



LANDBAY<sup>®</sup>

# Product Guide

December 02 2021

**impact**  
Specialist Finance

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[www.impactsf.co.uk](http://www.impactsf.co.uk)

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## 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: 01403 272625**

## Limited Edition Remortgage Products with £500 cashback

Available to individuals and limited company (SPV)

### Standard property

Product Type	Product Code	Rate	Max LTV	Product Fee	ERCs	Reversion Rate	Min Loan Amount	Max Loan Amount	ICR rate
5 year fixed Standard	LVFE6521536-CB	2.94%	65%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£200k	£500k	2.94%
5 year fixed Standard	LVFE7521537-CB	3.04%	75%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£200k	£500k	3.04%

### Standard property with free valuation

Product Type	Product Code	Rate	Max LTV	Product Fee	ERCs	Reversion Rate	Min Loan Amount	Max Loan Amount	ICR rate
5 year fixed Standard	LVFE7521538-FVCB	3.04%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£200k	£500k	3.04%

### 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
5 year fixed Small HMO	LHFE7521539-CB	3.29%	75%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£200k	£500k	3.29%

### 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
5 year fixed Small MUFB	LHFE7521540-CB	3.29%	75%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£200k	£500k	3.29%

### Key criteria

- Excludes new builds and trading limited companies

## Small portfolio landlord range

For landlords with four 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	LVFB6521448-NP	2.85%	65%	1.50%	2%/2%	5.00% + BBR	£75k	£1.5m	5.50%
	LVFB7521450-NP	2.95%	75%	1.50%	2%/2%	5.00% + BBR	£75k	£1m	5.50%
5 Year Fixed	LVFE6521449-NP	3.04%	65%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1.5m	3.04%
	LVFE7521452-NP	3.14%	75%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1m	3.14%
	LVFE7521515-NP	3.14%	75%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£1m	£1.5m	3.14%

### 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 Free valuation	LVFB7521451-FVNP	2.95%	75%	1.75%	2%/2%	5.00% + BBR	£75k	£1m	5.50%
5 Year Fixed Free valuation	LVFE7521453-FVNP	3.14%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1m	3.14%

### How does Landbay determine if a case should be treated as a small portfolio landlord application?

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

#### Small portfolio landlord 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

## Special Edition 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
2 Year Fixed	LVFB7021524-SE	2.79%	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	LVFE5021525-SE	2.89%	50%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1.5m	2.89%
	LVFE7021526-SE	2.99%	70%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1.5m	2.99%

### Standard property Green products

Product Type	Product Code	Rate	Max LTV	Product Fee	ERCs	Reversion Rate	Min Loan Amount	Max Loan Amount	ICR Rate
EPC A/B 5 Year Fixed	LVFE7021529-SEEPCAB	2.89%	70%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1.5m	2.89%
EPC C 5 Year Fixed	LVFE7021530-SEEPC	2.94%	70%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1.5m	2.94%

### 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	LHFB7021527-SE	2.89%	70%	1.75%	2%/2%	5.00% + BBR	£30k	£1m	5.50%
Small HMO 5 Year Fixed	LHFE7021528-SE	3.14%	70%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.14%

#### 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: New Builds, 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

For circumstances not listed, standard criteria applies

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## 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 2 Year Fixed	LVFB6521403	2.89%	65%	1.50%	2%/2%	5.00% + BBR	£30k	£2m	5.50%
	LVFB7521404	2.99%	75%	1.50%	2%/2%	5.00% + BBR	£30k	£1m	5.50%
	LVFB8021482	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 2 Year Fixed	LVFB7521405-FV	2.99%	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 2 Year Fixed	LVFB7521406-NB	3.09%	75%	1.50%	2%/2%	5.00% + BBR	£30k	£750k	5.50%

New build properties only available on new build products.

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## 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	LVFE6521408	3.14%	65%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£2m	3.14%
	LVFE7021410	3.19%	70%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1.5m	3.19%
	LVFE7521411	3.24%	75%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.24%
	LVFE7521485	3.24%	75%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£1m	£1.5m	3.24%
	LVFE8021483	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	LVFE7521412-FV	3.24%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.24%

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

#### 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	LVFE6521409-NB	3.24%	65%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.24%
	LVFE6521484-NB	3.24%	65%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£1m	£1.5m	3.24%
	LVFE7521413-NB	3.34%	75%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£750k	3.34%
	LVFE7521486-NB	3.34%	75%	1.50%	5%/5%/3%/2%/2%	5.00% + BBR	£750k	£1m	3.34%

New build properties only available on new build products.

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## 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	LVFB7521517-TCNB	3.39%	75%	1.50%	2%/2%	5.00% + BBR	£75k	£1m	5.50%
Standard 5 Year Fixed	LVFE7521518-TCNB	3.69%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1.5m	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	LHFB7521519-TCNB	3.65%	75%	2.00%	2%/2%	5.00% + BBR	£75k	£1m	5.50%
5 Year Small HMO	LHFE7521521-TCNB	3.99%	75%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1.5m	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	LHFB7521520-TCNB	3.65%	75%	2.00%	2%/2%	5.00% + BBR	£75k	£1m	5.50%
5 Year Small MUFB	LHFE7521522-TCNB	3.99%	75%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1.5m	3.99%

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

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## 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	LHFB6521487	3.24%	65%	1.50%	2%/2%	5.00% + BBR	£30k	£1.5m	5.50%
2 Year Small HMO	LHFB7521489	3.34%	75%	1.50%	2%/2%	5.00% + BBR	£30k	£1m	5.50%
5 Year Small HMO	LHFE6521491	3.49%	65%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1.5m	3.49%
5 Year Small HMO	LHFE7521493	3.59%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.59%
5 Year Small HMO	LHFE7521494	3.59%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£1m	£1.5m	3.59%

#### First time landlord 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	LHFB7021476-FTL	3.39%	70%	1.5%	2%/2%	5.00% + BBR	£30k	£1m	5.50%
5 Year Small HMO	LHFE7021478-FTL	3.69%	70%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.69%

Applicants do not need the 12 months of rental experience required on all other HMO products. Excludes trading companies. Maximum 2 borrowers. 150% minimum ICR.

#### 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	LHFB7521422-NB	3.44%	75%	1.75%	2%/2%	5.00% + BBR	£30k	£750k	5.50%
5 Year Small HMO	LHFE7521428-NB	3.69%	75%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£750k	3.69%
5 Year Small HMO	LHFE7521497-NB	3.69%	75%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£750k	£1m	3.69%

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).

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## Core product range

### Houses of Multiple Occupation (HMO)

#### 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	LHFB7021503	3.69%	70%	2.00%	2%/2%	5.00% + BBR	£30k	£1.5m	5.50%
2 Year Large HMO	LHFB7521505-NB	3.79%	75%	2.00%	2%/2%	5.00% + BBR	£100k	£1m	5.50%
5 Year Large HMO	LHFE7021507	3.89%	70%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1.5m	3.89%
5 Year Large HMO	LHFE7521509-NB	3.99%	75%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£100k	£1.5m	3.99%

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

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## 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	LHFB6521488	3.24%	65%	1.50%	2%/2%	5.00% + BBR	£30k	£1.5m	5.50%
2 Year Small MUFB	LHFB7521490	3.34%	75%	1.50%	2%/2%	5.00% + BBR	£30k	£1m	5.50%
5 Year Small MUFB	LHFE6521492	3.49%	65%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1.5m	3.49%
5 Year Small MUFB	LHFE7521495	3.59%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.59%
5 Year Small MUFB	LHFE7521496	3.59%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£1m	£1.5m	3.59%

#### First time landlord 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	LHFB7021477-FTL	3.39%	70%	1.5%	2%/2%	5.00% + BBR	£30k	£1m	5.50%
5 Year Small MUFB	LHFE7021479-FTL	3.69%	70%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.69%

Applicants do not need the 12 months of rental experience required on all other MUFB products. Excludes trading companies. Maximum 2 borrowers. 150% minimum ICR.

#### 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	LHFB7521423-NB	3.44%	75%	1.75%	2%/2%	5.00% + BBR	£30k	£750k	5.50%
5 Year Small MUFB	LHFE7521429-NB	3.69%	75%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£750k	3.69%
5 Year Small MUFB	LHFE7521498-NB	3.69%	75%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£750k	£1m	3.69%

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).

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## Core product range

### Multi-Unit Freehold Block (MUFB)

#### 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	LHFB7021504	3.69%	70%	2.00%	2%/2%	5.00% + BBR	£30k	£1.5m	5.50%
2 Year Large MUFB	LHFB7521506-NB	3.79%	75%	2.00%	2%/2%	5.00% + BBR	£100k	£1m	5.50%
5 Year Large MUFB	LHFE7021508	3.89%	70%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1.5m	3.89%
5 Year Large MUFB	LHFE7521510-NB	3.99%	75%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£100k	£1.5m	3.99%

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

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## 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	LVTZ6021415	3.30% (3.20% + BBR)	60%	2.00%	N/A	N/A	£30k	£1.5m	5.50%
	LVTZ7521416	3.55% (3.45% + BBR)	75%	2.00%	N/A	N/A	£30k	£1.5m @ 70% £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	LVTZ7521417-NB	3.55% (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	LHTZ6021499	3.45% (3.35% + BBR)	60%	2.00%	N/A	N/A	£30k	£1.5m	5.50%
	LHTZ7521501	3.55% (3.45% + BBR)	75%	2.00%	N/A	N/A	£30k	£1.5m @ 70% £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	LHTZ7521434-NB	3.55% (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	LHTZ6021511	4.05% (3.95% + BBR)	60%	2.00%	N/A	N/A	£30k	£1.5m	5.50%
	LHTZ7021513	4.10% (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	LHTZ6021500	3.45% (3.35% + BBR)	60%	2.00%	N/A	N/A	£30k	£1.5m	5.50%
	LHTZ7521502	3.55% (3.45% + BBR)	75%	2.00%	N/A	N/A	£30k	£1.5m @ 70% £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	LHTZ7521435-NB	3.55% (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	LHTZ6021512	4.05% (3.95% + BBR)	60%	2.00%	N/A	N/A	£30k	£1.5m	5.50%
	LHTZ7021514	4.10% (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

### Small-portfolio products - for landlords with four 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
Small-portfolio 5 Year	LVFE6521472 -NPEPCAB	2.94%	65%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1.5m	2.94%
Small-portfolio 5 Year	LVFE7521474 -NPEPCAB	3.04%	75%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1m	3.04%

For full small-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	LVFB7521462 -EPCAB	2.89%	75%	1.5%	2%/2%	5.00% + BBR	£30k	£1m	5.50%
Standard 5 Year Fixed	LVFE7021464 -EPCAB	3.09%	70%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1.5m	3.09%
Standard 5 Year Fixed	LVFE7521466 -EPCAB	3.14%	75%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.14%

### 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	LHFE7521468 -EPCAB	3.49%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.49%
Small MUFB 5 Year Fixed	LHFE7521470 -EPCAB	3.49%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.49%

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

### Small-portfolio products - for landlords with four 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
Small-portfolio 5 Year	LVFE6521473-NPEPCC	2.99%	65%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1.5m	2.99%
Small-portfolio 5 Year	LVFE7521475-NPEPCC	3.09%	75%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1.5m	3.09%

For full small-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	LVFB7521463-EPCC	2.94%	75%	1.5%	2%/2%	5.00% + BBR	£30k	£1m	5.50%
Standard 5 Year Fixed	LVFE7021465-EPCC	3.14%	70%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£75k	£1.5m	3.14%
Standard 5 Year Fixed	LVFE7521467-EPCC	3.19%	75%	1.5%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.19%

### 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	LHFE7521469-EPCC	3.54%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.54%
Small MUFB 5 Year Fixed	LHFE7521471-EPCC	3.54%	75%	1.75%	5%/5%/3%/2%/2%	5.00% + BBR	£30k	£1m	3.54%

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 HMO	First-time Landlord	Above/ Adjacent Commercial
Individual	140%	140%	150%	140%	140%
Limited Company	125%	125%	150%	125%	125%
Limited Liability Partnership	125%	125%	150%	125%	125%

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

	Standard	HMO/MUFB	First-time landlord HMO	First-time Landlord	Above/ Adjacent Commercial
Individual	140%	140%	150%	140%	140%
Limited Company	125%	130%	150%	135%	130%
Limited Liability Partnership	125%	130%	150%	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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