

LANDBAY

Product Guide

27 MAY 2026 | LBPG270526

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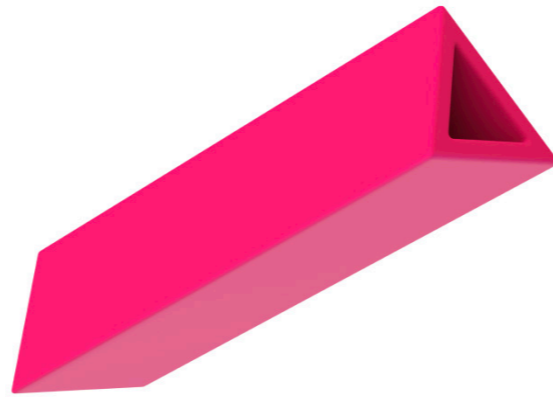
Your deals. Your way.

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



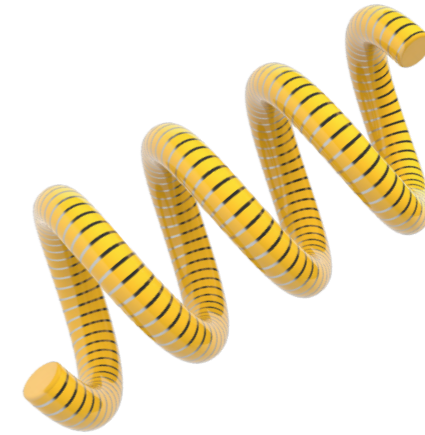
Premier

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.



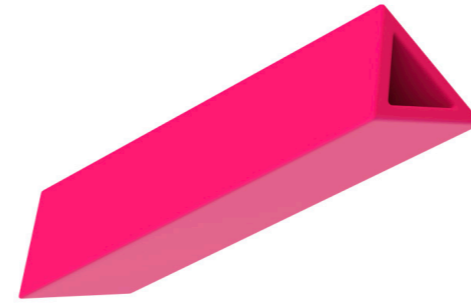
Specialist

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

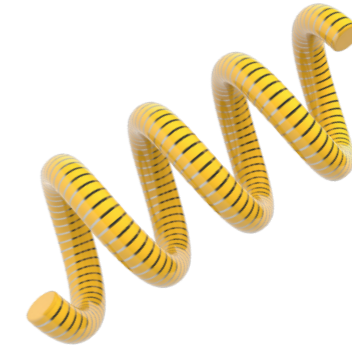
Criteria highlights



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%	6.29%	0%	£30k	£2m	8.29%	2%/2%	LMVFB7526606	<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	2 Year Fixed	75%	5.79%	1%	£30k	£2m	7.79%	2%/2%	LMVFB7526607		
Standard	2 Year Fixed	75%	5.29%	2%	£30k	£2m	7.29%	2%/2%	LMVFB7526608		
Standard	2 Year Fixed	75%	4.79%	3%	£30k	£2m	6.79%	2%/2%	LMVFB7526609		
Standard	2 Year Fixed	75%	4.29%	4%	£30k	£2m	6.29%	2%/2%	LMVFB7526610		
Standard	2 Year Fixed	75%	3.79%	5%	£30k	£2m	5.79%	2%/2%	LMVFB7526611		
LIKE-FOR-LIKE - 2 YEAR FIXED RATE											
Standard	2 Year Fixed	75%	5.29%	2%	£30k	£2m	5.29%	2%/2%	LMVFB7526621		
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%	5.77%	0%	£30k	£2m	5.77%	5%/5%/5%/3%/3%	LMVFE7526616	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%	5.57%	1%	£30k	£2m	5.57%	5%/5%/5%/3%/3%	LMVFE7526617	
Standard	5 Year Fixed	75%	5.34%	2%	£30k	£2m	5.34%	5%/5%/5%/3%/3%	LMVFE7526618	
Standard	5 Year Fixed	75%	5.14%	3%	£30k	£2m	5.14%	5%/5%/5%/3%/3%	LMVFE7526619	
Standard	5 Year Fixed	75%	4.74%	5%	£30k	£2m	4.74%	5%/5%/5%/3%/3%	LMVFE7526620	

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										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%	5.69%	0%	£30k	£2m	5.69%	5%/5%/5%/3%/3%	LMVFE7026612	
Standard	5 Year Fixed	70%	5.27%	2%	£30k	£2m	5.27%	5%/5%/5%/3%/3%	LMVFE7026613	
Standard	5 Year Fixed	70%	5.07%	3%	£30k	£2m	5.07%	5%/5%/5%/3%/3%	LMVFE7026614	
Standard	5 Year Fixed	70%	4.67%	5%	£30k	£2m	4.67%	5%/5%/5%/3%/3%	LMVFE7026615	
REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION										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%	5.82%	0%	£100k	£1.125m	5.69%	5%/5%/5%/3%/3%	LMVFE7526640	
Standard	5 Year Fixed	75%	5.62%	1%	£100k	£1.125m	5.62%	5%/5%/5%/3%/3%	LMVFE7526641	
Standard	5 Year Fixed	75%	5.39%	2%	£100k	£1.125m	5.39%	5%/5%/5%/3%/3%	LMVFE7526642	
Standard	5 Year Fixed	75%	5.19%	3%	£100k	£1.125m	5.19%	5%/5%/5%/3%/3%	LMVFE7526643	
Standard	5 Year Fixed	75%	4.79%	5%	£100k	£1.125m	4.79%	5%/5%/5%/3%/3%	LMVFE7526644	

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%	5.74%	£999	£30k	£100k	5.74%	5%/5%/5%/3%/3%	LMVFE7526634	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%	5.74%	£1,199	£100,001	£250k	5.74%	5%/5%/5%/3%/3%	LMVFE7526630	
Standard	5 Year Fixed	75%	5.74%	£1,499	£250,001	£500k	5.74%	5%/5%/5%/3%/3%	LMVFE7526631	
Standard	5 Year Fixed	75%	5.74%	£1,799	£500,001	£650k	5.74%	5%/5%/5%/3%/3%	LMVFE7526632	
Standard	5 Year Fixed	75%	5.74%	£1,999	£650,001	£750k	5.74%	5%/5%/5%/3%/3%	LMVFE7526633	

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%	5.74%	£899	£30k	£150k	5.74%	5%/5%/5%/3%/3%	LMVFE7526639	Minimum property value is £100k
Standard	5 Year Fixed	75%	5.74%	£1,099	£150,001	£300k	5.74%	5%/5%/5%/3%/3%	LMVFE7526635	Includes a £500 cashback paid the week after completion.
Standard	5 Year Fixed	75%	5.74%	£1,399	£300,001	£500k	5.74%	5%/5%/5%/3%/3%	LMVFE7526636	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%	5.74%	£1,599	£500,001	£700k	5.74%	5%/5%/5%/3%/3%	LMVFE7526637	Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV
Standard	5 Year Fixed	75%	5.74%	£1,899	£700,001	£1m	5.74%	5%/5%/5%/3%/3%	LMVFE7526638	

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%	5.69%	0%	£75k	£525k	5.69%	5%/5%/5%/3%/3%	LMVFE7026622	<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%	5.27%	2%	£75k	£525k	5.27%	5%/5%/5%/3%/3%	LMVFE7026623	
Standard	5 Year Fixed	70%	5.07%	3%	£75k	£525k	5.07%	5%/5%/5%/3%/3%	LMVFE7026624	
Standard	5 Year Fixed	70%	4.67%	5%	£75k	£525k	4.67%	5%/5%/5%/3%/3%	LMVFE7026625	
REMORTGAGE - AVM - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.57%	1%	£75k	£562.5k	5.57%	5%/5%/5%/3%/3%	LMVFE7526626	
Standard	5 Year Fixed	75%	5.34%	2%	£75k	£562.5k	5.34%	5%/5%/5%/3%/3%	LMVFE7526627	
Standard	5 Year Fixed	75%	5.14%	3%	£75k	£562.5k	5.14%	5%/5%/5%/3%/3%	LMVFE7526628	
Standard	5 Year Fixed	75%	4.74%	5%	£75k	£562.5k	4.74%	5%/5%/5%/3%/3%	LMVFE7526629	

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%	5.89%	1%	£30k	£2m	7.89%	2%/2%	LMHFB7526648	<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%	4.89%	3%	£30k	£2m	6.89%	2%/2%	LMHFB7526649	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	5.94%	1%	£30k	£2m	5.94%	5%/5%/5%/3%/3%	LMHFE7526650	
Small HMO	5 Year Fixed	75%	5.54%	3%	£30k	£2m	5.54%	5%/5%/5%/3%/3%	LMHFE7526651	
Small HMO	5 Year Fixed	75%	5.14%	5%	£30k	£2m	5.14%	5%/5%/5%/3%/3%	LMHFE7526652	
REMORTGAGE - 5 YEAR FIXED RATE - UP TO 70% LTV										
Small HMO	5 Year Fixed	70%	5.84%	1%	£30k	£2m	5.84%	5%/5%/5%/3%/3%	LMHFE7026645	
Small HMO	5 Year Fixed	70%	5.44%	3%	£30k	£2m	5.44%	5%/5%/5%/3%/3%	LMHFE7026646	
Small HMO	5 Year Fixed	70%	5.04%	5%	£30k	£2m	5.04%	5%/5%/5%/3%/3%	LMHFE7026647	

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%	5.69%	2%	£75k	£562.5k	7.69%	2%/2%	LMVFB7526583	<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%	5.19%	3%	£75k	£562.5k	7.19%	2%/2%	LMVFB7526584	
Standard	2 Year Fixed	75%	4.19%	5%	£75k	£562.5k	6.19%	2%/2%	LMVFB7526585	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.74%	2%	£75k	£562.5k	5.74%	5%/5%/5%/3%/3%	LMVFE7526586	
Standard	5 Year Fixed	75%	5.54%	3%	£75k	£562.5k	5.54%	5%/5%/5%/3%/3%	LMVFE7526587	
Standard	5 Year Fixed	75%	5.14%	5%	£75k	£562.5k	5.14%	5%/5%/5%/3%/3%	LMVFE7526588	
Standard	5 Year Fixed	70%	4.94%	6%	£75k	£525k	4.94%	5%/5%/5%/3%/3%	LMVFE7526589	

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%	5.69%	2%	£30k	£1.5m	7.69%	2%/2%	LMVFB7526575	
Standard	2 Year Fixed	75%	5.19%	3%	£30k	£1.5m	7.19%	2%/2%	LMVFB7526576	
Standard	2 Year Fixed	75%	4.19%	5%	£30k	£1.5m	6.19%	2%/2%	LMVFB7526577	
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%	5.74%	£1,499	£30k	£74,999	5.74%	5%/5%/5%/3%/3%	LMVFE7526582	
Standard	5 Year Fixed	75%	5.74%	2%	£75k	£2m	5.74%	5%/5%/5%/3%/3%	LMVFE7526578	
Standard	5 Year Fixed	75%	5.54%	3%	£75k	£2m	5.54%	5%/5%/5%/3%/3%	LMVFE7526579	
Standard	5 Year Fixed	75%	5.14%	5%	£75k	£2m	5.14%	5%/5%/5%/3%/3%	LMVFE7526580	
Standard	5 Year Fixed	75%	4.94%	6%	£75k	£2m	4.94%	5%/5%/5%/3%/3%	LMVFE7526581	
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	

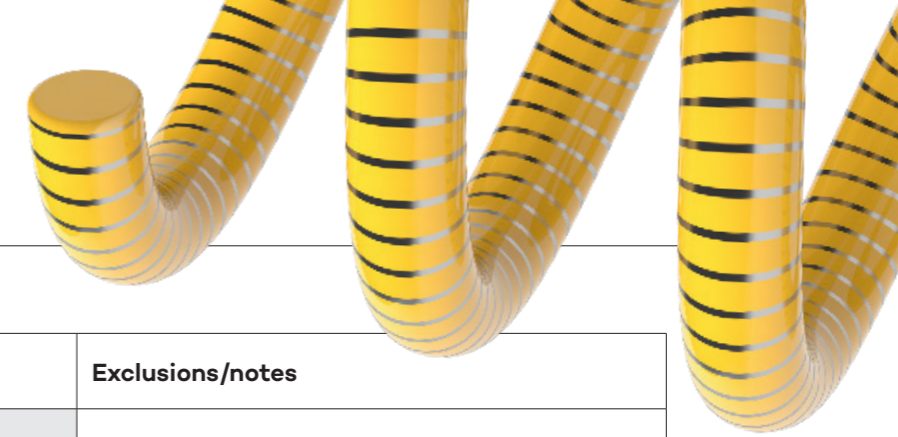
Core

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	

Specialist

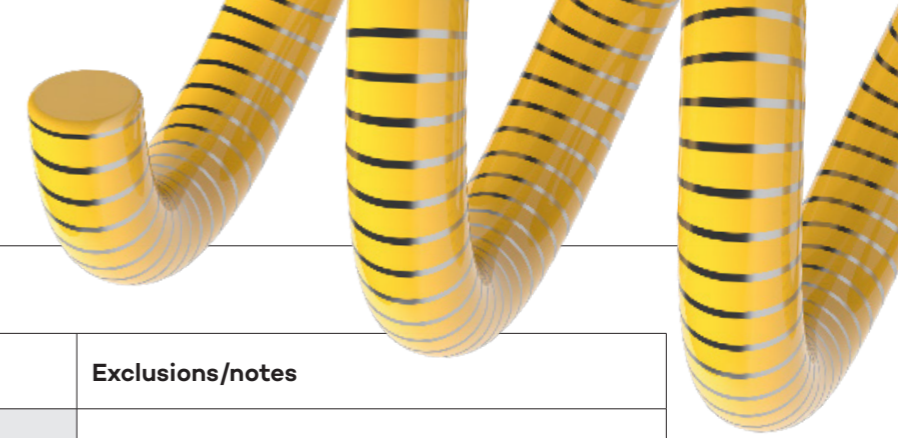
Small HMO properties - up to 6 beds



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%	5.39%	3%	£75k	£2m	7.39%	2%/2%	LMHFB6526550	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 HMO	2 Year Fixed	75%	5.44%	3%	£75k	£2m	7.44%	2%/2%	LMHFB7526551		
Small HMO	2 Year Fixed	75%	4.44%	5%	£75k	£2m	6.44%	2%/2%	LMHFB7526552		
5 YEAR FIXED RATE - UP TO 75% LTV											
Small HMO	5 Year Fixed	75%	5.94%	3%	£75k	£2m	5.94%	5%/5%/5%/3%/3%	LMHFE7526554		
Small HMO	5 Year Fixed	75%	5.54%	5%	£75k	£2m	5.54%	5%/5%/5%/3%/3%	LMHFE7526555		
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		
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

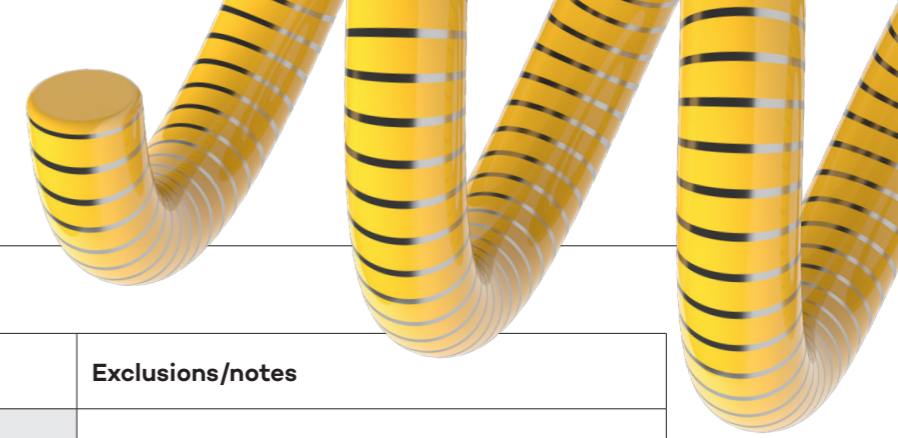
Small MUFB properties - up to 6 units



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%	5.39%	3%	£75k	£1.5m	7.39%	2%/2%	LMHFB6526461	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%	5.44%	3%	£75k	£1.5m	7.44%	2%/2%	LMHFB7526556		
Small MUFB	2 Year Fixed	75%	4.44%	5%	£75k	£1.5m	6.44%	2%/2%	LMHFB7526557		
5 YEAR FIXED RATE - UP TO 75% LTV											
Small MUFB	5 Year Fixed	75%	5.94%	3%	£75k	£1.5m	5.94%	5%/5%/5%/3%/3%	LMHFE7526559		
Small MUFB	5 Year Fixed	75%	5.54%	5%	£75k	£1.5m	5.54%	5%/5%/5%/3%/3%	LMHFE7526560		
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

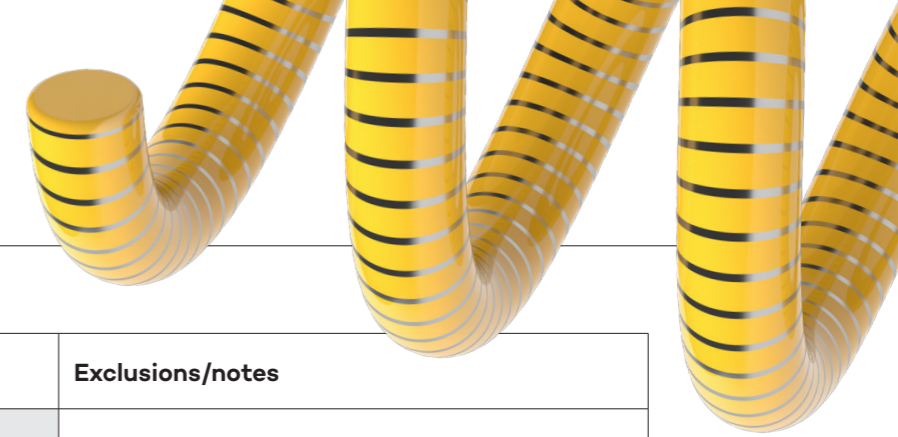
Large HMO and MUFB properties - up to 12 beds/units



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

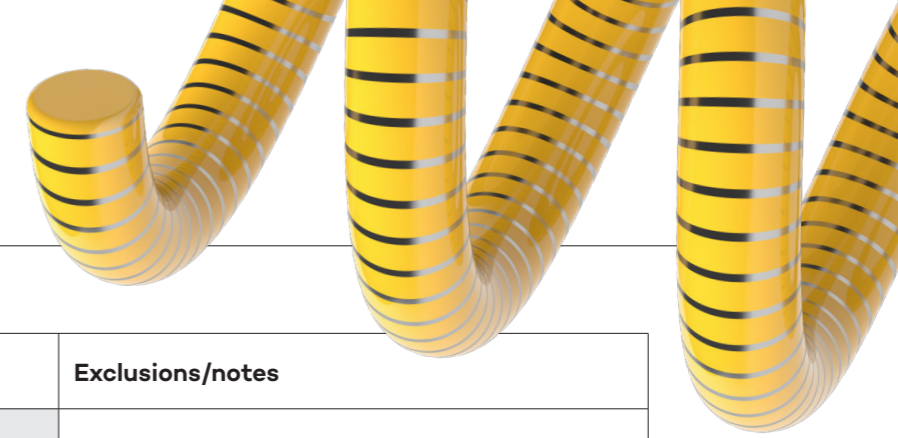
HMO and MUFB properties for first-time landlords



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

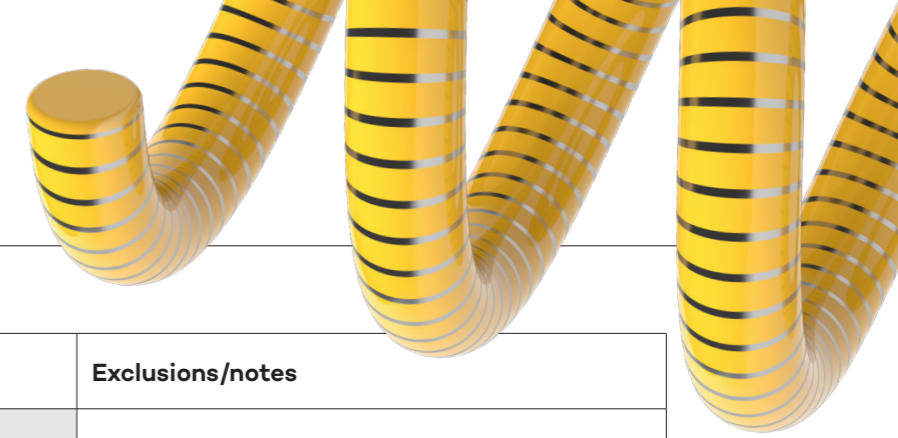
Standard, HMO and MUFB properties for Trading Limited Companies



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 For full product criteria please see here
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	
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

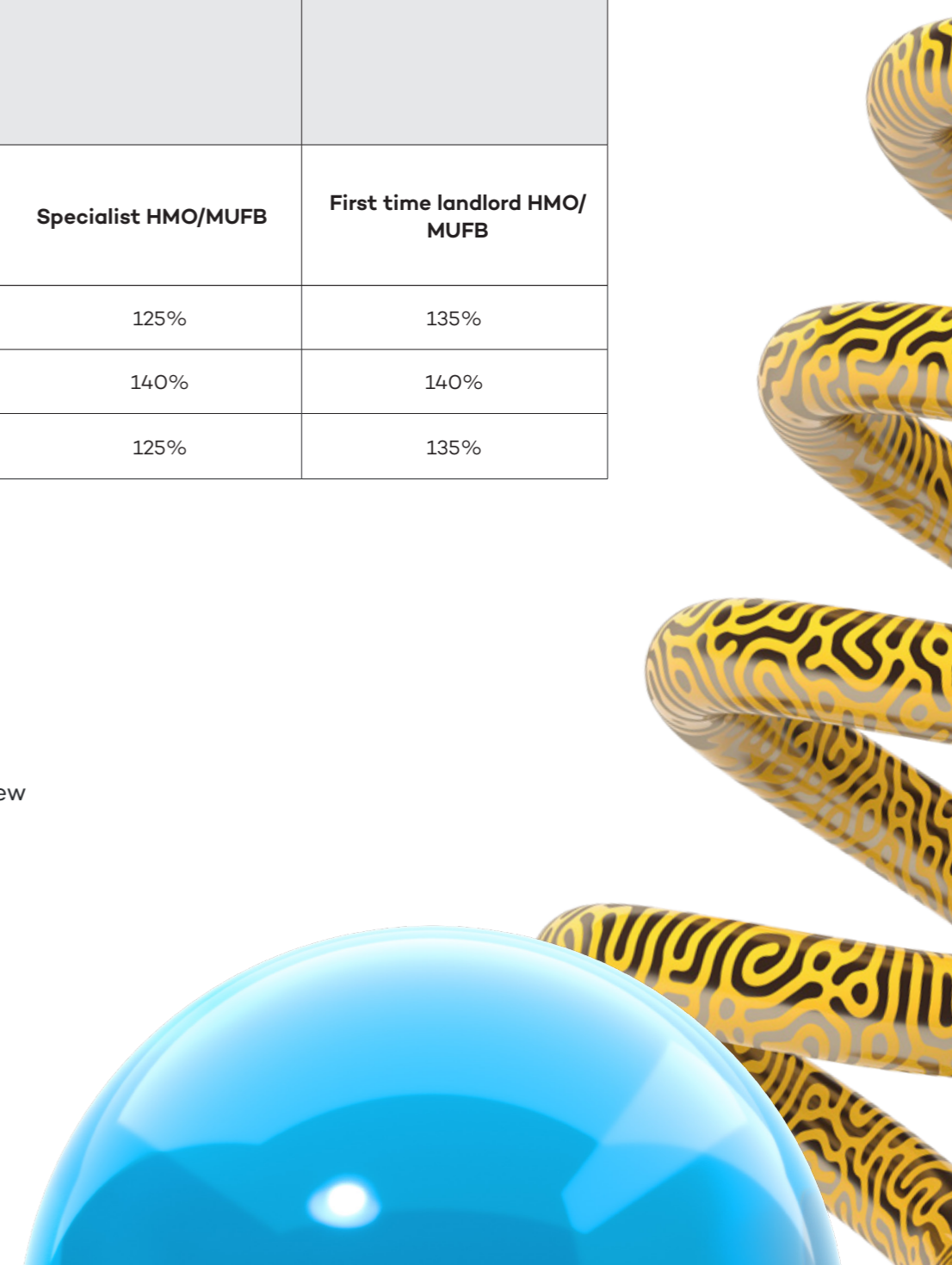
2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%						
5 YEAR REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE						
2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE						
	Premier Standard	Premier AVM Premier 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 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	£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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