

LANDBAY

Product Guide

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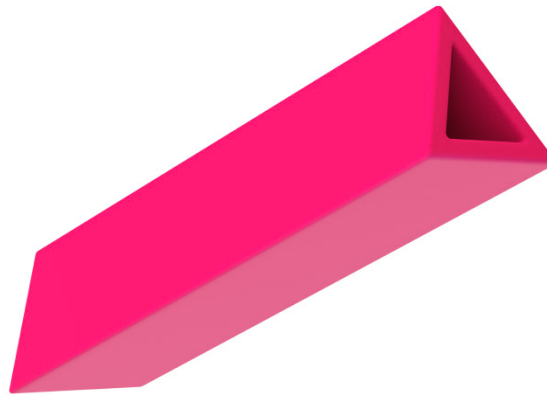
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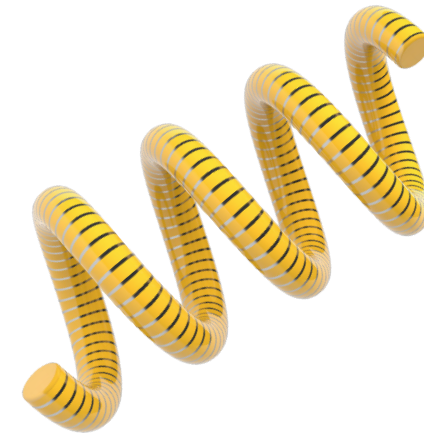
Premier

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.



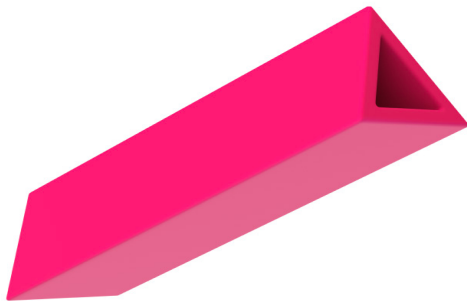
Specialist

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

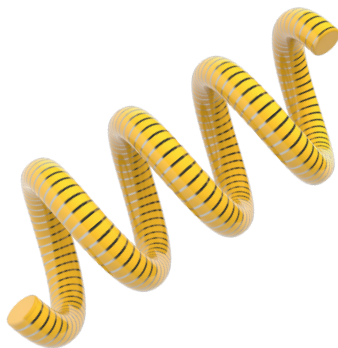
Criteria highlights



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

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%	6.09%	0%	£30k	£2m	8.09%	2%/2%	LMVFB7526996	
Standard	2 Year Fixed	75%	5.59%	1%	£30k	£2m	7.59%	2%/2%	LMVFB7526997	
Standard	2 Year Fixed	75%	5.09%	2%	£30k	£2m	7.09%	2%/2%	LMVFB7526998	
Standard	2 Year Fixed	75%	4.59%	3%	£30k	£2m	6.59%	2%/2%	LMVFB7526999	
Standard	2 Year Fixed	75%	4.09%	4%	£30k	£2m	6.09%	2%/2%	LMVFB75261000	
Standard	2 Year Fixed	75%	3.59%	5%	£30k	£2m	5.59%	2%/2%	LMVFB75261001	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	5.09%	2%	£30k	£2m	5.09%	2%/2%	LMVFB75261007	
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%	5.74%	0%	£30k	£2m	5.74%	5%/5%/5%/3%/3%	LMVFE75261002	
Standard	5 Year Fixed	75%	5.54%	1%	£30k	£2m	5.54%	5%/5%/5%/3%/3%	LMVFE75261003	
Standard	5 Year Fixed	75%	5.34%	2%	£30k	£2m	5.34%	5%/5%/5%/3%/3%	LMVFE75261004	
Standard	5 Year Fixed	75%	5.14%	3%	£30k	£2m	5.14%	5%/5%/5%/3%/3%	LMVFE75261005	
Standard	5 Year Fixed	75%	4.74%	5%	£30k	£2m	4.74%	5%/5%/5%/3%/3%	LMVFE75261006	

Premier

Remortgage 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%	5.79%	0%	£100k	£1.125m	5.79%	5%/5%/5%/3%/3%	LMVFE75261026	
Standard	5 Year Fixed	75%	5.59%	1%	£100k	£1.125m	5.59%	5%/5%/5%/3%/3%	LMVFE75261027	
Standard	5 Year Fixed	75%	5.39%	2%	£100k	£1.125m	5.39%	5%/5%/5%/3%/3%	LMVFE75261028	
Standard	5 Year Fixed	75%	5.19%	3%	£100k	£1.125m	5.19%	5%/5%/5%/3%/3%	LMVFE75261029	
Standard	5 Year Fixed	75%	4.79%	5%	£100k	£1.125m	4.79%	5%/5%/5%/3%/3%	LMVFE75261030	

Premier

Remortgage 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%	5.74%	£999	£30k	£100k	5.74%	5%/5%/5%/3%/3%	LMVFE75261020	
Standard	5 Year Fixed	75%	5.74%	£1,199	£100,001	£250k	5.74%	5%/5%/5%/3%/3%	LMVFE75261016	
Standard	5 Year Fixed	75%	5.74%	£1,499	£250,001	£500k	5.74%	5%/5%/5%/3%/3%	LMVFE75261017	
Standard	5 Year Fixed	75%	5.74%	£1,799	£500,001	£650k	5.74%	5%/5%/5%/3%/3%	LMVFE75261018	
Standard	5 Year Fixed	75%	5.74%	£1,999	£650,001	£750k	5.74%	5%/5%/5%/3%/3%	LMVFE75261019	

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%	5.74%	£899	£30k	£150k	5.74%	5%/5%/5%/3%/3%	LMVFE75261025	Minimum property value is £100k
Standard	5 Year Fixed	75%	5.74%	£1,099	£150,001	£300k	5.74%	5%/5%/5%/3%/3%	LMVFE75261021	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%	5.74%	£1,399	£300,001	£500k	5.74%	5%/5%/5%/3%/3%	LMVFE75261022	
Standard	5 Year Fixed	75%	5.74%	£1,599	£500,001	£700k	5.74%	5%/5%/5%/3%/3%	LMVFE75261023	
Standard	5 Year Fixed	75%	5.74%	£1,899	£700,001	£1m	5.74%	5%/5%/5%/3%/3%	LMVFE75261024	

Premier

Remortgage AVM products

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE AVM - 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%	6.09%	0%	£75k	£562.5k	8.09%	2%/2%	LMVFB75261008	
Standard	2 Year Fixed	75%	5.59%	1%	£75k	£562.5k	7.59%	2%/2%	LMVFB75261009	
Standard	2 Year Fixed	75%	4.59%	3%	£75k	£562.5k	6.59%	2%/2%	LMVFB75261010	
Standard	2 Year Fixed	75%	3.59%	5%	£75k	£562.5k	5.59%	2%/2%	LMVFB75261011	
REMORTGAGE AVM - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.54%	1%	£75k	£562.5k	5.54%	5%/5%/5%/3%/3%	LMVFE75261012	
Standard	5 Year Fixed	75%	5.34%	2%	£75k	£562.5k	5.34%	5%/5%/5%/3%/3%	LMVFE75261013	
Standard	5 Year Fixed	75%	5.14%	3%	£75k	£562.5k	5.14%	5%/5%/5%/3%/3%	LMVFE75261014	
Standard	5 Year Fixed	75%	4.74%	5%	£75k	£562.5k	4.74%	5%/5%/5%/3%/3%	LMVFE75261015	

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%	5.84%	1%	£30k	£2m	7.84%	2%/2%	LMHFB75261031	
Small HMO	2 Year Fixed	75%	4.84%	3%	£30k	£2m	6.84%	2%/2%	LMHFB75261032	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	5.84%	1%	£30k	£2m	5.84%	5%/5%/5%/3%/3%	LMHFE75261033	
Small HMO	5 Year Fixed	75%	5.44%	3%	£30k	£2m	5.44%	5%/5%/5%/3%/3%	LMHFE75261034	
Small HMO	5 Year Fixed	75%	5.04%	5%	£30k	£2m	5.04%	5%/5%/5%/3%/3%	LMHFE75261035	

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-re-fundable 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 properties above/adjacent to commercial 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%	5.79%	2%	£75k	£562.5k	7.79%	2%/2%	LMVFB75261057	
Standard	2 Year Fixed	75%	5.29%	3%	£75k	£562.5k	7.29%	2%/2%	LMVFB75261058	
Standard	2 Year Fixed	75%	4.29%	5%	£75k	£562.5k	6.29%	2%/2%	LMVFB75261059	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.84%	2%	£75k	£562.5k	5.84%	5%/5%/5%/3%/3%	LMVFE75261060	
Standard	5 Year Fixed	75%	5.64%	3%	£75k	£562.5k	5.64%	5%/5%/5%/3%/3%	LMVFE75261061	
Standard	5 Year Fixed	75%	5.24%	5%	£75k	£562.5k	5.24%	5%/5%/5%/3%/3%	LMVFE75261062	
Standard	5 Year Fixed	70%	5.04%	6%	£75k	£525k	5.04%	5%/5%/5%/3%/3%	LMVFE75261063	

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%	5.79%	2%	£30k	£1.5m	7.79%	2%/2%	LMVFB75261049	
Standard	2 Year Fixed	75%	5.29%	3%	£30k	£1.5m	7.29%	2%/2%	LMVFB75261050	
Standard	2 Year Fixed	75%	4.29%	5%	£30k	£1.5m	6.29%	2%/2%	LMVFB75261051	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	5.99%	3%	£75k	£750k	7.99%	2%/2%	LMVFB80261082	

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%	5.84%	£1,499	£30k	£74,999	5.84%	5%/5%/5%/3%/3%	LMVFE75261056	
Standard	5 Year Fixed	75%	5.84%	2%	£75k	£2m	5.84%	5%/5%/5%/3%/3%	LMVFE75261052	
Standard	5 Year Fixed	75%	5.64%	3%	£75k	£2m	5.64%	5%/5%/5%/3%/3%	LMVFE75261053	
Standard	5 Year Fixed	75%	5.24%	5%	£75k	£2m	5.24%	5%/5%/5%/3%/3%	LMVFE75261054	
Standard	5 Year Fixed	75%	5.04%	6%	£75k	£2m	5.04%	5%/5%/5%/3%/3%	LMVFE75261055	
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%	6.39%	3%	£75k	£750k	6.39%	5%/5%/5%/3%/3%	LMVFE80261087	

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

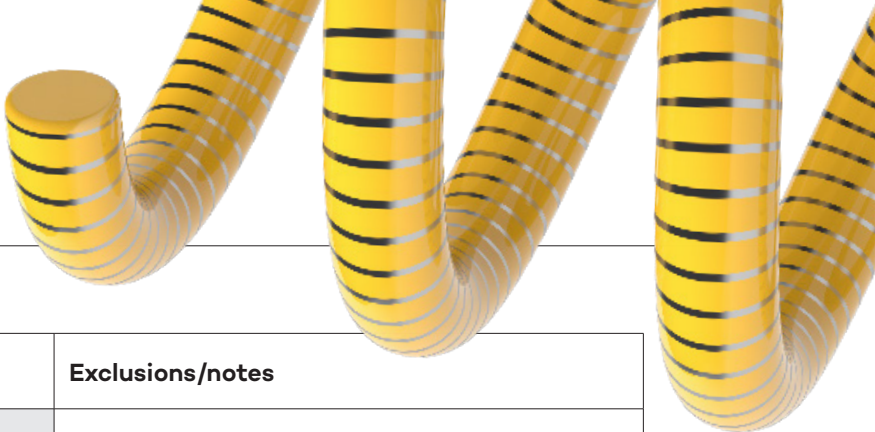
Standard properties - Tier 2

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%	6.19%	2%	£30k	£1m	8.19%	2%/2%	LMVFB75261080	
Standard	2 Year Fixed	75%	5.69%	3%	£30k	£1m	7.69%	2%/2%	LMVFB75261081	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.39%	£1,499	£30k	£74,999	6.39%	5%/5%/5%/3%/3%	LMVFE75261086	
Standard	5 Year Fixed	75%	6.39%	2%	£75k	£1.5m	6.39%	5%/5%/5%/3%/3%	LMVFE75261083	
Standard	5 Year Fixed	75%	6.19%	3%	£75k	£1.5m	6.19%	5%/5%/5%/3%/3%	LMVFE75261084	
Standard	5 Year Fixed	75%	5.79%	5%	£75k	£1.5m	5.79%	5%/5%/5%/3%/3%	LMVFE75261085	

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

Specialist

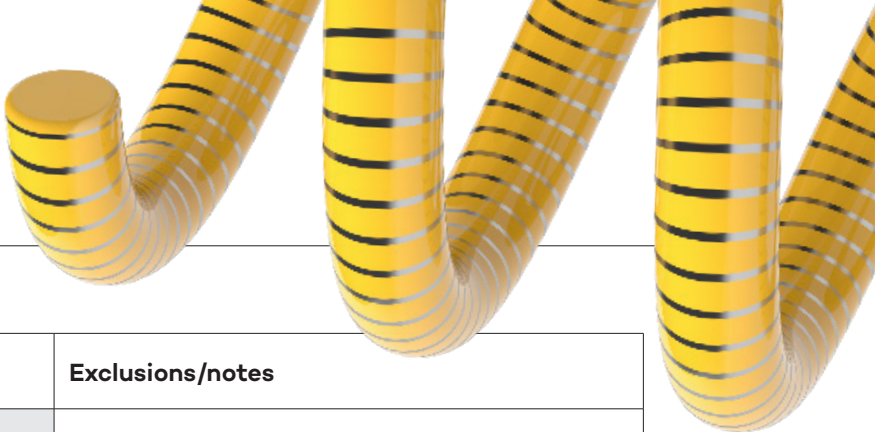
Small HMO properties - up to 6 beds



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										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%	5.54%	3%	£75k	£2m	7.54%	2%/2%	LMHFB65261134	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.69%	3%	£75k	£2m	7.69%	2%/2%	LMHFB75261135	
Small HMO	2 Year Fixed	75%	4.69%	5%	£75k	£2m	6.69%	2%/2%	LMHFB75261136	
5 YEAR FIXED RATE - UP TO 65% LTV										
Small HMO	5 Year Fixed	65%	5.99%	3%	£75k	£2m	5.99%	5%/5%/5%/3%/3%	LMHFE65261137	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	6.09%	3%	£75k	£2m	6.09%	5%/5%/5%/3%/3%	LMHFE75261138	
Small HMO	5 Year Fixed	75%	5.69%	5%	£75k	£2m	5.69%	5%/5%/5%/3%/3%	LMHFE75261139	
5 YEAR FIXED RATE - UP TO 80% LTV										
Small HMO	5 Year Fixed	80%	6.59%	3%	£75k	£750k	6.59%	5%/5%/5%/3%/3%	LMHFE80261140	
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%	5.54%	3%	£75k	£1.5m	7.54%	2%/2%	LMHFB65261141	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.69%	3%	£75k	£1.5m	7.69%	2%/2%	LMHFB75261142	
Small MUFB	2 Year Fixed	75%	4.69%	5%	£75k	£1.5m	6.69%	2%/2%	LMHFB75261143	
5 YEAR FIXED RATE - UP TO 65% LTV										
Small MUFB	5 Year Fixed	65%	5.99%	3%	£75k	£1.5m	5.99%	5%/5%/5%/3%/3%	LMHFE65261144	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	6.09%	3%	£75k	£1.5m	6.09%	5%/5%/5%/3%/3%	LMHFE75261145	
Small MUFB	5 Year Fixed	75%	5.69%	5%	£75k	£1.5m	5.69%	5%/5%/5%/3%/3%	LMHFE75261146	
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	

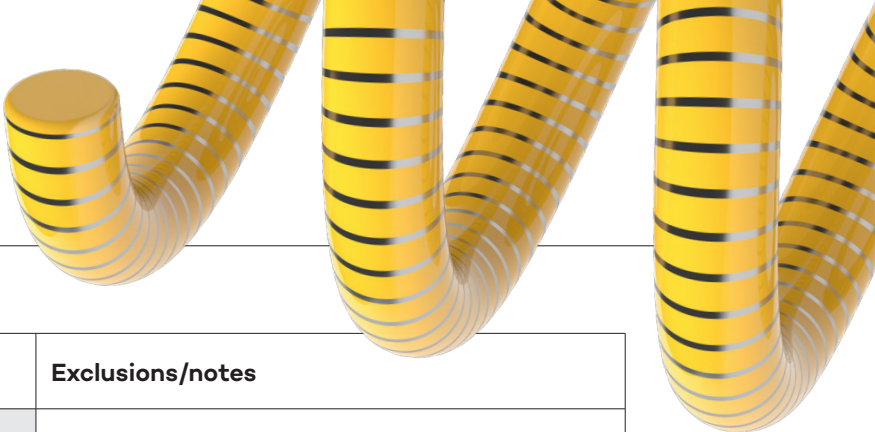
Specialist

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										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Large HMO	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526534	
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

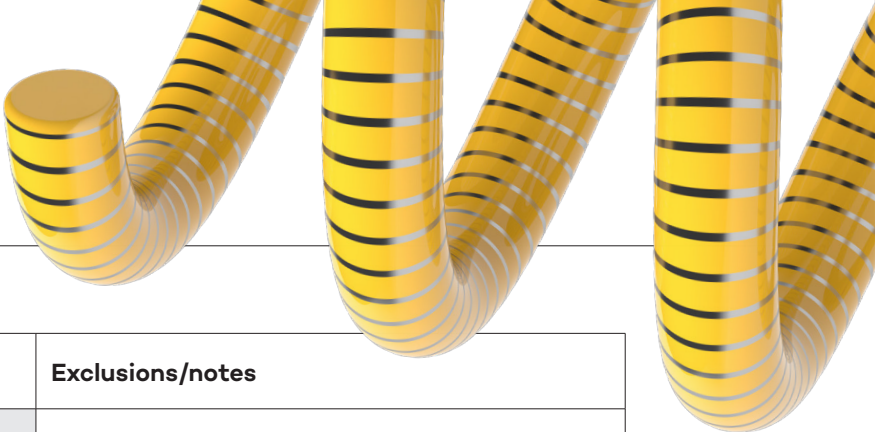
Small HMO and MUFB properties for first-time landlords



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%	5.74%	3%	£75k	£1m	7.74%	2%/2%	LMHFB75261118	
Small HMO	2 Year Fixed	75%	4.74%	5%	£75k	£1m	6.74%	2%/2%	LMHFB75261119	
Small HMO	5 Year Fixed	75%	6.29%	3%	£75k	£1m	6.29%	5%/5%/5%/3%/3%	LMHFE75261120	
Small HMO	5 Year Fixed	75%	5.89%	5%	£75k	£1m	5.89%	5%/5%/5%/3%/3%	LMHFE75261121	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	5.74%	3%	£75k	£1m	7.74%	2%/2%	LMHFB75261122	
Small MUFB	2 Year Fixed	75%	4.74%	5%	£75k	£1m	6.74%	2%/2%	LMHFB75261123	
Small MUFB	5 Year Fixed	75%	6.29%	3%	£75k	£1m	6.29%	5%/5%/5%/3%/3%	LMHFE75261124	
Small MUFB	5 Year Fixed	75%	5.89%	5%	£75k	£1m	5.89%	5%/5%/5%/3%/3%	LMHFE75261125	

Specialist

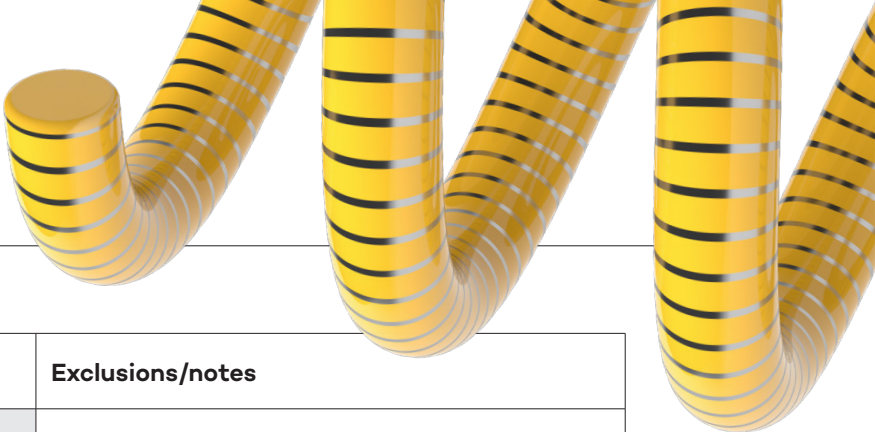
Small HMO and MUFB properties - Tier 2



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 First time landlords are not accepted
Small HMO	2 Year Fixed	75%	5.89%	3%	£75k	£1.5m	7.89%	2%/2%	LMHFB75261072	
Small HMO	2 Year Fixed	75%	4.89%	5%	£75k	£1.5m	6.89%	2%/2%	LMHFB75261073	
Small HMO	5 Year Fixed	75%	6.39%	3%	£75k	£1.5m	6.39%	5%/5%/5%/3%/3%	LMHFE75261074	
Small HMO	5 Year Fixed	75%	5.99%	5%	£75k	£1.5m	5.99%	5%/5%/5%/3%/3%	LMHFE75261075	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	5.89%	3%	£75k	£1.5m	7.89%	2%/2%	LMHFB75261076	
Small MUFB	2 Year Fixed	75%	4.89%	5%	£75k	£1.5m	6.89%	2%/2%	LMHFB75261077	
Small MUFB	5 Year Fixed	75%	6.39%	3%	£75k	£1.5m	6.39%	5%/5%/5%/3%/3%	LMHFE75261078	
Small MUFB	5 Year Fixed	75%	5.99%	5%	£75k	£1.5m	5.99%	5%/5%/5%/3%/3%	LMHFE75261079	

Specialist

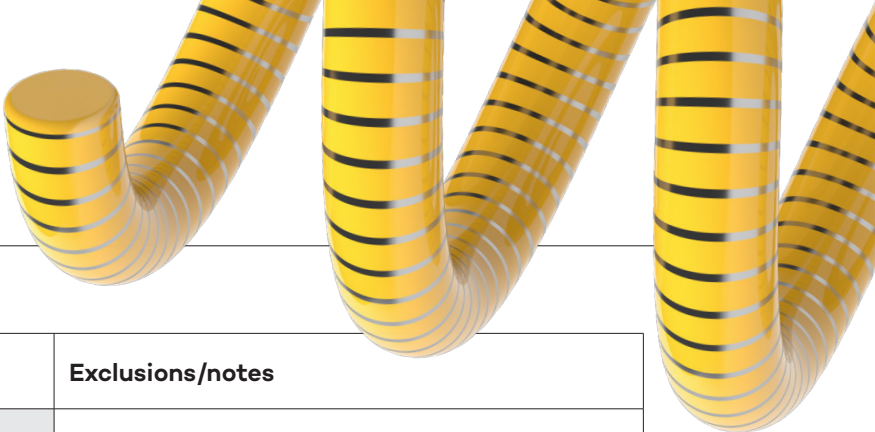
Standard, HMO and MUFB properties for Trading Limited Companies



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%	5.79%	3%	£75k	£1m	7.79%	2%/2%	LMVFB75261147	
Standard	2 Year Fixed	75%	4.79%	5%	£75k	£1m	6.79%	2%/2%	LMVFB75261148	
Standard	5 Year Fixed	75%	6.24%	3%	£75k	£1m	6.24%	5%/5%/5%/3%/3%	LMVFE75261149	
Standard	5 Year Fixed	75%	5.84%	5%	£75k	£1m	5.84%	5%/5%/5%/3%/3%	LMVFE75261150	
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%	5.89%	3%	£75k	£1m	7.89%	2%/2%	LMHFB75261151	
Small HMO	5 Year Fixed	75%	6.34%	3%	£75k	£1m	6.34%	5%/5%/5%/3%/3%	LMHFE75261152	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	5.89%	3%	£75k	£1m	7.89%	2%/2%	LMHFB75261153	
Small MUFB	5 Year Fixed	75%	6.34%	3%	£75k	£1m	6.34%	5%/5%/5%/3%/3%	LMHFE75261154	

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
Standard	2 Year Fixed	75%	5.69%	3%	£100k	£1m	7.69%	2%/2%	LMVFB75261126	
Standard	2 Year Fixed	75%	4.69%	5%	£100k	£1m	6.69%	2%/2%	LMVFB75261127	
STANDARD - 5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	6.19%	3%	£100k	£1m	6.19%	5%/5%/5%/3%/3%	LMVFE75261128	
Standard	5 Year Fixed	75%	5.79%	5%	£100k	£1m	5.79%	5%/5%/5%/3%/3%	LMVFE75261129	
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 For full product crteria please see here
Small MUFB	2 Year Fixed	75%	5.99%	3%	£100k	£1m	7.99%	2%/2%	LMHFB75261130	
Small MUFB	2 Year Fixed	75%	4.99%	5%	£100k	£1m	6.99%	2%/2%	LMHFB75261131	
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%	LMHFE75261132	
Small MUFB	5 Year Fixed	75%	5.99%	5%	£100k	£1m	5.99%	5%/5%/5%/3%/3%	LMHFE75261133	

ICR rules

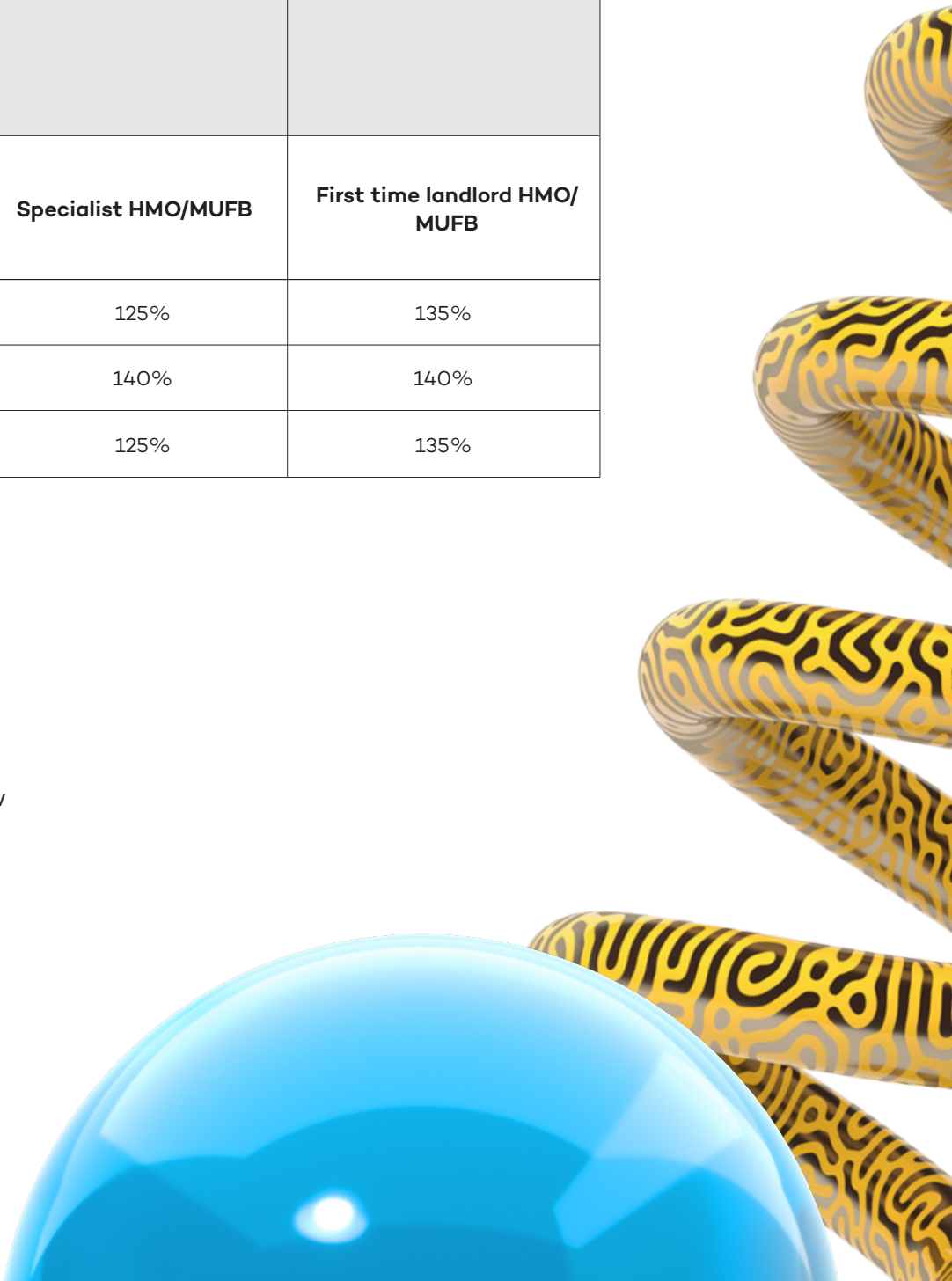
2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%						
5 YEAR REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE						
2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE						
	Premier Standard	Premier AVM Premier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