


LANDBAY

Product Guide

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Complete 
Your specialist packager distributor

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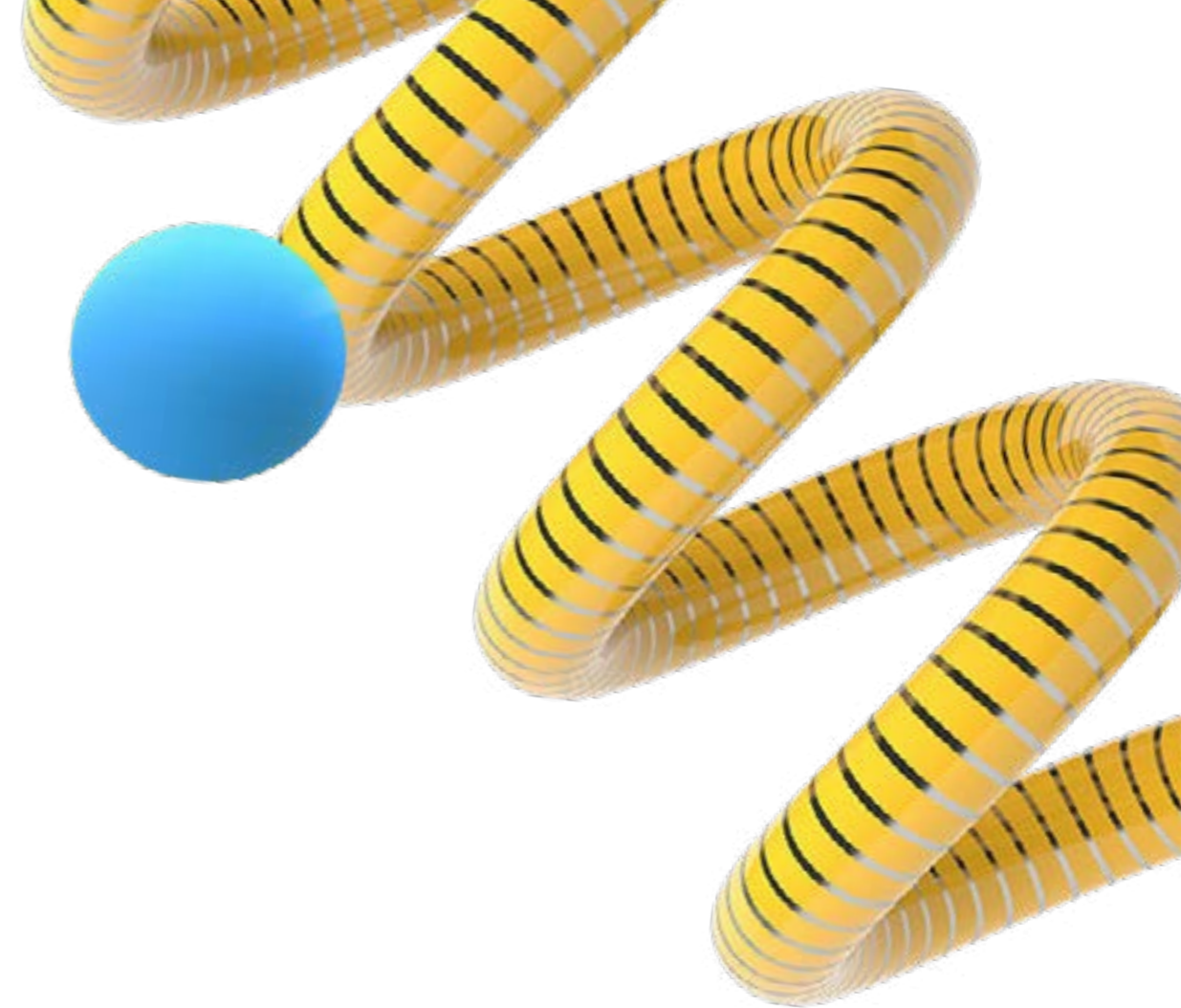
Welcome to Landbay

Whether you're a first time landlord, or a professional growing a large portfolio – we'd love to help. Our vision is to be the go-to funding partner for the private rental sector. Choose Landbay and join the thousands of UK intermediaries who've already registered with us.



- Experts at the end of the line
- Fast decisions you can count on
- Smart technology designed for you

- HMO and MUFBs (up to 12 beds)
- Term trackers (no ERC)
- SPV, LLP & trading Limited Companies



Special edition

Standard properties - 5 year fixed rate (3 Year ERC)

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
Standard	5 Year Fixed	75%	5.59%	2.00%	£100k	£1m	5.59%	5%/5%/3%	LVFE7523249	
Standard	5 Year Fixed	75%	5.39%	3.00%	£100k	£1m	5.39%	5%/5%/3%	LVFE7523250	
Standard	5 Year Fixed	75%	5.19%	4.00%	£100k	£1m	5.19%	5%/5%/3%	LVFE7523251	
Standard	5 Year Fixed	75%	4.99%	5.00%	£100k	£1m	4.99%	5%/5%/3%	LVFE7523252	
Standard	5 Year Fixed	75%	5.59%	£1,999k	£30k	£99,999	5.59%	5%/5%/3%	LVFE7523248	

All fixed rates revert to 3.49%+BBR.

As special edition, these products above can be withdrawn without any notice or any grace period.



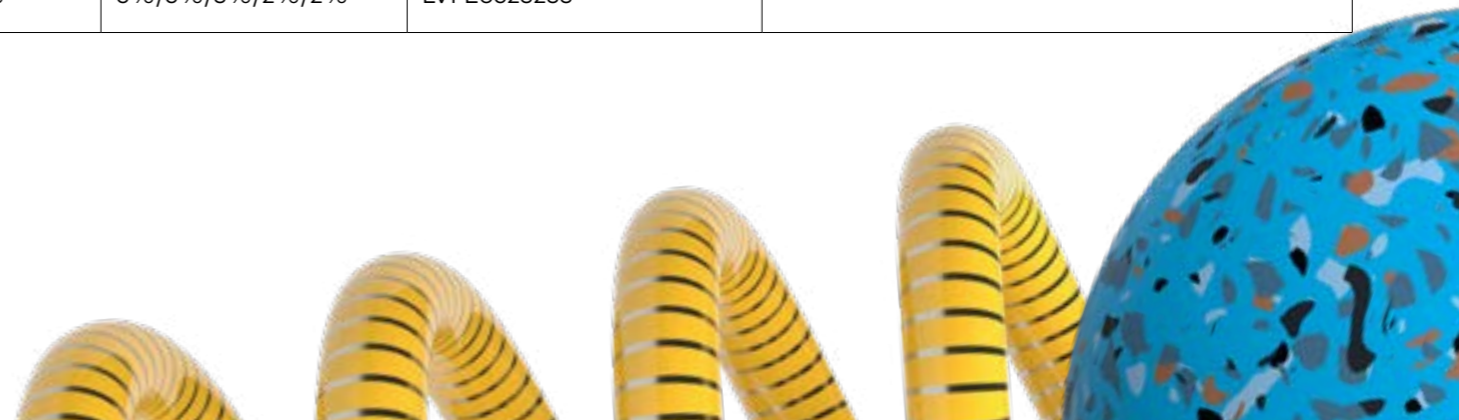
Core product range

Standard properties - 5 year fixed rate

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
Standard	5 Year Fixed	55%	5.19%	2.00%	£100k	£1.5m	5.19%	5%/5%/3%/2%/2%	LVFE5523235	
Standard	5 Year Fixed	55%	4.99%	3.00%	£100k	£1.5m	4.99%	5%/5%/3%/2%/2%	LVFE5523227	
Standard	5 Year Fixed	55%	4.79%	4.00%	£100k	£1.5m	4.79%	5%/5%/3%/2%/2%	LVFE5523231	
Standard	5 Year Fixed	55%	4.59%	5.00%	£100k	£1.5m	4.59%	5%/5%/3%/2%/2%	LVFE5523230	
Standard	5 Year Fixed	55%	4.39%	6.00%	£100k	£1.5m	4.39%	5%/5%/3%/2%/2%	LVFE5523229	
Standard	5 Year Fixed	55%	4.19%	7.00%	£100k	£1.5m	4.19%	5%/5%/3%/2%/2%	LVFE5523232	
Standard	5 Year Fixed	65%	5.29%	2.00%	£100k	£1.5m	5.29%	5%/5%/3%/2%/2%	LVFE6523225	
Standard	5 Year Fixed	65%	5.09%	3.00%	£100k	£1.5m	5.09%	5%/5%/3%/2%/2%	LVFE6523226	
Standard	5 Year Fixed	65%	4.89%	4.00%	£100k	£1.5m	4.89%	5%/5%/3%/2%/2%	LVFE6523236	
Standard	5 Year Fixed	65%	4.69%	5.00%	£100k	£1.5m	4.69%	5%/5%/3%/2%/2%	LVFE6523237	
Standard	5 Year Fixed	65%	4.49%	6.00%	£100k	£1.5m	4.49%	5%/5%/3%/2%/2%	LVFE6523239	
Standard	5 Year Fixed	65%	4.29%	7.00%	£100k	£1.5m	4.29%	5%/5%/3%/2%/2%	LVFE6523233	

All fixed rates revert to 3.49%+BBR.

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Core product range

Standard properties - 5 year fixed rate

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
Standard	5 Year Fixed	75%	5.39%	2.00%	£100k	£1m	5.39%	5%/5%/3%/2%/2%	LVFE7523238	
Standard	5 Year Fixed	75%	5.19%	3.00%	£100k	£1m	5.19%	5%/5%/3%/2%/2%	LVFE7523224	
Standard	5 Year Fixed	75%	4.99%	4.00%	£100k	£1m	4.99%	5%/5%/3%/2%/2%	LVFE7523234	
Standard	5 Year Fixed	75%	4.79%	5.00%	£100k	£1m	4.79%	5%/5%/3%/2%/2%	LVFE7523228	
Standard	5 Year Fixed	75%	5.39%	£1,999	£30k	£99,999	5.39%	5%/5%/3%/2%/2%	LVFE7523223	

All fixed rates revert to 3.49%+BBR.

As special edition, these products above can be withdrawn without any notice or any grace period.



Core product range

Standard properties - 2 year fixed rate

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
Standard	2 Year Fixed	75%	5.19%	2.00%	£75k	£1m	7.19%	2%/2%	LVFB7523211	
Standard	2 Year Fixed	75%	4.69%	3.00%	£75k	£1m	6.69%	2%/2%	LVFB7523210	
Standard	2 Year Fixed	75%	4.19%	4.00%	£100k	£1m	6.19%	2%/2%	LVFB7523240	
Standard	2 Year Fixed	75%	5.19%	£1,499	£30k	£74,999	7.19%	2%/2%	LVFB7523221	

All fixed rates revert to 3.49%+BBR.



Core product range

Houses in Multiple Occupation

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
Small HMO	2 Year Fixed	75%	5.25%	2.00%	£30k	£1m	7.25%	2%/2%	LHFB7523208	New build properties accepted Up to 6 beds/units
Small HMO	2 Year Fixed	75%	4.75%	3.00%	£30k	£1m	6.75%	2%/2%	LHFB7523212	
Small HMO	2 Year Fixed	75%	4.25%	4.00%	£30k	£1m	6.25%	2%/2%	LHFB7523242	
Small HMO	5 Year Fixed	75%	5.59%	3.00%	£30k	£1m	5.59%	5%/5%/3%/2%/2%	LHFE7523149	
Small HMO	5 Year Fixed	75%	5.79%	2.00%	£30k	£1m	5.79%	5%/5%/3%/2%/2%	LHFE7523155	
Large HMO	2 Year Fixed	75%	6.29%	2.50%	£100k	£1.5m	8.29%	2%/2%	LHFB7523138	New build properties accepted Up to 12 beds/units
Large HMO	5 Year Fixed	65%	6.19%	2.50%	£100k	£1.5m	6.19%	5%/5%/3%/2%/2%	LHFE6523151	
Large HMO	5 Year Fixed	75%	6.29%	2.50%	£100k	£1.5m	6.29%	5%/5%/3%/2%/2%	LHFE7523140	
FIRST-TIME LANDLORDS										New build properties accepted Up to 6 beds/units
Small HMO	2 Year Fixed	75%	4.99%	3%	£100k	£1m	6.99%	2%/2%	LHFB7523214	
Small HMO	5 Year Fixed	75%	5.69%	3%	£100k	£1m	5.69%	5%/5%/3%/2%/2%	LHFE7523219	

All fixed rates revert to 3.49%+BBR.

Core product range

Multi-Unit Freehold Block

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
Small MUFB	2 Year Fixed	75%	5.25%	2.00%	£30k	£1m	7.25%	2%/2%	LHFB7523213	New build properties accepted Up to 6 beds/units
Small MUFB	2 Year Fixed	75%	4.75%	3.00%	£30k	£1m	6.75%	2%/2%	LHFB7523209	
Small MUFB	2 Year Fixed	75%	4.25%	4.00%	£30k	£1m	6.25%	2%/2%	LHFB7523241	
Small MUFB	5 Year Fixed	75%	5.59%	3.00%	£30k	£1m	5.59%	5%/5%/3%/2%/2%	LHFE7523142	
Small MUFB	5 Year Fixed	75%	5.79%	2.00%	£30k	£1m	5.79%	5%/5%/3%/2%/2%	LHFE7523154	
Large MUFB	2 Year Fixed	75%	6.29%	2.50%	£100k	£1.5m	8.29%	2%/2%	LHFB7523137	New build properties accepted Up to 12 beds/units
Large MUFB	5 Year Fixed	65%	6.19%	2.50%	£100k	£1.5m	6.19%	5%/5%/3%/2%/2%	LHFE6523152	
Large MUFB	5 Year Fixed	75%	6.29%	2.50%	£100k	£1.5m	6.29%	5%/5%/3%/2%/2%	LHFE7523139	
FIRST-TIME LANDLORDS										
Small MUFB	2 Year Fixed	75%	4.99%	3%	£100k	£1m	6.99%	2%/2%	LHFB7523215	New build properties accepted Up to 6 beds/units
Small MUFB	5 Year Fixed	75%	5.69%	3%	£100k	£1m	5.69%	5%/5%/3%/2%/2%	LHFE7523220	

All fixed rates revert to 3.49%+BBR.

Core product range

Trading limited companies

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED PRODUCTS										Trading companies only New build properties accepted No first-time landlords Small HMO/MUFB Up to 6 beds/units All fixed rates revert to 3.49%+BBR. The current BBR is 4.25%.
Standard	2 Year Fixed	75%	4.99%	3.00%	£100k	£1m	6.99%	2%/2%	LVFB7523217	
Small HMO	2 Year Fixed	75%	5.09%	3.00%	£100k	£1m	7.09%	2%/2%	LHFB7523218	
Small MUFB	2 Year Fixed	75%	5.09%	3.00%	£100k	£1m	7.09%	2%/2%	LHFB7523216	
5 YEAR FIXED PRODUCTS										
Standard	5 Year Fixed	75%	5.69%	2.50%	£100k	£1m	5.69%	5%/5%/3%/2%/2%	LVFE7523148	
Small HMO	5 Year Fixed	75%	5.89%	2.50%	£100k	£1m	5.89%	5%/5%/3%/2%/2%	LHFE7523150	
Small MUFB	5 Year Fixed	75%	5.89%	2.50%	£100k	£1m	5.89%	5%/5%/3%/2%/2%	LHFE7523145	
TERM TRACKER (NO ERC) PRODUCTS										
Standard	Tracker	75%	7.04% (2.79% + BBR)	2%	£100k	£1.0m	9.04%	n/a	LVTZ7522912	
Small HMO	Tracker	75%	7.14% (2.89% + BBR)	2%	£100k	£1.0m	9.14%	n/a	LHTZ7522910	
Small MUFB	Tracker	75%	7.14% (2.89% + BBR)	2%	£100k	£1.0m	9.14%	n/a	LHTZ7522911	

**Tracker products are stressed at either 5.5% or rate +2%, whichever is greater.
We will recalculate affordability should there be a change to BBR.**



Core product range

2 year tracker

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD PROPERTIES										New build properties accepted The current BBR is 4.25%.
Standard	2 year tracker	75%	6.24% (1.99%+BBR)	2%	£100k	£1m	8.24%	n/a	LVDB7523130	
Standard	2 year tracker	75%	5.74% (1.49%+BBR)	3%	£100k	£1m	7.74%	n/a	LVDB7523133	
SMALL HMO - UP TO 6 BEDS										
Small HMO	2 year tracker	75%	6.44% (2.19% + BBR)	2%	£100k	£1m	8.44%	n/a	LHDB7523132	
Small HMO	2 year tracker	75%	5.94% (1.69% + BBR)	3%	£100k	£1m	7.94%	n/a	LHDB7523136	
SMALL MUFB - UP TO 6 BEDS										
Small MUFB	2 year tracker	75%	6.44% (2.19% + BBR)	2%	£100k	£1m	8.44%	n/a	LHDB7523135	
Small MUFB	2 year tracker	75%	5.94% (1.69% + BBR)	3%	£100k	£1m	7.94%	n/a	LHDB7523131	
TRADING LIMITED COMPANY										
Standard	2 year tracker	75%	5.94% (1.69% + BBR)	3%	£100k	£1m	7.94%	n/a	LVDB7523156	
Small HMO	2 year tracker	75%	6.14% (1.89% + BBR)	3%	£100k	£1m	8.14%	n/a	LHDB7523134	
Small MUFB	2 year tracker	75%	6.14% (1.89% + BBR)	3%	£100k	£1m	8.14%	n/a	LHDB7523159	

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.



Core product range

Term tracker (no ERC)

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
Standard	Tracker	70%	6.84% (2.59% + BBR)	2%	£1m	£2m	8.84%	n/a	LVTZ7023038	Standard tracker max loan: • Up to 70% LTV = £2m • Up to 75% LTV = £1m
Standard	Tracker	75%	6.84% (2.59% + BBR)	2%	£30k	£1m	8.84%	n/a	LVTZ7023032	
SMALL HMO - UP TO 6 BEDS										New build properties accepted The current BBR is 4.25%.
Small HMO	Tracker	70%	6.84% (2.59% + BBR)	2%	£1,000.01	£2m	8.84%	n/a	LHTZ7023037	
Small HMO	Tracker	75%	6.84% (2.59% + BBR)	2%	£30k	£1m	8.84%	n/a	LHTZ7523030	
LARGE HMO - UP TO 12 BEDS										
Large HMO	Tracker	75%	7.09% (2.84% + BBR)	2%	£30k	£1.5m	9.09%	n/a	LHTZ7522796	
SMALL MFUB - UP TO 6 BEDS										
Small MUFB	Tracker	70%	6.84% (2.59% + BBR)	2%	£1,000.01	£2m	8.84%	n/a	LHTZ7023036	
Small MUFB	Tracker	75%	6.84% (2.59% + BBR)	2%	£30k	£1m	8.84%	n/a	LHTZ7523031	
LARGE MUFB TRACKER UP TO 12 UNITS										
Large MUFB	Tracker	75%	7.09% (2.84% + BBR)	2%	£30k	£1.5m	9.09%	n/a	LHTZ7522797	

Tracker products are stressed at either 5.5% or rate +2%, whichever is greater.
We will recalculate affordability should there be a change to BBR.



Green mortgage range

For properties with a EPC rating A, B and C

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
Standard	5 Year Fixed	75%	5.29%	2.00%	£100k	£1m	5.29%	5%/5%/3%/2%/2%	LVFE7523243	New build properties accepted
Standard	5 Year Fixed	75%	5.09%	3.00%	£100k	£1m	5.09%	5%/5%/3%/2%/2%	LVFE7523244	
Standard	5 Year Fixed	75%	4.89%	4.00%	£100k	£1m	4.89%	5%/5%/3%/2%/2%	LVFE7523245	
Standard	5 Year Fixed	75%	4.69%	5.00%	£100k	£1m	4.69%	5%/5%/3%/2%/2%	LVFE7523246	
Standard	5 Year Fixed	75%	5.29%	£1,999k	£30k	£99,999k	4.29%	5%/5%/3%/2%/2%	LVFE7523247	

All fixed rates revert to 3.49%+BBR.

ICR rules

5 YEAR FIXED RATE PRODUCTS STRESSED AT PAY RATE

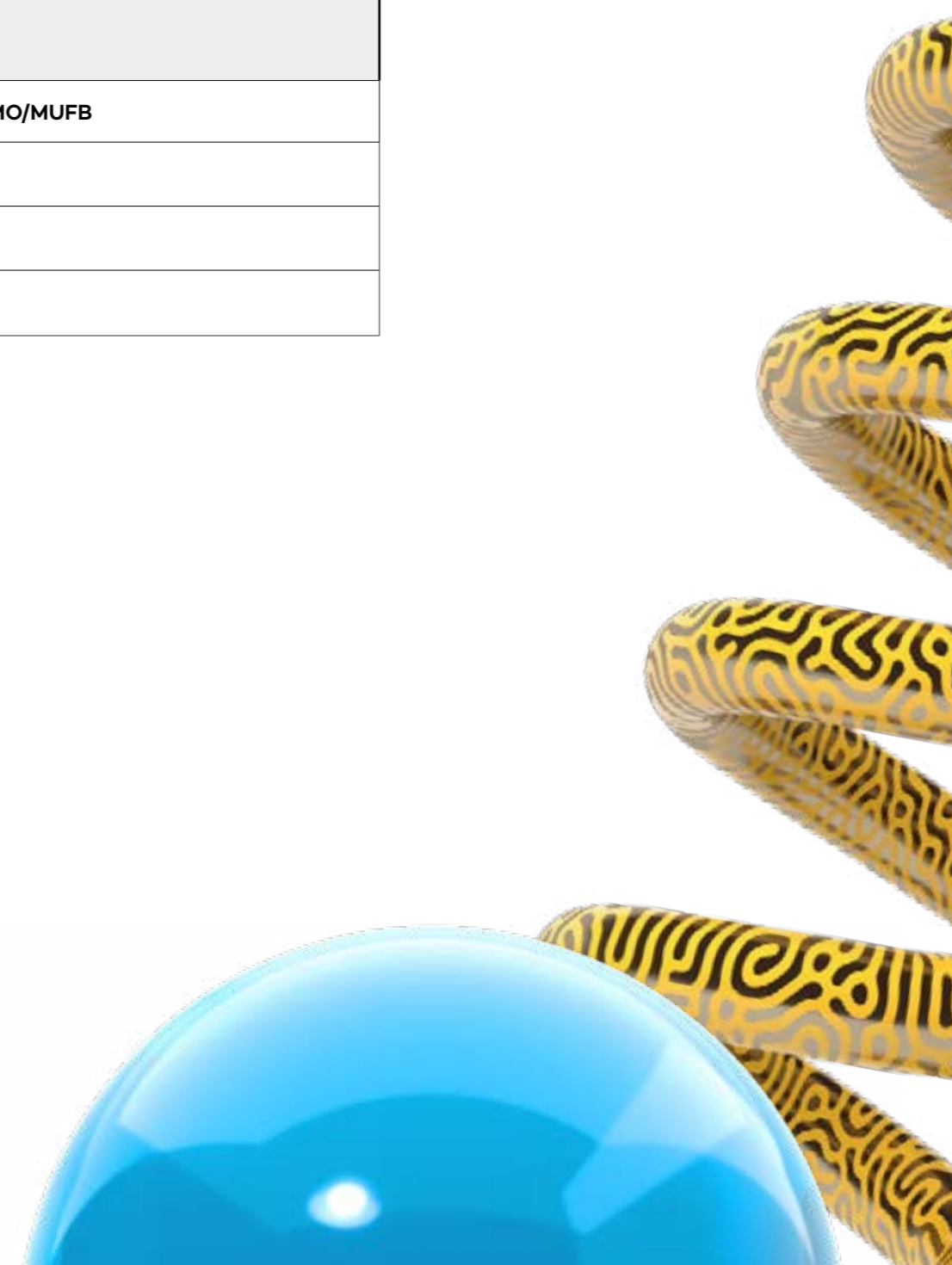
2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%

	Standard	HMO/MUFB	First-time landlord HMO/MUFB
Individual - Basic rate taxpayer	125%	125%	135%
Individual - Higher rate taxpayer	140%	140%	140%
Limited Company/LLP	125%	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.



Valuation fees

All applications are subject to a £199 non-refundable application fee

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



LANDBAY
Your lending partner

