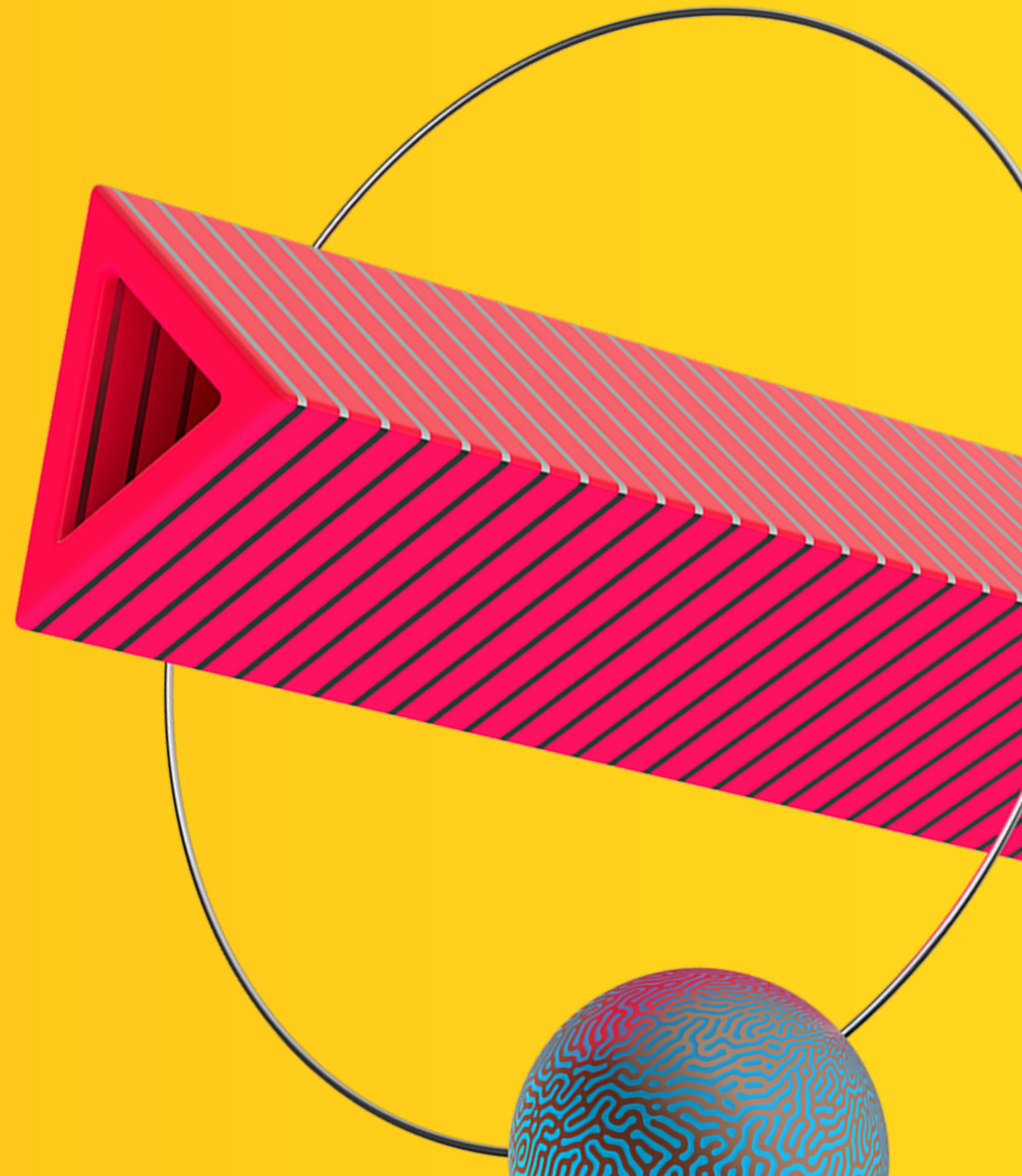


LANDBAY

Product guide England & Wales

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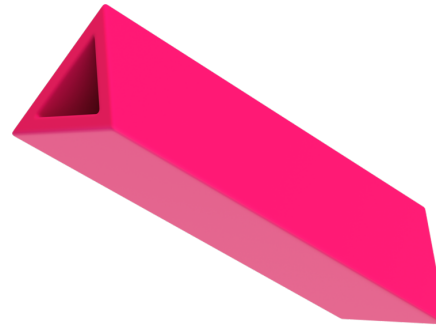
Three ranges, built for flexibility, faster decisions and competitive pricing.



Premier

Competitive rates for individuals and limited company SPVs. For landlords with up to 15 mortgaged properties, including AVM options.

[View range](#)



Core

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

[View range](#)



Specialist

For landlords with holiday lets, HMO, MUFB or trading companies. Built for cases that don't fit a standard mortgage.

[View range](#)

Premier

2 year fixed rate and trackers 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 AVM products are subject to a £249 non-refundable administration fee When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.
Standard	2 Year Fixed	75%	6.54%	0%	£30k	£2m	8.54%	2%/2%	LMVFB75261606	
Standard	2 Year Fixed	75%	6.04%	1%	£30k	£2m	8.04%	2%/2%	LMVFB75261607	
Standard	2 Year Fixed	75%	5.54%	2%	£30k	£2m	7.54%	2%/2%	LMVFB75261608	
Standard	2 Year Fixed	75%	5.04%	3%	£30k	£2m	7.04%	2%/2%	LMVFB75261609	
Standard	2 Year Fixed	75%	4.54%	4%	£30k	£2m	6.54%	2%/2%	LMVFB75261610	
Standard	2 Year Fixed	75%	4.04%	5%	£30k	£2m	6.04%	2%/2%	LMVFB75261611	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	5.54%	2%	£30k	£2m	5.54%	2%/2%	LMVFB75261617	
LIKE-FOR-LIKE - AVM - 2 YEAR TRACKER										
Standard	2 Year Tracker	75%	5.09% (1.34%+BBR)	1%	£60k	£562.5k	5.09%	n/a	LMVDB75261506	
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£60k	£562.5k	4.50%	n/a	LMVDB75261505	
LIKE-FOR-LIKE - 2 YEAR TRACKER										
Standard	2 Year Tracker	75%	5.09% (1.34%+BBR)	1%	£30k	£1m	5.09%	n/a	LMVDB75261504	
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	4.50%	n/a	LMVDB7526266	

Premier

2 year fixed rate and trackers for standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
AVM - 2 YEAR TRACKER										Max exposure - £5M, please refer when over £2M
Standard	2 Year Tracker	75%	5.09% (1.34%+BBR)	1%	£60k	£562.5k	7.09%	n/a	LMVDB75261502	Applicants must individually own 75% or more of company shares
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£60k	£562.5k	6.09%	n/a	LMVDB75261503	Any shareholder not on the application must be an immediate family member
2 YEAR TRACKER										Background LTV must not exceed 75% LTV
										AVM products are subject to a £249 non-refundable administration fee
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	6.09%	n/a	LMVDB7526265	When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.

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%	6.19%	0%	£30k	£2m	6.19%	5%/5%/5%/3%/3%	LMVFE75261612	
Standard	5 Year Fixed	75%	5.99%	1%	£30k	£2m	5.99%	5%/5%/5%/3%/3%	LMVFE75261613	
Standard	5 Year Fixed	75%	5.79%	2%	£30k	£2m	5.79%	5%/5%/5%/3%/3%	LMVFE75261614	
Standard	5 Year Fixed	75%	5.59%	3%	£30k	£2m	5.59%	5%/5%/5%/3%/3%	LMVFE75261615	
Standard	5 Year Fixed	75%	5.19%	5%	£30k	£2m	5.19%	5%/5%/5%/3%/3%	LMVFE75261616	

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%	6.24%	0%	£100k	£1.125m	6.24%	5%/5%/5%/3%/3%	LMVFE75261636	
Standard	5 Year Fixed	75%	6.04%	1%	£100k	£1.125m	6.04%	5%/5%/5%/3%/3%	LMVFE75261637	
Standard	5 Year Fixed	75%	5.84%	2%	£100k	£1.125m	5.84%	5%/5%/5%/3%/3%	LMVFE75261638	
Standard	5 Year Fixed	75%	5.64%	3%	£100k	£1.125m	5.64%	5%/5%/5%/3%/3%	LMVFE75261639	
Standard	5 Year Fixed	75%	5.24%	5%	£100k	£1.125m	5.24%	5%/5%/5%/3%/3%	LMVFE75261640	

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%	6.19%	£999	£30k	£100k	6.19%	5%/5%/5%/3%/3%	LMVFE75261630	
Standard	5 Year Fixed	75%	6.19%	£1,199	£100k	£250k	6.19%	5%/5%/5%/3%/3%	LMVFE75261626	
Standard	5 Year Fixed	75%	6.19%	£1,499	£250k	£500k	6.19%	5%/5%/5%/3%/3%	LMVFE75261627	
Standard	5 Year Fixed	75%	6.19%	£1,799	£500k	£650k	6.19%	5%/5%/5%/3%/3%	LMVFE75261628	
Standard	5 Year Fixed	75%	6.19%	£1,999	£650k	£750k	6.19%	5%/5%/5%/3%/3%	LMVFE75261629	

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										Minimum property value is £100k 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%	6.19%	£899	£30k	£150k	6.19%	5%/5%/5%/3%/3%	LMVFE75261635	
Standard	5 Year Fixed	75%	6.19%	£1,099	£150k	£300k	6.19%	5%/5%/5%/3%/3%	LMVFE75261631	
Standard	5 Year Fixed	75%	6.19%	£1,399	£300k	£500k	6.19%	5%/5%/5%/3%/3%	LMVFE75261632	
Standard	5 Year Fixed	75%	6.19%	£1,599	£500k	£700k	6.19%	5%/5%/5%/3%/3%	LMVFE75261633	
Standard	5 Year Fixed	75%	6.19%	£1,899	£700k	£1m	6.19%	5%/5%/5%/3%/3%	LMVFE75261634	

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										<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> <p>Please see Premier AVM criteria here</p> <p>When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.</p>
Standard	2 Year Fixed	75%	6.54%	0%	£60k	£562.5k	8.54%	2%/2%	LMVFB75261618	
Standard	2 Year Fixed	75%	6.04%	1%	£60k	£562.5k	8.04%	2%/2%	LMVFB75261619	
Standard	2 Year Fixed	75%	5.04%	3%	£60k	£562.5k	7.04%	2%/2%	LMVFB75261620	
Standard	2 Year Fixed	75%	4.04%	5%	£60k	£562.5k	6.04%	2%/2%	LMVFB75261621	
REMORTGAGE AVM - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.99%	1%	£60k	£562.5k	5.99%	5%/5%/5%/3%/3%	LMVFE75261622	
Standard	5 Year Fixed	75%	5.79%	2%	£60k	£562.5k	5.79%	5%/5%/5%/3%/3%	LMVFE75261623	
Standard	5 Year Fixed	75%	5.59%	3%	£60k	£562.5k	5.59%	5%/5%/5%/3%/3%	LMVFE75261624	
Standard	5 Year Fixed	75%	5.19%	5%	£60k	£562.5k	5.19%	5%/5%/5%/3%/3%	LMVFE75261625	

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 TRACKER RATE - UP TO 75% LTV										Max exposure - £5M, please refer when over £2M Applicants must have 12 months landlord experience Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV No first time landlords / no holiday lets Premier Small HMO products will be subject to valuation based on market value with vacant possession
Small HMO	2 Year Tracker	75%	5.39% (1.64%+BBR)	1%	£30k	£1.5m	7.39%	n/a	LMHDB75261507	
Small HMO	2 Year Tracker	75%	4.39% (0.64%+BBR)	3%	£30k	£1.5m	6.39%	n/a	LMHDB75261508	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	6.29%	1%	£30k	£2m	8.29%	2%/2%	LMHFB75261641	
Small HMO	2 Year Fixed	75%	5.29%	3%	£30k	£2m	7.29%	2%/2%	LMHFB75261642	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	6.29%	1%	£30k	£2m	6.29%	5%/5%/5%/3%/3%	LMHFE75261643	
Small HMO	5 Year Fixed	75%	5.89%	3%	£30k	£2m	5.89%	5%/5%/5%/3%/3%	LMHFE75261644	
Small HMO	5 Year Fixed	75%	5.49%	5%	£30k	£2m	5.49%	5%/5%/5%/3%/3%	LMHFE75261645	

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 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%	6.24%	2%	£75k	£562.5k	8.24%	2%/2%	LMVFB75261667	
Standard	2 Year Fixed	75%	5.74%	3%	£75k	£562.5k	7.74%	2%/2%	LMVFB75261668	
Standard	2 Year Fixed	75%	4.74%	5%	£75k	£562.5k	6.74%	2%/2%	LMVFB75261669	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.44%	2%	£75k	£562.5k	6.44%	5%/5%/5%/3%/3%	LMVFE75261670	
Standard	5 Year Fixed	75%	6.24%	3%	£75k	£562.5k	6.24%	5%/5%/5%/3%/3%	LMVFE75261671	
Standard	5 Year Fixed	75%	5.84%	5%	£75k	£562.5k	5.84%	5%/5%/5%/3%/3%	LMVFE75261672	
Standard	5 Year Fixed	75%	5.64%	6%	£75k	£562.5k	5.64%	5%/5%/5%/3%/3%	LMVFE75261673	

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										Max exposure - £5M, please refer when over £2M Background LTV must not exceed 75% LTV
Standard	2 Year Fixed	75%	6.24%	2%	£30k	£1.5m	8.24%	2%/2%	LMVFB75261659	
Standard	2 Year Fixed	75%	5.74%	3%	£30k	£1.5m	7.74%	2%/2%	LMVFB75261660	
Standard	2 Year Fixed	75%	4.74%	5%	£30k	£1.5m	6.74%	2%/2%	LMVFB75261661	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	6.29%	3%	£75k	£750k	8.29%	2%/2%	LMVFB80261521	

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										Max exposure - £5M, please refer when over £2M Background LTV must not exceed 75% LTV
Standard	5 Year Fixed	75%	6.44%	£1,499	£30k	£75k	6.44%	5%/5%/5%/3%/3%	LMVFE75261666	
Standard	5 Year Fixed	75%	6.44%	2%	£75k	£2m	6.44%	5%/5%/5%/3%/3%	LMVFE75261662	
Standard	5 Year Fixed	75%	6.24%	3%	£75k	£2m	6.24%	5%/5%/5%/3%/3%	LMVFE75261663	
Standard	5 Year Fixed	75%	5.84%	5%	£75k	£2m	5.84%	5%/5%/5%/3%/3%	LMVFE75261664	
Standard	5 Year Fixed	75%	5.64%	6%	£75k	£2m	5.64%	5%/5%/5%/3%/3%	LMVFE75261665	
5 YEAR FIXED RATE - UP TO 80% LTV										
Standard	5 Year Fixed	80%	6.69%	3%	£75k	£750k	6.69%	5%/5%/5%/3%/3%	LMVFE80261526	

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										<p>The current BBR is 3.75%</p> <p>Tracker products are stressed at either 5.5% or rate +2%, whichever is greater.</p> <p>Rates will revert to 3.49%+BBR after the two year discounted period ends.</p> <p>We will recalculate affordability should there be a change to BBR.</p> <p>Bank Rate will be deemed not to go below a floor of 0.10% even if the BBR falls below this.</p>
Standard	2 Year Tracker	65%	5.09% (1.34%+BBR)	3%	£30k	£1m	7.09%	n/a	LMVDB65261497	
Standard	2 Year Tracker	65%	4.04% (0.29%+BBR)	5%	£30k	£1m	6.04%	n/a	LMVDB65261498	
Standard	2 Year Tracker	75%	5.29% (1.54%+BBR)	3%	£30k	£1m	7.29%	n/a	LMVDB75261499	
Standard	2 Year Tracker	75%	4.24% (0.49%+BBR)	5%	£30k	£1m	6.24%	n/a	LMVDB75261500	
LIKE-FOR-LIKE - 2 YEAR TRACKER										
Standard	2 Year Tracker	75%	5.29% (1.54%+BBR)	3%	£30k	£1m	5.29%	n/a	LMVDB75261501	

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										See here for details on Tier 2 lending criteria
Standard	2 Year Fixed	75%	6.49%	2%	£30k	£1m	8.49%	2%/2%	LMVFB75261519	
Standard	2 Year Fixed	75%	5.99%	3%	£30k	£1m	7.99%	2%/2%	LMVFB75261520	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.69%	£1,499	£30k	£75k	6.69%	5%/5%/5%/3%/3%	LMVFE75261525	
Standard	5 Year Fixed	75%	6.69%	2%	£75k	£1.5m	6.69%	5%/5%/5%/3%/3%	LMVFE75261522	
Standard	5 Year Fixed	75%	6.49%	3%	£75k	£1.5m	6.49%	5%/5%/5%/3%/3%	LMVFE75261523	
Standard	5 Year Fixed	75%	6.09%	5%	£75k	£1.5m	6.09%	5%/5%/5%/3%/3%	LMVFE75261524	

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%	5.84%	3%	£75k	£2m	7.84%	2%/2%	LMHFB65261577	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.99%	3%	£75k	£2m	7.99%	2%/2%	LMHFB75261578	
Small HMO	2 Year Fixed	75%	4.99%	5%	£75k	£2m	6.99%	2%/2%	LMHFB75261580	
5 YEAR FIXED RATE - UP TO 65% LTV										
Small HMO	5 Year Fixed	65%	6.29%	3%	£75k	£2m	6.29%	5%/5%/5%/3%/3%	LMHFE65261582	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	6.39%	3%	£75k	£2m	6.39%	5%/5%/5%/3%/3%	LMHFE75261583	
Small HMO	5 Year Fixed	75%	5.99%	5%	£75k	£2m	5.99%	5%/5%/5%/3%/3%	LMHFE75261585	
5 YEAR FIXED RATE - UP TO 80% LTV										
Small HMO	5 Year Fixed	80%	6.89%	3%	£75k	£750k	6.89%	5%/5%/5%/3%/3%	LMHFE80261587	
2 YEAR TRACKER - UP TO 75% LTV										
Small HMO	2 Year Tracker	75%	5.29% (1.54%+BBR)	3%	£75k	£2m	7.29%	n/a	LMHDB75261517	

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%	5.84%	3%	£75k	£1.5m	7.84%	2%/2%	LMHFB65261588	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.99%	3%	£75k	£1.5m	7.99%	2%/2%	LMHFB75261589	
Small MUFB	2 Year Fixed	75%	4.99%	5%	£75k	£1.5m	6.99%	2%/2%	LMHFB75261591	
5 YEAR FIXED RATE - UP TO 65% LTV										
Small MUFB	5 Year Fixed	65%	6.29%	3%	£75k	£1.5m	6.29%	5%/5%/5%/3%/3%	LMHFE65261593	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	6.39%	3%	£75k	£1.5m	6.39%	5%/5%/5%/3%/3%	LMHFE75261594	
Small MUFB	5 Year Fixed	75%	5.99%	5%	£75k	£1.5m	5.99%	5%/5%/5%/3%/3%	LMHFE75261596	
2 YEAR TRACKER - UP TO 75% LTV										
Small MUFB	2 Year Tracker	75%	5.29% (1.54%+BBR)	3%	£75k	£1.5m	7.29%	n/a	LMHDB75261518	

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										
Small HMO	2 Year Fixed	75%	6.04%	3%	£75k	£1m	8.04%	2%/2%	LMHFB75261565	
Small HMO	5 Year Fixed	75%	6.59%	3%	£75k	£1m	6.59%	5%/5%/5%/3%/3%	LMHFE75261567	
Small HMO	2 Year Fixed	75%	5.04%	5%	£75k	£1m	7.04%	2%/2%	LMHFB75261566	
Small HMO	5 Year Fixed	75%	6.19%	5%	£75k	£1m	6.19%	5%/5%/5%/3%/3%	LMHFE75261568	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	6.04%	3%	£75k	£1m	8.04%	2%/2%	LMHFB75261569	
Small MUFB	5 Year Fixed	75%	6.59%	3%	£75k	£1m	6.59%	5%/5%/5%/3%/3%	LMHFE75261571	
Small MUFB	2 Year Fixed	75%	5.04%	5%	£75k	£1m	7.04%	2%/2%	LMHFB75261570	
Small MUFB	5 Year Fixed	75%	6.19%	5%	£75k	£1m	6.19%	5%/5%/5%/3%/3%	LMHFE75261572	

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										First time landlords are not accepted
Small HMO	2 Year Fixed	75%	6.19%	3%	£75k	£1.5m	8.19%	2%/2%	LMHFB75261579	
Small HMO	5 Year Fixed	75%	6.69%	3%	£75k	£1.5m	6.69%	5%/5%/5%/3%/3%	LMHFE75261584	
Small HMO	2 Year Fixed	75%	5.19%	5%	£75k	£1.5m	7.19%	2%/2%	LMHFB75261581	
Small HMO	5 Year Fixed	75%	6.29%	5%	£75k	£1.5m	6.29%	5%/5%/5%/3%/3%	LMHFE75261586	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	6.19%	3%	£75k	£1.5m	8.19%	2%/2%	LMHFB75261590	
Small MUFB	5 Year Fixed	75%	6.69%	3%	£75k	£1.5m	6.69%	5%/5%/5%/3%/3%	LMHFE75261595	
Small MUFB	2 Year Fixed	75%	5.19%	5%	£75k	£1.5m	7.19%	2%/2%	LMHFB75261592	
Small MUFB	5 Year Fixed	75%	6.29%	5%	£75k	£1.5m	6.29%	5%/5%/5%/3%/3%	LMHFE75261597	

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 12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Standard	2 Year Fixed	75%	6.09%	3%	£75k	£1m	8.09%	2%/2%	LMVFB75261598	
Standard	5 Year Fixed	75%	6.54%	3%	£75k	£1m	6.54%	5%/5%/5%/3%/3%	LMVFE75261600	
Standard	2 Year Fixed	75%	5.09%	5%	£75k	£1m	7.09%	2%/2%	LMVFB75261599	
Standard	5 Year Fixed	75%	6.14%	5%	£75k	£1m	6.14%	5%/5%/5%/3%/3%	LMVFE75261601	
SMALL HMO										
Small HMO	2 Year Fixed	75%	6.19%	3%	£75k	£1m	8.19%	2%/2%	LMHFB75261602	
Small HMO	5 Year Fixed	75%	6.64%	3%	£75k	£1m	6.64%	5%/5%/5%/3%/3%	LMHFE75261603	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	6.19%	3%	£75k	£1m	8.19%	2%/2%	LMHFB75261604	
Small MUFB	5 Year Fixed	75%	6.64%	3%	£75k	£1m	6.64%	5%/5%/5%/3%/3%	LMHFE75261605	

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 Landlords must have at least 12 months landlord experience For full product criteria please see here
Standard	2 Year Fixed	75%	6.04%	3%	£100k	£1m	8.04%	2%/2%	LMVFB75261674	
Standard	2 Year Fixed	75%	5.04%	5%	£100k	£1m	7.04%	2%/2%	LMVFB75261675	
STANDARD - 5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	6.59%	3%	£100k	£1m	6.59%	5%/5%/5%/3%/3%	LMVFE75261676	
Standard	5 Year Fixed	75%	6.19%	5%	£100k	£1m	6.19%	5%/5%/5%/3%/3%	LMVFE75261677	
SMALL MUFB - 2 YEAR FIXED RATE - UP TO 6 UNITS										
Small MUFB	2 Year Fixed	75%	6.29%	3%	£100k	£1m	8.29%	2%/2%	LMHFB75261573	
Small MUFB	2 Year Fixed	75%	5.29%	5%	£100k	£1m	7.29%	2%/2%	LMHFB75261574	
SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS										
Small MUFB	5 Year Fixed	75%	6.69%	3%	£100k	£1m	6.69%	5%/5%/5%/3%/3%	LMHFE75261575	
Small MUFB	5 Year Fixed	75%	6.29%	5%	£100k	£1m	6.29%	5%/5%/5%/3%/3%	LMHFE75261576	

ICR and stress rate rules

Product type	Borrowing requirements	Stress rate	PRODUCT RANGE	
			Premier	Core / Specialist
2 Year Fixed / Tracker	Product transfer with no additional borrowing	Pay rate	4.50%	n/a
2 Year Fixed / Tracker	Product transfer with additional borrowing	Pay rate + 2%	5.50%	5.50%
2 Year Fixed / Tracker	Like for Like remortgage range	Pay rate	4.50%	n/a
2 Year Fixed / Tracker	New purchases (and remortgages not covered above)	Pay rate + 2%	5.50%	5.50%

	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 - £1,500,000	£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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