixed	70%	4.39%	5%	£75k	£525k	4.39%	5%/5%/5%/3%/3%	LMVFE7026774	
REMORTGAGE - AVM - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.25%	1%	£75k	£562.5k	5.25%	5%/5%/5%/3%/3%	LMVFE7526775	
Standard	5 Year Fixed	75%	5.05%	2%	£75k	£562.5k	5.05%	5%/5%/5%/3%/3%	LMVFE7526776	
Standard	5 Year Fixed	75%	4.85%	3%	£75k	£562.5k	4.85%	5%/5%/5%/3%/3%	LMVFE7526777	
Standard	5 Year Fixed	75%	4.45%	5%	£75k	£562.5k	4.45%	5%/5%/5%/3%/3%	LMVFE7526778	

When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.

Premier

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 75% LTV										
Small HMO	2 Year Fixed	75%	5.54%	1%	£30k	£2m	7.54%	2%/2%	LMHFB7526794	<p>All Premier Small HMO products will be subject to a full RICs valuation</p> <p>Max exposure - £5M – please refer when over £2M</p> <p>Applicants must have 12 months landlord experience</p> <p>Applicants must individually own 75% or more of company shares</p> <p>Any shareholder not on the application must be an immediate family member</p> <p>Background LTV must not exceed 75% LTV</p>
Small HMO	2 Year Fixed	75%	4.54%	3%	£30k	£2m	6.54%	2%/2%	LMHFB7526795	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	5.64%	1%	£30k	£2m	5.64%	5%/5%/5%/3%/3%	LMHFE7526796	
Small HMO	5 Year Fixed	75%	5.24%	3%	£30k	£2m	5.24%	5%/5%/5%/3%/3%	LMHFE7526797	
Small HMO	5 Year Fixed	75%	4.84%	5%	£30k	£2m	4.84%	5%/5%/5%/3%/3%	LMHFE7526798	

Premier Small HMO products will be subject to valuation based on market value with vacant possession, which takes into account alternative uses including as a single dwelling house but subject to likely local planning and HMO regulation constraints, assuming a 180 day marketing period.

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%	5.49%	2%	£75k	£562.5k	7.49%	2%/2%	LMVFB7526730	<p>All AVM products are subject to a £249 non-refundable administration fee</p> <p>Max property value up to £750k</p> <p>Includes blocks of up to 6 storeys</p> <p>Excludes new builds</p> <p>Excludes ex-local deck access</p> <p>Excludes self-built/developed properties</p> <p>Excludes day 1 remo</p> <p>Lease must be greater than 85 years</p> <p>Maximum exposure of £5M per borrower</p> <p>When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.</p> <p>For AVM ICR rules, please see ICR rules page</p> <p>All fixed rates revert to 3.49%+BBR</p>
Standard	2 Year Fixed	75%	4.99%	3%	£75k	£562.5k	6.99%	2%/2%	LMVFB7526731	
Standard	2 Year Fixed	75%	3.99%	5%	£75k	£562.5k	5.99%	2%/2%	LMVFB7526732	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.54%	2%	£75k	£562.5k	5.54%	5%/5%/5%/3%/3%	LMVFE7526733	
Standard	5 Year Fixed	75%	5.34%	3%	£75k	£562.5k	5.34%	5%/5%/5%/3%/3%	LMVFE7526734	
Standard	5 Year Fixed	75%	4.94%	5%	£75k	£562.5k	4.94%	5%/5%/5%/3%/3%	LMVFE7526735	
Standard	5 Year Fixed	70%	4.74%	6%	£75k	£525k	4.74%	5%/5%/5%/3%/3%	LMVFE7526736	

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%	5.49%	2%	£30k	£1.5m	7.49%	2%/2%	LMVFB7526722	
Standard	2 Year Fixed	75%	4.99%	3%	£30k	£1.5m	6.99%	2%/2%	LMVFB7526723	
Standard	2 Year Fixed	75%	3.99%	5%	£30k	£1.5m	5.99%	2%/2%	LMVFB7526724	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	6.09%	3%	£75k	£750k	8.09%	2%/2%	LMVFB8026400	

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 75% LTV										
Standard	5 Year Fixed	75%	5.54%	£1,499	£30k	£74,999	5.54%	5%/5%/5%/3%/3%	LMVFE7526729	
Standard	5 Year Fixed	75%	5.54%	2%	£75k	£2m	5.54%	5%/5%/5%/3%/3%	LMVFE7526725	
Standard	5 Year Fixed	75%	5.34%	3%	£75k	£2m	5.34%	5%/5%/5%/3%/3%	LMVFE7526726	
Standard	5 Year Fixed	75%	4.94%	5%	£75k	£2m	4.94%	5%/5%/5%/3%/3%	LMVFE7526727	
Standard	5 Year Fixed	75%	4.74%	6%	£75k	£2m	4.74%	5%/5%/5%/3%/3%	LMVFE7526728	
5 YEAR FIXED RATE - UP TO 80% LTV										
Standard	5 Year Fixed	80%	6.44%	3%	£75k	£750k	6.44%	5%/5%/5%/3%/3%	LMVFE8026412	Excludes properties above/ adjacent commercial. Excludes new build proper- ties. Excludes Ex-local authority properties At least one applicant must hold more than 12 months of experience

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										
Standard	2 Year Tracker	65%	5.19% (1.44%+BBR)	3%	£30k	£1m	7.19%	n/a	LVDB6525704	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%	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

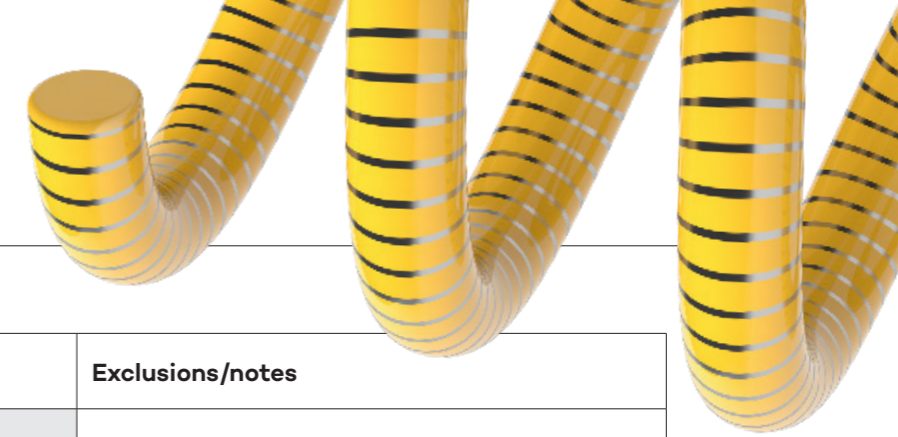
Standard properties - Tier 2

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%	6.19%	2%	£30k	£1m	8.19%	2%/2%	LMVFB7526396	
Standard	2 Year Fixed	75%	5.69%	3%	£30k	£1m	7.69%	2%/2%	LMVFB7526398	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.24%	£1,499	£30k	£74,999	6.24%	5%/5%/5%/3%/3%	LMVFE7526411	
Standard	5 Year Fixed	75%	6.24%	2%	£75k	£1.5m	6.24%	5%/5%/5%/3%/3%	LMVFE7526404	
Standard	5 Year Fixed	75%	6.04%	3%	£75k	£1.5m	6.04%	5%/5%/5%/3%/3%	LMVFE7526406	
Standard	5 Year Fixed	75%	5.64%	5%	£75k	£1.5m	5.64%	5%/5%/5%/3%/3%	LMVFE7526408	

Click [here](#) for details on Tier 2 lending criteria

Specialist

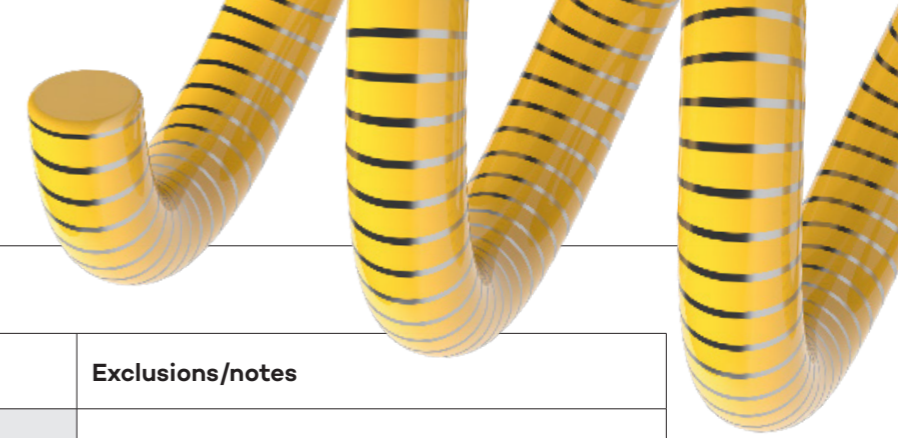
Small HMO properties - up to 6 beds



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										
Small HMO	2 Year Fixed	65%	5.29%	3%	£75k	£2m	7.29%	2%/2%	LMHFB6526752	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.34%	3%	£75k	£2m	7.34%	2%/2%	LMHFB7526753	
Small HMO	2 Year Fixed	75%	4.34%	5%	£75k	£2m	6.34%	2%/2%	LMHFB7526754	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	5.84%	3%	£75k	£2m	5.84%	5%/5%/5%/3%/3%	LMHFE7526755	12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Small HMO	5 Year Fixed	75%	5.44%	5%	£75k	£2m	5.44%	5%/5%/5%/3%/3%	LMHFE7526756	
5 YEAR FIXED RATE - UP TO 80% LTV										
Small HMO	5 Year Fixed	80%	6.49%	3%	£75k	£750k	6.49%	5%/5%/5%/3%/3%	LMHFE8026460	All fixed rates revert to 3.49%+BBR.
2 YEAR TRACKER - UP TO 75% LTV										
Small HMO	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£2m	7.44%	n/a	LMHDB7526553	

Specialist

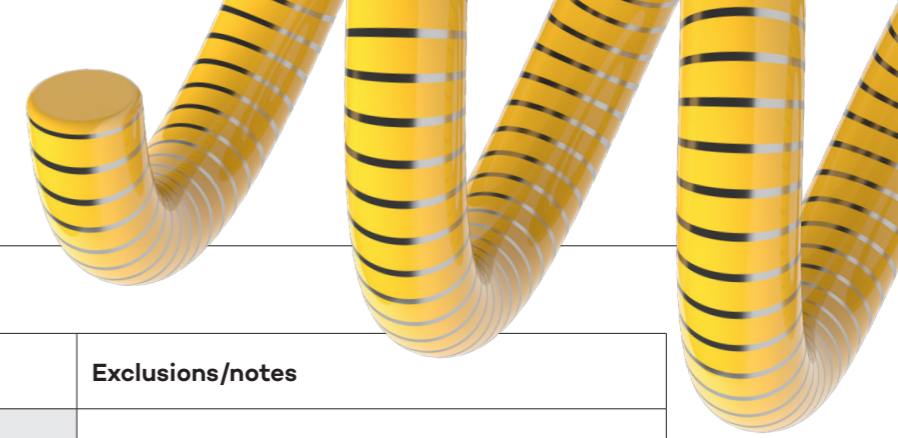
Small MUFB properties - up to 6 units



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										
Small MUFB	2 Year Fixed	65%	5.29%	3%	£75k	£1.5m	7.29%	2%/2%	LMHFB6526757	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.
2 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.34%	3%	£75k	£1.5m	7.34%	2%/2%	LMHFB7526758	
Small MUFB	2 Year Fixed	75%	4.34%	5%	£75k	£1.5m	6.34%	2%/2%	LMHFB7526759	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	5.84%	3%	£75k	£1.5m	5.84%	5%/5%/5%/3%/3%	LMHFE7526760	
Small MUFB	5 Year Fixed	75%	5.44%	5%	£75k	£1.5m	5.44%	5%/5%/5%/3%/3%	LMHFE7526761	
2 YEAR TRACKER - UP TO 75% LTV										
Small MUFB	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1.5m	7.44%	n/a	LMHDB7526558	

Specialist

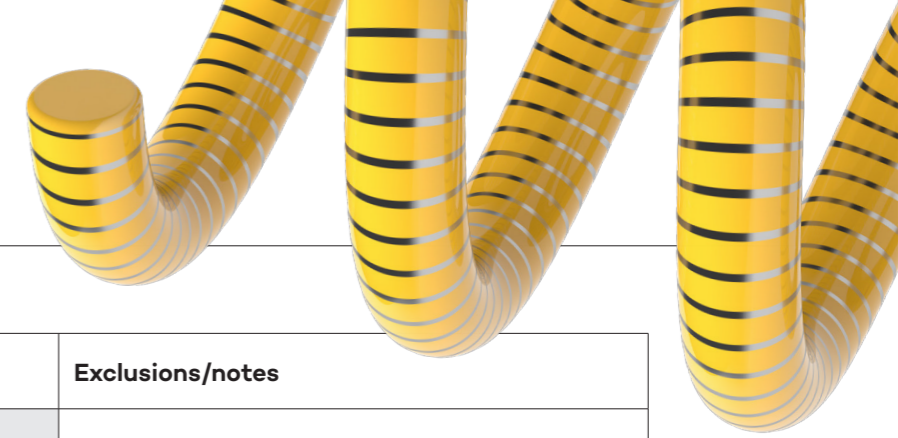
Large HMO and MUFB properties - up to 12 beds/units



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%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526534	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%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526535	
UP TO 75% LTV										
Large MUFB	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526536	
Large MUFB	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526537	

Specialist

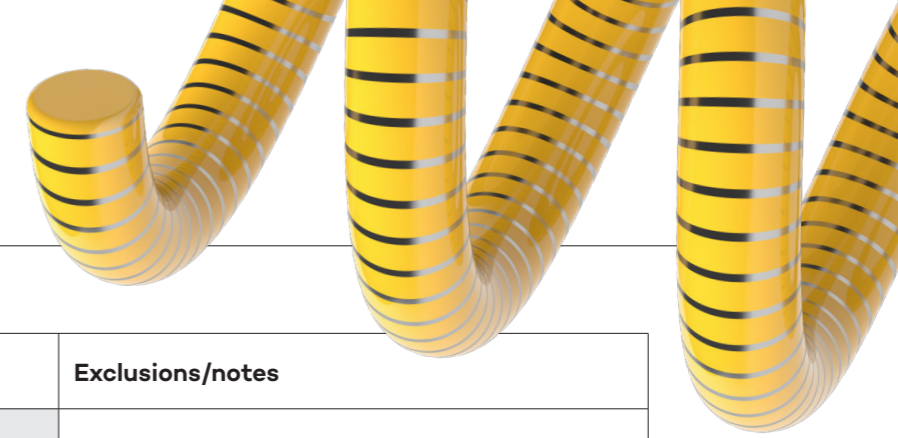
HMO and MUFB properties for first-time landlords



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO										
Small HMO	2 Year Fixed	75%	5.59%	3%	£75k	£1m	7.59%	2%/2%	LMHFB7526439	Up to 6 beds/units
Small HMO	2 Year Fixed	75%	4.59%	5%	£75k	£1m	6.59%	2%/2%	LMHFB7526440	
Small HMO	5 Year Fixed	75%	6.24%	3%	£75k	£1m	6.24%	5%/5%/5%/3%/3%	LMHFE7526441	
Small HMO	5 Year Fixed	75%	5.84%	5%	£75k	£1m	5.84%	5%/5%/5%/3%/3%	LMHFE7526442	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	5.59%	3%	£75k	£1m	7.59%	2%/2%	LMHFB7526443	
Small MUFB	2 Year Fixed	75%	4.59%	5%	£75k	£1m	6.59%	2%/2%	LMHFB7526444	
Small MUFB	5 Year Fixed	75%	6.24%	3%	£75k	£1m	6.24%	5%/5%/5%/3%/3%	LMHFE7526445	
Small MUFB	5 Year Fixed	75%	5.84%	5%	£75k	£1m	5.84%	5%/5%/5%/3%/3%	LMHFE7526446	

Specialist

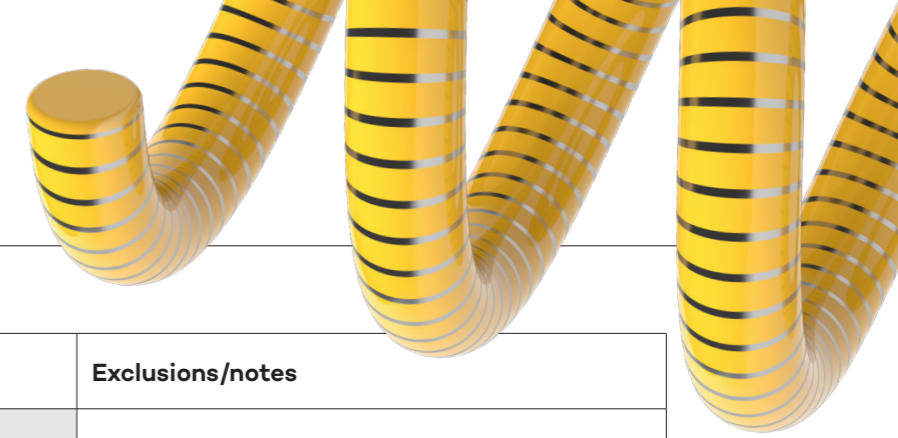
Standard, HMO and MUFB properties for Trading Limited Companies



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes	
STANDARD											
Standard	2 Year Fixed	75%	5.59%	3%	£75k	£1m	7.59%	2%/2%	LMVFB7526466	First-time landlords accepted	
Standard	2 Year Fixed	75%	4.59%	5%	£75k	£1m	6.59%	2%/2%	LMVFB7526467		
Standard	5 Year Fixed	75%	6.19%	3%	£75k	£1m	6.19%	5%/5%/5%/3%/3%	LMVFE7526468		
Standard	5 Year Fixed	75%	5.79%	5%	£75k	£1m	5.79%	5%/5%/5%/3%/3%	LMVFE7526469		
SMALL HMO											
Small HMO	2 Year Fixed	75%	5.69%	3%	£75k	£1m	7.69%	2%/2%	LMHFB7526470	12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months	
Small HMO	5 Year Fixed	75%	6.29%	3%	£75k	£1m	6.29%	5%/5%/5%/3%/3%	LMHFE7526471		
SMALL MUFB											
Small MUFB	2 Year Fixed	75%	5.69%	3%	£75k	£1m	7.69%	2%/2%	LMHFB7526472		Up to 6 beds/units
Small MUFB	5 Year Fixed	75%	6.04%	3%	£75k	£1m	6.04%	5%/5%/5%/3%/3%	LMHFE7526473		

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										
Standard	2 Year Fixed	75%	5.59%	3%	£100k	£1m	7.59%	2%/2%	LMVFB7526447	Calculation of affordability will be assessed on single AST standard occupation basis Max lending 5 properties First-time landlords are not accepted
Standard	2 Year Fixed	75%	4.59%	5%	£100k	£1m	6.59%	2%/2%	LMVFB7526448	
STANDARD - 5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	6.04%	3%	£100k	£1m	6.04%	5%/5%/5%/3%/3%	LMVFE7526449	
Standard	5 Year Fixed	75%	5.64%	5%	£100k	£1m	5.64%	5%/5%/5%/3%/3%	LMVFE7526450	
SMALL MUFB - 2 YEAR FIXED RATE - UP TO 6 UNITS										
Small MUFB	2 Year Fixed	75%	5.99%	3%	£100k	£1m	7.99%	2%/2%	LMHFB7526451	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%	4.99%	5%	£100k	£1m	6.99%	2%/2%	LMHFB7526452	
SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS										
Small MUFB	5 Year Fixed	75%	6.39%	3%	£100k	£1m	6.39%	5%/5%/5%/3%/3%	LMHFE7526453	
Small MUFB	5 Year Fixed	75%	5.99%	5%	£100k	£1m	5.99%	5%/5%/5%/3%/3%	LMHFE7526454	

ICR rules

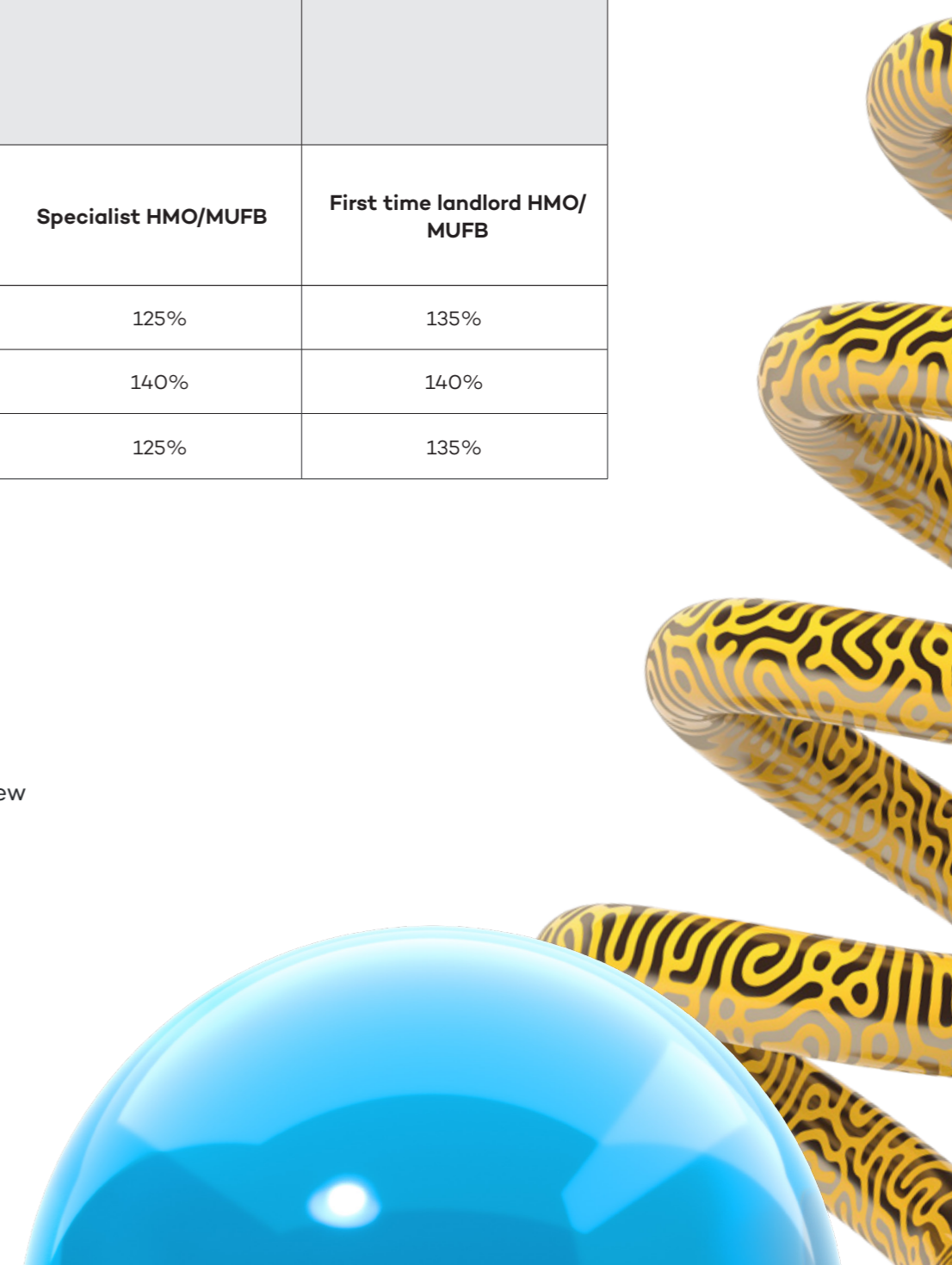
2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%						
5 YEAR REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE						
2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE						
	Premier Standard	Premier AVM Premier Small HMO	Core Standard Core AVM (up to 70% LTV)	Core AVM (up to 75% LTV)	Specialist HMO/MUFB	First time landlord HMO/ MUFB
Individual - Basic rate taxpayer	125%	130%	125%	130%	125%	135%
Individual - Higher rate taxpayer	145%	145%	140%	140%	140%	140%
Limited Company/LLP	125%	130%	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 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	£1600	£2425
£1,500,001 - £1,600,000	£1305	£1600	£2500
£1,600,001 - £1,750,000	£1540	£1850	£2500
£1,750,001 - £1,800,000	£1540	£1850	£2575
£1,800,001 - £2,000,000	£1820	£2150	£2575
£2,000,001 - £2,500,000	Quote	Quote	£3250
£2,500,000+	Quote	Quote	Quote

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