LANDBAY

Product Guide

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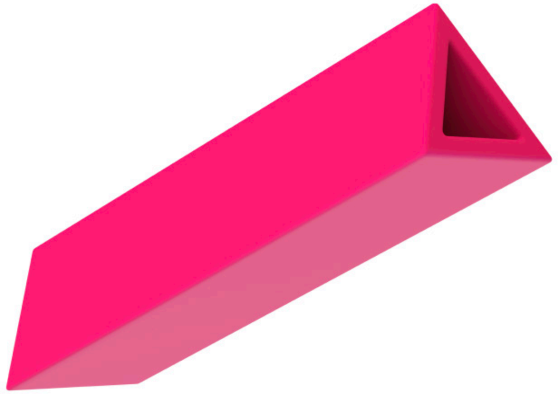
We get buy to let

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

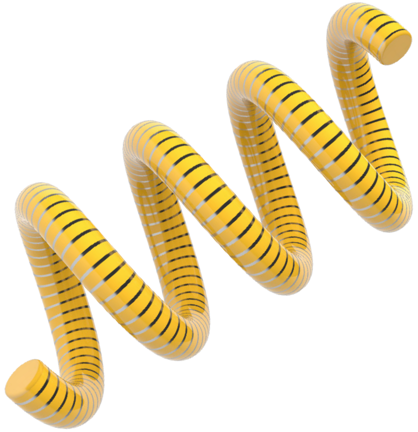
Premier

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



Core

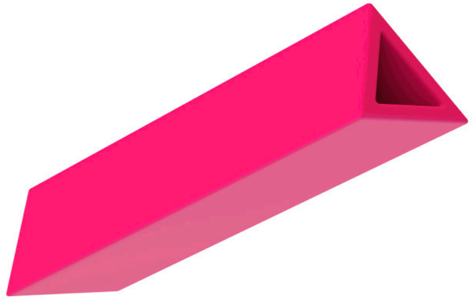
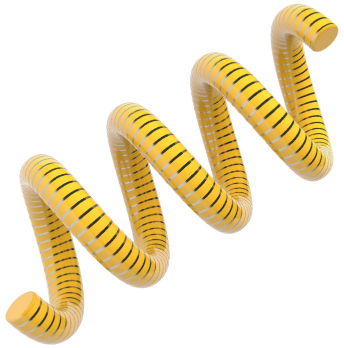
Standard properties for individuals, limited company SPVs and LLPs. For landlords with portfolios of any size. Features AVM options.



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

2 year fixed rate for 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
Standard	2 Year Fixed	75%	5.84%	0%	£30k	£2m	7.84%	2%/2%	LMVFB7526807	
Standard	2 Year Fixed	75%	5.34%	1%	£30k	£2m	7.34%	2%/2%	LMVFB7526808	
Standard	2 Year Fixed	75%	4.84%	2%	£30k	£2m	6.84%	2%/2%	LMVFB7526809	
Standard	2 Year Fixed	75%	4.34%	3%	£30k	£2m	6.34%	2%/2%	LMVFB7526810	
Standard	2 Year Fixed	75%	3.84%	4%	£30k	£2m	5.84%	2%/2%	LMVFB7526811	
Standard	2 Year Fixed	75%	3.34%	5%	£30k	£2m	5.34%	2%/2%	LMVFB7526812	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	4.84%	2%	£30k	£2m	4.84%	2%/2%	LMVFB7526813	
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

5 year fixed rate for 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
Standard	5 Year Fixed	75%	5.40%	0%	£30k	£2m	5.40%	5%/5%/5%/3%/3%	LMVFE7526832	
Standard	5 Year Fixed	75%	5.20%	1%	£30k	£2m	5.20%	5%/5%/5%/3%/3%	LMVFE7526833	
Standard	5 Year Fixed	75%	5.00%	2%	£30k	£2m	5.00%	5%/5%/5%/3%/3%	LMVFE7526834	
Standard	5 Year Fixed	75%	4.80%	3%	£30k	£2m	4.80%	5%/5%/5%/3%/3%	LMVFE7526835	
Standard	5 Year Fixed	75%	4.40%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LMVFE7526836	

Premier

Remortage products for 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 WITH 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%	5.44%	0%	£100k	£1.125m	5.44%	5%/5%/5%/3%/3%	LMVFE7526841	
Standard	5 Year Fixed	75%	5.24%	1%	£100k	£1.125m	5.24%	5%/5%/5%/3%/3%	LMVFE7526842	
Standard	5 Year Fixed	75%	5.04%	2%	£100k	£1.125m	5.04%	5%/5%/5%/3%/3%	LMVFE7526843	
Standard	5 Year Fixed	75%	4.84%	3%	£100k	£1.125m	4.84%	5%/5%/5%/3%/3%	LMVFE7526844	
Standard	5 Year Fixed	75%	4.44%	5%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LMVFE7526845	

Premier

Remortage products with assisted legals

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										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%	£999	£30k	£100k	5.39%	5%/5%/5%/3%/3%	LMVFE7526783	
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

Remortgage cashback products

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. 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%	5.39%	£1,399	£300,001	£500k	5.39%	5%/5%/5%/3%/3%	LMVFE7526785	
Standard	5 Year Fixed	75%	5.39%	£1,599	£500,001	£700k	5.39%	5%/5%/5%/3%/3%	LMVFE7526786	
Standard	5 Year Fixed	75%	5.39%	£1,899	£700,001	£1m	5.39%	5%/5%/5%/3%/3%	LMVFE7526787	

Premier

AVM remortgage products

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
AVM REMORTGAGE - 2 YEAR FIXED RATE										All AVM products are subject to a £249 non-refundable administration fee 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%	5.84%	0%	£75k	£562.5k	7.84%	2%/2%	LMVFB7526814	
Standard	2 Year Fixed	75%	5.34%	1%	£75k	£562.5k	7.34%	2%/2%	LMVFB7526815	
Standard	2 Year Fixed	75%	4.34%	3%	£75k	£562.5k	6.34%	2%/2%	LMVFB7526816	
Standard	2 Year Fixed	75%	3.34%	5%	£75k	£562.5k	5.34%	2%/2%	LMVFB7526817	
AVM REMORTGAGE - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.20%	1%	£75k	£562.5k	5.20%	5%/5%/5%/3%/3%	LMVFE7526837	
Standard	5 Year Fixed	75%	5.00%	2%	£75k	£562.5k	5.00%	5%/5%/5%/3%/3%	LMVFE7526838	
Standard	5 Year Fixed	75%	4.80%	3%	£75k	£562.5k	4.80%	5%/5%/5%/3%/3%	LMVFE7526839	
Standard	5 Year Fixed	75%	4.40%	5%	£75k	£562.5k	4.50%	5%/5%/5%/3%/3%	LMVFE7526840	

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										All Premier Small HMO products will be subject to a full RICs valuation Max exposure - £5M – please refer when over £2M Applicants must have 12 months landlord experience 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
Small HMO	2 Year Fixed	75%	5.54%	1%	£30k	£2m	7.54%	2%/2%	LMHFB7526794	
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%	5.59%	1%	£30k	£2m	5.59%	5%/5%/5%/3%/3%	LMHFE7526818	
Small HMO	5 Year Fixed	75%	5.19%	3%	£30k	£2m	5.19%	5%/5%/5%/3%/3%	LMHFE7526819	
Small HMO	5 Year Fixed	75%	4.79%	5%	£30k	£2m	4.79%	5%/5%/5%/3%/3%	LMHFE7526820	

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										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%	5.49%	2%	£75k	£562.5k	7.49%	2%/2%	LMVFB7526730	
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										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%	6.44%	3%	£75k	£750k	6.44%	5%/5%/5%/3%/3%	LMVFE8026412	

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

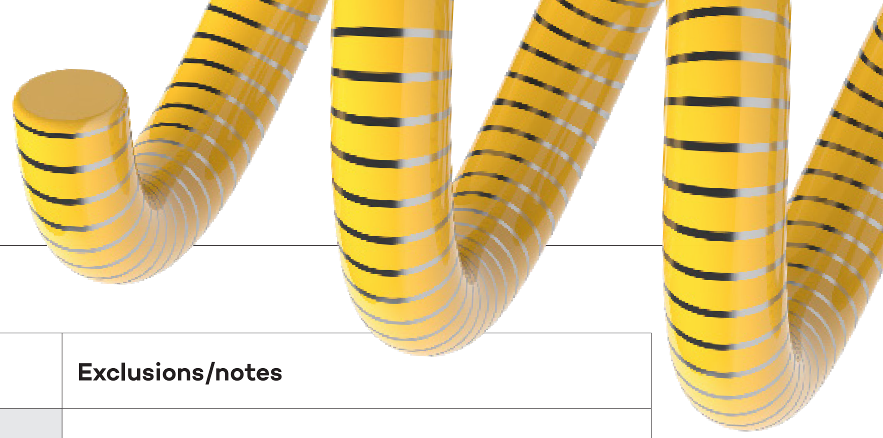
Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										
Standard	2 Year Fixed	75%	6.19%	2%	£30k	£1m	8.19%	2%/2%	LMVFB7526396	
Standard	2 Year Fixed	75%	5.69%	3%	£30k	£1m	7.69%	2%/2%	LMVFB7526398	
5 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	All fixed rates revert to 3.49%+BBR.
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

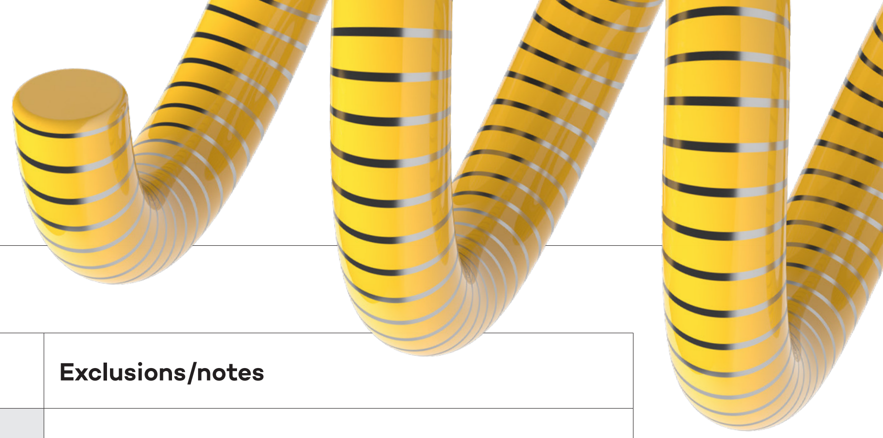
Small MUFB properties - up to 6 units

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										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%	5.29%	3%	£75k	£1.5m	7.29%	2%/2%	LMHFB6526757	
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										Up to 6 beds/units
Small HMO	2 Year Fixed	75%	5.59%	3%	£75k	£1m	7.59%	2%/2%	LMHFB7526439	
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	

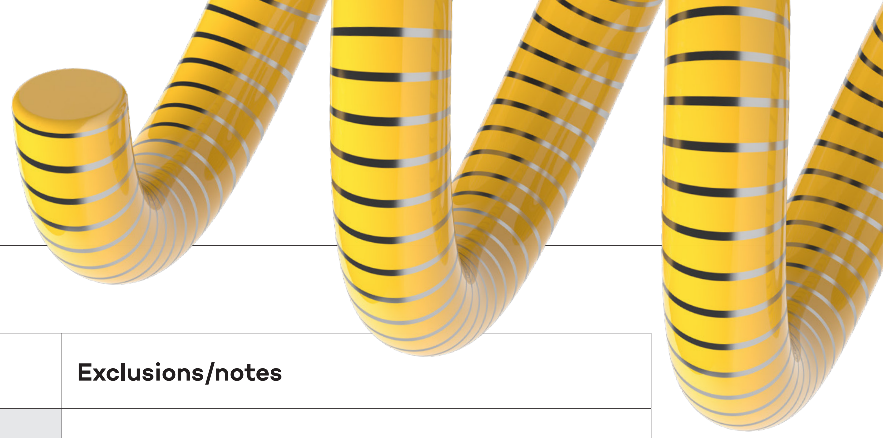
Specialist

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										First-time landlords accepted
Standard	2 Year Fixed	75%	5.59%	3%	£75k	£1m	7.59%	2%/2%	LMVFB7526466	
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										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%	5.69%	3%	£75k	£1m	7.69%	2%/2%	LMHFB7526470	
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	
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 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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