



LANDBAY®

# Product Guide

June 25 2021

LPG250621

## Welcome to Landbay

From first time landlords to professionals growing large portfolios, our aim is to provide a buy-to-let mortgage to suit. Thousands of UK intermediaries have already registered with us.

### Work with us today!

- ✓ Direct access to our underwriting team
- ✓ 100% online broker portal
- ✓ Instant decision in principle



✓ HMOs up to 12 beds

✓ SPVs, LLPs & Limited Companies

✓ MUFB up to 12 units



## Buy-to-Let Lender of the Year



We've built a customised digital portal and value the human touch, so our underwriting team review each and every case.

If you need expert advice or to simply check a little detail, we'd love to hear from you.

**Call our team on: 020 7096 2700**

## Non-portfolio products

For landlords with three or less buy-to-let properties

### 2 and 5 year fixed rate

| Product Type | Product Code   | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|--------------|----------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 2 Year Fixed | LVFB6521291-NP | 2.85% | 65%     | 1.50%       | 2%/2%          | 5.00% + BBR    | £100k           | £1.5m           | 5.50%    |
|              | LVFB7521293-NP | 2.95% | 75%     | 1.50%       | 2%/2%          | 5.00% + BBR    | £100k           | £1m             | 5.50%    |
| 5 Year Fixed | LVFE6521292-NP | 3.25% | 65%     | 1.50%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1.5m           | 3.25%    |
|              | LVFE7521295-NP | 3.35% | 75%     | 1.50%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1m             | 3.35%    |

### 2 and 5 year fixed rate with free valuation - remortgage only

| Product Type                   | Product Code     | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|--------------------------------|------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 2 Year Fixed<br>Free valuation | LVFB7521294-FVNP | 2.95% | 75%     | 1.75%       | 2%/2%          | 5.00% + BBR    | £100k           | £1m             | 5.50%    |
| 5 Year Fixed<br>Free valuation | LVFE7521296-FVNP | 3.35% | 75%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1m             | 3.35%    |

### How does Landbay determine if a case should be treated as a non-portfolio application?

If the combined number of buy-to-let properties (both encumbered and unencumbered) owned by the applicants is **three or less** at the time of underwriting, then we deem the landlord to be non-portfolio.

#### Non-portfolio product criteria

- Available to limited companies and individuals
- Exclusions: Properties above or adjacent to commercial premises (applies to flats & houses), ex-local authority properties and new build properties
- Excludes HMOs and MUFBs
- Maximum 2 applicants
- Minimum combined income £25,000
- Max property value to qualify for free valuation is £1.5m

For circumstances not listed, standard criteria applies

For intermediary use only.

## Special Edition products

### Standard property 2 year fixed rate

| Product Type | Product Code   | Rate  | Max LTV | Product Fee | ERCs  | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|--------------|----------------|-------|---------|-------------|-------|----------------|-----------------|-----------------|----------|
| 2 Year Fixed | LVFB6021320-SE | 2.95% | 60%     | 1.50%       | 2%/2% | 5.00% + BBR    | £30k            | £1.5m           | 5.50%    |
|              | LVFB7021322-SE | 3.09% | 70%     | 1.50%       | 2%/2% | 5.00% + BBR    | £30k            | £1.5m           | 5.50%    |

### Standard property 5 year fixed rate

| Product Type | Product Code   | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|--------------|----------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 5 Year Fixed | LVFE5021323-SE | 2.99% | 50%     | 1.50%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1.5m           | 2.99%    |
|              | LVFE6021324-SE | 3.34% | 60%     | 1.50%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1.5m           | 3.34%    |
|              | LVFE7021326-SE | 3.39% | 70%     | 1.50%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1.5m           | 3.39%    |

### New build properties

| Product Type           | Product Code     | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|------------------------|------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| New Build 2 Year Fixed | LVFB6021321-SENB | 3.09% | 60%     | 1.50%       | 2%/2%          | 5.00% + BBR    | £30k            | £500k           | 5.50%    |
| New Build 5 Year Fixed | LVFE6021325-SENB | 3.34% | 60%     | 1.50%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £500k           | 3.34%    |

### Small HMO - up to 6 beds

| Product Type           | Product Code   | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|------------------------|----------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Small HMO 2 Year Fixed | LHFB7021327-SE | 3.35% | 70%     | 1.75%       | 2%/2%          | 5.00% + BBR    | £30k            | £1m             | 5.50%    |
| Small HMO 5 Year Fixed | LHFE7021328-SE | 3.59% | 70%     | 2.00%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.59%    |

#### Special Edition criteria – Applies to Special Edition products only

- Standard property min value - £75,000
- HMO minimum value - £120,000
- Maximum property Value - £3,000,000
- Minimum lease of 85 Years at completion
- Exclusions: Properties above or adjacent to commercial premises (applies to flats & houses), listed buildings, converted commercial premises, ex-local authority properties, and MUFBs
- All mortgage applications are subject to regional risk limits
- New build properties only available on new build products

For circumstances not listed, standard criteria applies

For intermediary use only.

## Core product range

### Standard Property

#### 2 year fixed rate

| Product Type             | Product Code | Rate  | Max LTV | Product Fee | ERCs  | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|--------------------------|--------------|-------|---------|-------------|-------|----------------|-----------------|-----------------|----------|
| Standard<br>2 Year Fixed | LVFB6521237  | 2.99% | 65%     | 1.50%       | 2%/2% | 5.00% + BBR    | £30k            | £2m             | 5.50%    |
|                          | LVFB7021238  | 3.19% | 70%     | 1.50%       | 2%/2% | 5.00% + BBR    | £1m             | £1.5m           | 5.50%    |
|                          | LVFB7521239  | 3.19% | 75%     | 1.50%       | 2%/2% | 5.00% + BBR    | £30k            | £1m             | 5.50%    |
|                          | LVFB8021242  | 3.79% | 80%     | 2.00%       | 2%/2% | 5.00% + BBR    | £100k           | £750k           | 5.50%    |

#### 2 year fixed rate with free valuation - remortgage only

| Product Type             | Product Code   | Rate  | Max LTV | Product Fee | ERCs  | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|--------------------------|----------------|-------|---------|-------------|-------|----------------|-----------------|-----------------|----------|
| Standard<br>2 Year Fixed | LVFB7521240-FV | 3.19% | 75%     | 1.75%       | 2%/2% | 5.00% + BBR    | £30k            | £1m             | 5.50%    |

Max property value to qualify for free valuation is £1.5m

#### 2 year fixed rate for new builds

| Product Type             | Product Code   | Rate  | Max LTV | Product Fee | ERCs  | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|--------------------------|----------------|-------|---------|-------------|-------|----------------|-----------------|-----------------|----------|
| Standard<br>2 Year Fixed | LVFB7521241-NB | 3.39% | 75%     | 1.50%       | 2%/2% | 5.00% + BBR    | £30k            | £750k           | 5.50%    |

New build properties only available on new build products.

For intermediary use only.

## Core product range

### Standard Property

#### 5 year fixed rate

| Product Type          | Product Code | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-----------------------|--------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Standard 5 Year Fixed | LVFE6521243  | 3.39% | 65%     | 1.50%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £2m             | 3.39%    |
|                       | LVFE7521245  | 3.49% | 75%     | 1.50%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.49%    |
|                       | LVFE8021248  | 3.99% | 80%     | 2.00%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £750k           | 3.99%    |

#### 5 year fixed rate with free valuation - remortgage only

| Product Type          | Product Code   | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-----------------------|----------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Standard 5 Year Fixed | LVFE7521246-FV | 3.49% | 75%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.49%    |

Max property value to qualify for free valuation is £1.5m  
Excludes properties above and adjacent to commercial premises.

#### 5 year fixed rate large loan £750 cashback

| Product Type          | Product Code   | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-----------------------|----------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Standard 5 Year Fixed | LVFE7021244-CB | 3.49% | 70%     | 1.50%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £1m             | £1.5m           | 3.49%    |

Cashback payable direct to borrower after first mortgage payment is received

#### 5 year fixed rate for new builds

| Product Type          | Product Code   | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-----------------------|----------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Standard 5 Year Fixed | LVFE7521247-NB | 3.69% | 75%     | 1.50%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £750k           | 3.69%    |

New build properties only available on new build products.

For intermediary use only.

## Core product range

Trading limited companies

### Standard properties

| Product Type          | Product Code     | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-----------------------|------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Standard 2 Year Fixed | LVFB7521300-TCNB | 3.39% | 75%     | 1.50%       | 2%/2%          | 5.00% + BBR    | £100k           | £1m             | 5.50%    |
| Standard 5 Year Fixed | LVFE7521301-TCNB | 3.69% | 75%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1m             | 3.69%    |

### Small HMO - up to 6 beds

| Product Type     | Product Code     | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|------------------|------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 2 Year Small HMO | LHFB7521302-TCNB | 3.65% | 75%     | 2.00%       | 2%/2%          | 5.00% + BBR    | £100k           | £1m             | 5.50%    |
| 5 Year Small HMO | LHFE7521304-TCNB | 3.99% | 75%     | 2.00%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1m             | 3.99%    |

### Small MUFB - Up to 6 units

| Product Type      | Product Code     | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-------------------|------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 2 Year Small MUFB | LHFB7521303-TCNB | 3.65% | 75%     | 2.00%       | 2%/2%          | 5.00% + BBR    | £100k           | £1m             | 5.50%    |
| 5 Year Small MUFB | LHFE7521305-TCNB | 3.99% | 75%     | 2.00%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1m             | 3.99%    |

See full criteria guide for full details on trading limited companies.

For intermediary use only.

## Core product range

### Houses of Multiple Occupation (HMO)

#### Small HMO - Up to 6 beds

| Product Type     | Product Code | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|------------------|--------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 2 Year Small HMO | LHFB6521252  | 3.29% | 65%     | 1.50%       | 2%/2%          | 5.00% + BBR    | £30k            | £1.5m           | 5.50%    |
| 2 Year Small HMO | LHFB7521254  | 3.49% | 75%     | 1.50%       | 2%/2%          | 5.00% + BBR    | £30k            | £1m             | 5.50%    |
| 5 Year Small HMO | LHFE6521258  | 3.59% | 65%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1.5m           | 3.59%    |
| 5 Year Small HMO | LHFE7521260  | 3.79% | 75%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.79%    |

#### Large HMO - Up to 12 beds

| Product Type     | Product Code    | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|------------------|-----------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 2 Year Large HMO | LHFB7021270     | 3.69% | 70%     | 2.00%       | 2%/2%          | 5.00% + BBR    | £30k            | £1.5m           | 5.50%    |
| 2 Year Large HMO | LHFB7521272 -NB | 3.79% | 75%     | 2.00%       | 2%/2%          | 5.00% + BBR    | £100k           | £1m             | 5.50%    |
| 5 Year Large HMO | LHFE7021274     | 3.89% | 70%     | 2.00%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1.5m           | 3.89%    |
| 5 Year Large HMO | LHFE7521276 -NB | 3.99% | 75%     | 2.00%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1m             | 3.99%    |

#### New build small HMO - up to 6 beds

| Product Type     | Product Code    | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|------------------|-----------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 2 Year Small HMO | LHFB7521256 -NB | 3.69% | 75%     | 1.75%       | 2%/2%          | 5.00% + BBR    | £30k            | £750k           | 5.50%    |
| 5 Year Small HMO | LHFE7521262 -NB | 3.99% | 75%     | 2.00%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £750k           | 3.99%    |

New build properties only available on new build products. A large HMO/MUFB will be classed as any property with greater than 6 bedrooms/units. The amount advanced will be no more than 90% of the Market valuation subject to a Restricted Marketing Special Assumption (180 days).

For intermediary use only.



## Core product range

### Multi-Unit Freehold Block (MUFB)

#### Small MUFB - Up to 6 units

| Product Type      | Product Code | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-------------------|--------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 2 Year Small MUFB | LHFB6521252  | 3.29% | 65%     | 1.50%       | 2%/2%          | 5.00% + BBR    | £30k            | £1.5m           | 5.50%    |
| 2 Year Small MUFB | LHFB7521255  | 3.49% | 75%     | 1.50%       | 2%/2%          | 5.00% + BBR    | £30k            | £1m             | 5.50%    |
| 5 Year Small MUFB | LHFE6521259  | 3.59% | 65%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1.5m           | 3.59%    |
| 5 Year Small MUFB | LHFE7521261  | 3.79% | 75%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.79%    |

#### Large MUFB - Up to 12 units

| Product Type      | Product Code    | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-------------------|-----------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 2 Year Large MUFB | LHFB7021271     | 3.69% | 70%     | 2.00%       | 2%/2%          | 5.00% + BBR    | £30k            | £1.5m           | 5.50%    |
| 2 Year Large MUFB | LHFB7521273 -NB | 3.79% | 75%     | 2.00%       | 2%/2%          | 5.00% + BBR    | £100k           | £1m             | 5.50%    |
| 5 Year Large MUFB | LHFE7021275     | 3.89% | 70%     | 2.00%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1.5m           | 3.89%    |
| 5 Year Large MUFB | LHFE7521277 -NB | 3.99% | 75%     | 2.00%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1m             | 3.99%    |

#### New build small MUFB - Up to 6 units

| Product Type      | Product Code    | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-------------------|-----------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| 2 Year Small MUFB | LHFB7521257 -NB | 3.69% | 75%     | 1.75%       | 2%/2%          | 5.00% + BBR    | £30k            | £750k           | 5.50%    |
| 5 Year Small MUFB | LHFE7521263 -NB | 3.99% | 75%     | 2.00%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £750k           | 3.99%    |

New build properties only available on new build products. A large HMO/MUFB will be classed as any property with greater than 6 bedrooms/units. The amount advanced will be no more than 90% of the Market valuation subject to a Restricted Marketing Special Assumption (180 days).

For intermediary use only.

## Core product range

### Term tracker (no ERCs)

#### Standard property tracker

| Product Type     | Product Code | Rate                   | Max LTV | Product Fee | ERCs | Reversion Rate | Min Loan Amount | Max Loan Amount            | ICR Rate |
|------------------|--------------|------------------------|---------|-------------|------|----------------|-----------------|----------------------------|----------|
| Standard tracker | LVTZ6021249  | 3.30%<br>(3.20% + BBR) | 60%     | 2.00%       | N/A  | N/A            | £30k            | £1.5m                      | 5.50%    |
|                  | LVTZ7521250  | 3.55%<br>(3.45% + BBR) | 75%     | 2.00%       | N/A  | N/A            | £30k            | £1.5m @ 70%<br>£1.0m @ 75% | 5.50%    |

#### New build standard property tracker

| Product Type               | Product Code   | Rate                   | Max LTV | Product Fee | ERCs | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|----------------------------|----------------|------------------------|---------|-------------|------|----------------|-----------------|-----------------|----------|
| Standard new build tracker | LVTZ7521251-NB | 3.55%<br>(3.45% + BBR) | 75%     | 2.00%       | N/A  | N/A            | £30k            | £750k           | 5.50%    |

#### Small HMO tracker up to 6 beds

| Product Type      | Product Code | Rate                   | Max LTV | Product Fee | ERCs | Reversion Rate | Min Loan Amount | Max Loan Amount            | ICR Rate |
|-------------------|--------------|------------------------|---------|-------------|------|----------------|-----------------|----------------------------|----------|
| Small HMO tracker | LHTZ6021264  | 3.45%<br>(3.35% + BBR) | 60%     | 2.00%       | N/A  | N/A            | £30k            | £1.5m                      | 5.50%    |
|                   | LHTZ7521266  | 3.55%<br>(3.45% + BBR) | 75%     | 2.00%       | N/A  | N/A            | £30k            | £1.5m @ 70%<br>£1.0m @ 75% | 5.50%    |

#### New build small HMO tracker - up to 6 beds

| Product Type          | Product Code   | Rate                   | Max LTV | Product Fee | ERCs | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-----------------------|----------------|------------------------|---------|-------------|------|----------------|-----------------|-----------------|----------|
| New build HMO tracker | LHTZ7521268-NB | 3.55%<br>(3.45% + BBR) | 75%     | 2.00%       | N/A  | N/A            | £30k            | £750k           | 5.50%    |

#### Large HMO tracker - up to 12 beds

| Product Type      | Product Code | Rate                   | Max LTV | Product Fee | ERCs | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-------------------|--------------|------------------------|---------|-------------|------|----------------|-----------------|-----------------|----------|
| Large HMO tracker | LHTZ6021278  | 4.05%<br>(3.95% + BBR) | 60%     | 2.00%       | N/A  | N/A            | £30k            | £1.5m           | 5.50%    |
|                   | LHTZ7021280  | 4.10%<br>(4.00% + BBR) | 70%     | 2.00%       | N/A  | N/A            | £30k            | £1.5m           | 5.50%    |

New build properties only available on new build products. The amount advanced will be no more than 90% of the Market valuation subject to a Restricted Marketing Special Assumption (180 days).

BBR last repriced as of 1st April 2021 0.10% (floor rate for BBR is 0.1%).. Rates detailed within this document are correct as at the date of publication but may be changed without notice.

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## Core product range

### Term tracker continued (no ERCs)

#### Small MUFB tracker up to 6 units

| Product Type       | Product Code | Rate                   | Max LTV | Product Fee | ERCs | Reversion Rate | Min Loan Amount | Max Loan Amount            | ICR Rate |
|--------------------|--------------|------------------------|---------|-------------|------|----------------|-----------------|----------------------------|----------|
| Small MUFB tracker | LHTZ6021265  | 3.45%<br>(3.35% + BBR) | 60%     | 2.00%       | N/A  | N/A            | £30k            | £1.5m                      | 5.50%    |
|                    | LHTZ7521267  | 3.55%<br>(3.45% + BBR) | 75%     | 2.00%       | N/A  | N/A            | £30k            | £1.5m @ 70%<br>£1.0m @ 75% | 5.50%    |

#### New build Small MUFB tracker up to 6 units

| Product Type                 | Product Code       | Rate                   | Max LTV | Product Fee | ERCs | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|------------------------------|--------------------|------------------------|---------|-------------|------|----------------|-----------------|-----------------|----------|
| Small new build MUFB tracker | LHTZ7521269<br>-NB | 3.55%<br>(3.45% + BBR) | 75%     | 2.00%       | N/A  | N/A            | £30k            | £750k           | 5.50%    |

#### Large MUFB tracker up to 12 units

| Product Type       | Product Code | Rate                   | Max LTV | Product Fee | ERCs | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|--------------------|--------------|------------------------|---------|-------------|------|----------------|-----------------|-----------------|----------|
| Large MUFB tracker | LHTZ6021279  | 4.05%<br>(3.95% + BBR) | 60%     | 2.00%       | N/A  | N/A            | £30k            | £1.5m           | 5.50%    |
|                    | LHTZ7021281  | 4.10%<br>(4.00% + BBR) | 70%     | 2.00%       | N/A  | N/A            | £30k            | £1.5m           | 5.50%    |

New build properties only available on new build products. The amount advanced will be no more than 90% of the Market valuation subject to a Restricted Marketing Special Assumption (180 days).

BBR last repriced as of 1st April 2021 0.10% (floor rate for BBR is 0.1%). Rates detailed within this document are correct as at the date of publication but may be changed without notice.

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## Green mortgage range

Exclusive rates for properties that have been registered for over 24 months with a EPC A/B rating

### Non-portfolio products - for landlords with three or less buy-to-let properties

| Product Type         | Product Code            | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|----------------------|-------------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Non-portfolio 5 Year | LVFE6521316<br>-NPEPCAB | 3.15% | 65%     | 1.5%        | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1.5m           | 3.15%    |
| Non-portfolio 5 Year | LVFE7521318<br>-NPEPCAB | 3.25% | 75%     | 1.5%        | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1m             | 3.25%    |

For full non-portfolio criteria see page 3

### Core product range - Standard properties

| Product Type          | Product Code          | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-----------------------|-----------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Standard 2 Year Fixed | LVFB7521306<br>-EPCAB | 3.09% | 75%     | 1.5%        | 2%/2%          | 5.00% + BBR    | £30k            | £1m             | 5.50%    |
| Standard 5 Year Fixed | LVFE6521308<br>-EPCAB | 3.29% | 65%     | 1.5%        | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £2m             | 3.29%    |
| Standard 5 Year Fixed | LVFE7521310<br>-EPCAB | 3.39% | 75%     | 1.5%        | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.39%    |

### Core product range - Small HMOs and MUFBs (up to 6 beds or units)

| Product Type            | Product Code          | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-------------------------|-----------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Small HMO 5 Year Fixed  | LHFE7521312<br>-EPCAB | 3.69% | 75%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.69%    |
| Small MUFB 5 Year Fixed | LHFE7521314<br>-EPCAB | 3.69% | 75%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.69%    |

All products exclude trading companies.

## Green mortgage range

Exclusive rates for properties that have been registered for over 24 months with a EPC C rating

### Non-portfolio products - for landlords with three or less buy-to-let properties

| Product Type         | Product Code       | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|----------------------|--------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Non-portfolio 5 Year | LVFE6521317-NPEPCC | 3.20% | 65%     | 1.5%        | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1.5m           | 3.20%    |
| Non-portfolio 5 Year | LVFE7521319-NPEPCC | 3.30% | 75%     | 1.5%        | 5%/5%/3%/2%/2% | 5.00% + BBR    | £100k           | £1m             | 3.30%    |

For full non-portfolio criteria see page 3

### Core product range - Standard properties

| Product Type          | Product Code     | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-----------------------|------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Standard 2 Year Fixed | LVFB7521307-EPCC | 3.14% | 75%     | 1.5%        | 2%/2%          | 5.00% + BBR    | £30k            | £1m             | 5.50%    |
| Standard 5 Year Fixed | LVFE6521309-EPCC | 3.34% | 65%     | 1.5%        | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £2m             | 3.34%    |
| Standard 5 Year Fixed | LVFE7521311-EPCC | 3.44% | 75%     | 1.5%        | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.44%    |

### Core product range - Small HMOs and MUFBs - up to 6 beds or units

| Product Type            | Product Code     | Rate  | Max LTV | Product Fee | ERCs           | Reversion Rate | Min Loan Amount | Max Loan Amount | ICR Rate |
|-------------------------|------------------|-------|---------|-------------|----------------|----------------|-----------------|-----------------|----------|
| Small HMO 5 Year Fixed  | LHFE7521313-EPCC | 3.74% | 75%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.74%    |
| Small MUFB 5 Year Fixed | LHFE7521315-EPCC | 3.74% | 75%     | 1.75%       | 5%/5%/3%/2%/2% | 5.00% + BBR    | £30k            | £1m             | 3.74%    |

All products exclude trading companies.

## ICR rules for 2 year fixed rate and tracker rate products stressed at 5.50%:

|                               | Standard | HMO/MUFB | First Time Landlord/Buyer | Above/Adjacent Commercial |
|-------------------------------|----------|----------|---------------------------|---------------------------|
| Individual                    | 140%     | 140%     | 140%                      | 140%                      |
| Limited Company               | 125%     | 125%     | 125%                      | 125%                      |
| Limited Liability Partnership | 125%     | 125%     | 125%                      | 125%                      |

## ICR rules for 5 year fixed rate products stressed at pay rate:

|                               | Standard | HMO/MUFB | First Time Landlord/Buyer | Above/Adjacent Commercial |
|-------------------------------|----------|----------|---------------------------|---------------------------|
| Individual                    | 140%     | 140%     | 140%                      | 140%                      |
| Limited Company               | 125%     | 130%     | 135%                      | 130%                      |
| Limited Liability Partnership | 125%     | 130%     | 135%                      | 130%                      |

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%.

## Application Fees

All applications are subject to a £150 non-refundable application fee.

## Valuation Fees

| Property Value          | Standard | Small HMO | Large HMO | All MUFBs |
|-------------------------|----------|-----------|-----------|-----------|
| Up to £150,000          | £230     | £550      | £875      | £875      |
| £150,001 - £200,000     | £255     | £580      | £875      | £875      |
| £200,001 - £250,000     | £285     | £580      | £950      | £950      |
| £250,001 - £300,000     | £340     | £580      | £1025     | £1025     |
| £300,001 - £400,000     | £395     | £650      | £1200     | £1200     |
| £400,001 - £500,000     | £450     | £750      | £1325     | £1325     |
| £500,001 - £600,000     | £510     | £790      | £1450     | £1450     |
| £600,001 - £700,000     | £560     | £860      | £1575     | £1575     |
| £700,001 - £800,000     | £640     | £930      | £1700     | £1700     |
| £800,001 - £900,000     | £700     | £1000     | £1825     | £1825     |
| £900,001 - £1,000,000   | £790     | £1090     | £1950     | £1950     |
| £1,000,001 - £1,200,000 | £895     | Quote     | Quote     | Quote     |
| £1,200,001 - £1,400,000 | £1050    | Quote     | Quote     | Quote     |
| £1,400,001 - £1,600,000 | £1205    | Quote     | Quote     | Quote     |
| £1,600,001 - £1,800,000 | £1410    | Quote     | Quote     | Quote     |
| £1,800,001 - £2,000,000 | £1670    | Quote     | Quote     | Quote     |
| £2,000,001+             | Quote    | Quote     | Quote     | Quote     |

All mortgage applications are subject to regional risk limits. Please note the administration fee is non-refundable.

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