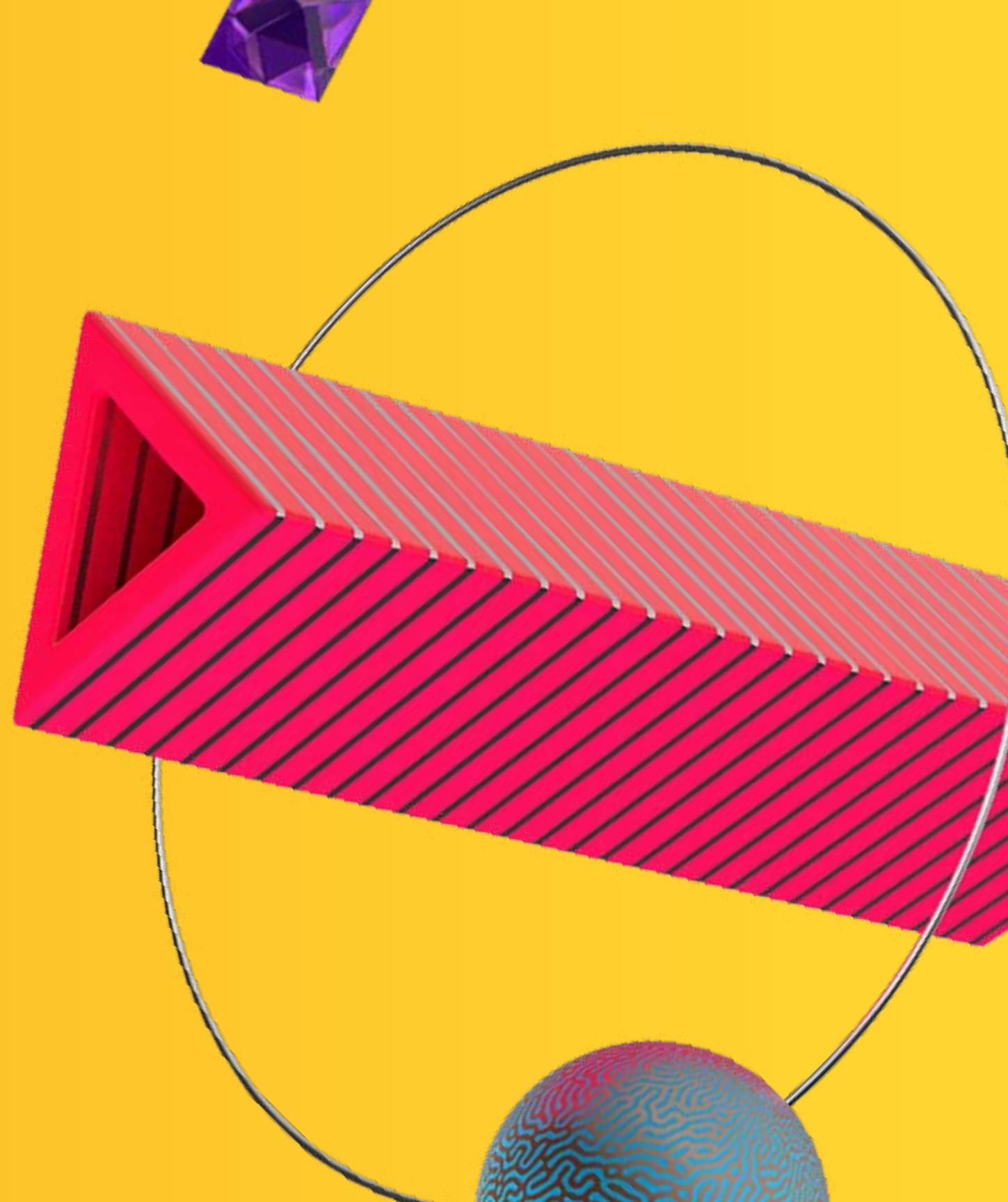


LANDBAY

Product Guide

5 June 2023 | LBPG05062023

FOR INTERMEDIARY USE ONLY



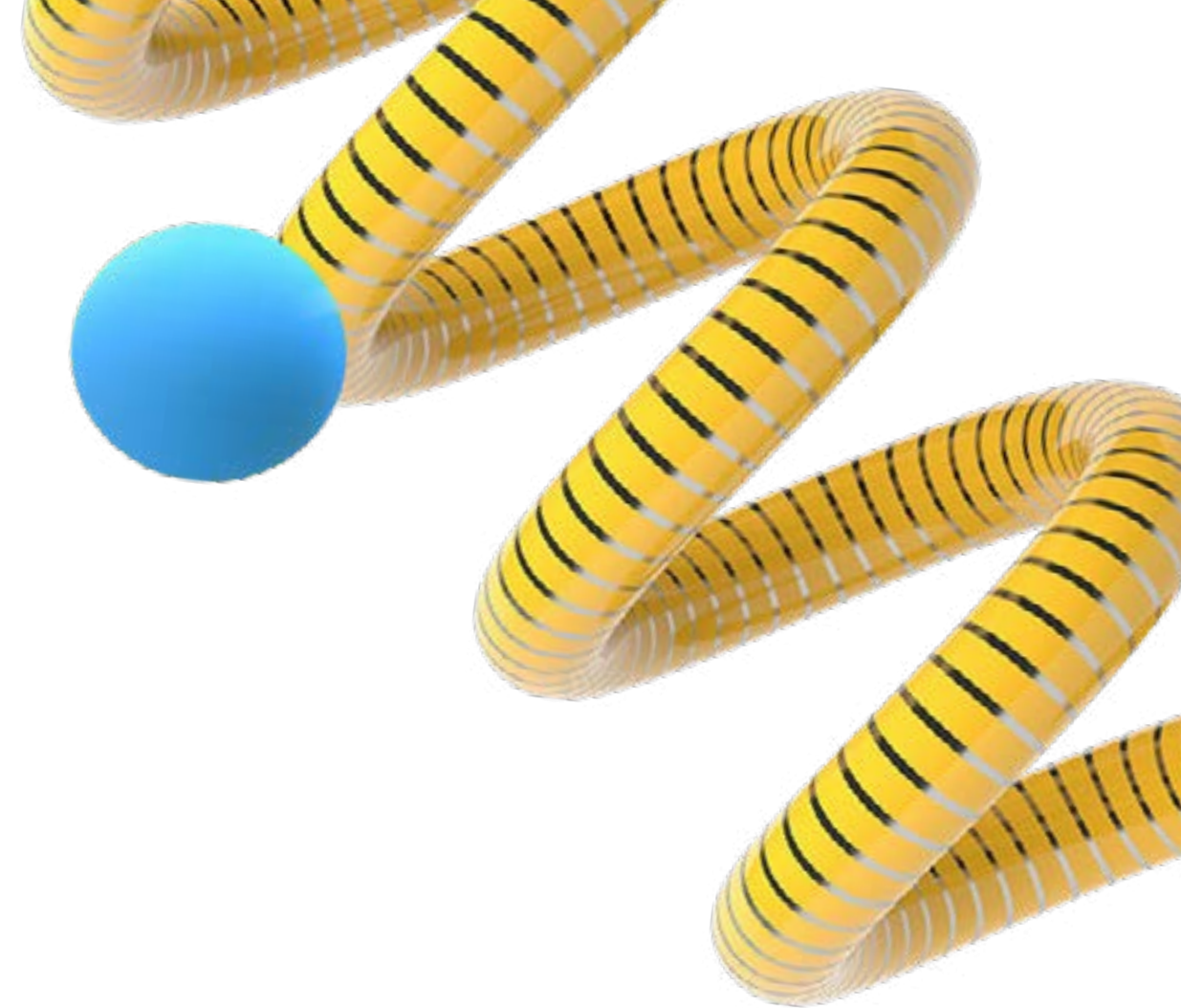
Welcome to Landbay

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%	6.19%	2.00%	£100k	£1m	6.19%	5%/5%/3%	LVFE7523648	
Standard	5 Year Fixed	75%	5.99%	3.00%	£100k	£1m	5.99%	5%/5%/3%	LVFE7523653	
Standard	5 Year Fixed	75%	5.79%	4.00%	£100k	£1m	5.79%	5%/5%/3%	LVFE7523671	
Standard	5 Year Fixed	75%	5.59%	5.00%	£100k	£1m	5.59%	5%/5%/3%	LVFE7523652	
Standard	5 Year Fixed	75%	6.19%	£1,999k	£30k	£99,999	6.19%	5%/5%/3%	LVFE7523672	

All fixed rates revert to 3.49%+BBR.

As special edition, these products above can be withdrawn without any notice or any grace period.



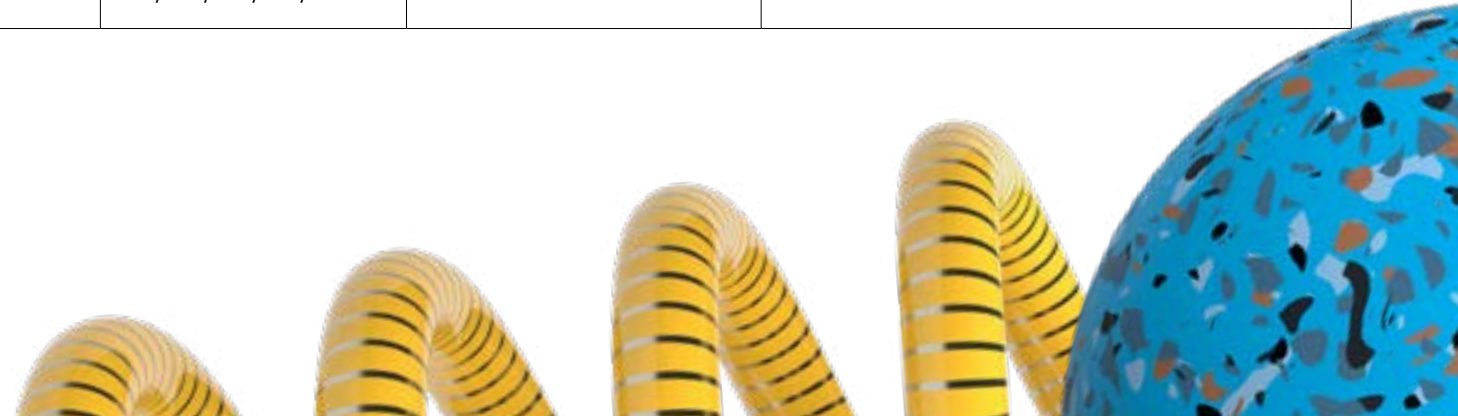
Core product range

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%	5.69%	2.00%	£100k	£1.5m	5.69%	5%/5%/3%/2%/2%	LVFE5523642	
Standard	5 Year Fixed	55%	5.49%	3.00%	£100k	£1.5m	5.49%	5%/5%/3%/2%/2%	LVFE5523628	
Standard	5 Year Fixed	55%	5.29%	4.00%	£100k	£1.5m	5.29%	5%/5%/3%/2%/2%	LVFE5523664	
Standard	5 Year Fixed	55%	5.09%	5.00%	£100k	£1.5m	5.09%	5%/5%/3%/2%/2%	LVFE5523663	
Standard	5 Year Fixed	55%	4.89%	6.00%	£100k	£1.5m	4.89%	5%/5%/3%/2%/2%	LVFE5523646	
Standard	5 Year Fixed	55%	4.69%	7.00%	£100k	£1.5m	4.69%	5%/5%/3%/2%/2%	LVFE5523641	
Standard	5 Year Fixed	65%	5.89%	2.00%	£100k	£1.5m	5.89%	5%/5%/3%/2%/2%	LVFE6523640	
Standard	5 Year Fixed	65%	5.69%	3.00%	£100k	£1.5m	5.69%	5%/5%/3%/2%/2%	LVFE6523639	
Standard	5 Year Fixed	65%	5.49%	4.00%	£100k	£1.5m	5.49%	5%/5%/3%/2%/2%	LVFE6523636	
Standard	5 Year Fixed	65%	5.29%	5.00%	£100k	£1.5m	5.29%	5%/5%/3%/2%/2%	LVFE6523660	
Standard	5 Year Fixed	65%	5.09%	6.00%	£100k	£1.5m	5.09%	5%/5%/3%/2%/2%	LVFE6523661	
Standard	5 Year Fixed	65%	4.89%	7.00%	£100k	£1.5m	4.89%	5%/5%/3%/2%/2%	LVFE6523645	

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	75%	5.99%	2.00%	£100k	£1m	5.99%	5%/5%/3%/2%/2%	LVFE7523635	
Standard	5 Year Fixed	75%	5.79%	3.00%	£100k	£1m	5.79%	5%/5%/3%/2%/2%	LVFE7523665	
Standard	5 Year Fixed	75%	5.59%	4.00%	£100k	£1m	5.59%	5%/5%/3%/2%/2%	LVFE7523643	
Standard	5 Year Fixed	75%	5.39%	5.00%	£100k	£1m	5.39%	5%/5%/3%/2%/2%	LVFE7523627	
Standard	5 Year Fixed	75%	5.99%	£1,999	£30k	£99,999	5.99%	5%/5%/3%/2%/2%	LVFE7523662	

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%	5.99%	2.00%	£75k	£1m	7.99%	2%/2%	LVFB7523659	
Standard	2 Year Fixed	75%	5.49%	3.00%	£75k	£1m	7.49%	2%/2%	LVFB7523651	
Standard	2 Year Fixed	75%	4.99%	4.00%	£100k	£1m	6.99%	2%/2%	LVFB7523650	
Standard	2 Year Fixed	75%	5.99%	£1,499	£30k	£74,999	7.99%	2%/2%	LVFB7523644	

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%	6.14%	2.00%	£30k	£1m	8.14%	2%/2%	LHFB7523675	New build properties accepted Up to 6 beds/units
Small HMO	2 Year Fixed	75%	5.64%	3.00%	£30k	£1m	7.64%	2%/2%	LHFB7523632	
Small HMO	2 Year Fixed	75%	5.14%	4.00%	£30k	£1m	7.14%	2%/2%	LHFB7523649	
Small HMO	5 Year Fixed	75%	6.09%	3.00%	£30k	£1m	6.09%	5%/5%/3%/2%/2%	LHFE7523670	
Small HMO	5 Year Fixed	75%	6.29%	2.00%	£30k	£1m	6.29%	5%/5%/3%/2%/2%	LHFE7523668	
Large HMO	2 Year Fixed	75%	6.59%	2.50%	£100k	£1.5m	8.59%	2%/2%	LHFB7523551	New build properties accepted Up to 12 beds/units
Large HMO	5 Year Fixed	65%	6.49%	2.50%	£100k	£1.5m	6.49%	5%/5%/3%/2%/2%	LHFE6523571	
Large HMO	5 Year Fixed	75%	6.59%	2.50%	£100k	£1.5m	6.59%	5%/5%/3%/2%/2%	LHFE7523621	
FIRST-TIME LANDLORDS										New build properties accepted Up to 6 beds/units
Small HMO	2 Year Fixed	75%	5.79%	3%	£100k	£1m	7.79%	2%/2%	LHFB7523630	
Small HMO	5 Year Fixed	75%	6.19%	3%	£100k	£1m	6.19%	5%/5%/3%/2%/2%	LHFE7523669	

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%	6.14%	2.00%	£30k	£1m	8.14%	2%/2%	LHFB7523666	New build properties accepted Up to 6 beds/units
Small MUFB	2 Year Fixed	75%	5.64%	3.00%	£30k	£1m	7.64%	2%/2%	LHFB7523655	
Small MUFB	2 Year Fixed	75%	5.14%	4.00%	£30k	£1m	7.14%	2%/2%	LHFB7523647	
Small MUFB	5 Year Fixed	75%	6.09%	3.00%	£30k	£1m	6.09%	5%/5%/3%/2%/2%	LHFE7523676	
Small MUFB	5 Year Fixed	75%	6.29%	2.00%	£30k	£1m	6.29%	5%/5%/3%/2%/2%	LHFE7523667	
Large MUFB	2 Year Fixed	75%	6.59%	2.50%	£100k	£1.5m	8.59%	2%/2%	LHFB7523620	New build properties accepted Up to 12 beds/units
Large MUFB	5 Year Fixed	65%	6.49%	2.50%	£100k	£1.5m	6.49%	5%/5%/3%/2%/2%	LHFE6523622	
Large MUFB	5 Year Fixed	75%	6.59%	2.50%	£100k	£1.5m	6.59%	5%/5%/3%/2%/2%	LHFE7523570	
FIRST-TIME LANDLORDS										
Small MUFB	2 Year Fixed	75%	5.79%	3%	£100k	£1m	7.79%	2%/2%	LHFB7523633	New build properties accepted Up to 6 beds/units
Small MUFB	5 Year Fixed	75%	6.19%	3%	£100k	£1m	6.19%	5%/5%/3%/2%/2%	LHFE7523626	

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 4.50%.
Standard	2 Year Fixed	75%	5.69%	3.00%	£100k	£1m	7.69%	2%/2%	LVFB7523658	
Small HMO	2 Year Fixed	75%	5.79%	3.00%	£100k	£1m	7.79%	2%/2%	LHFB7523673	
Small MUFB	2 Year Fixed	75%	5.79%	3.00%	£100k	£1m	7.79%	2%/2%	LHFB7523674	
5 YEAR FIXED PRODUCTS										
Standard	5 Year Fixed	75%	6.19%	2.50%	£100k	£1m	6.19%	5%/5%/3%/2%/2%	LVFE7523634	
Small HMO	5 Year Fixed	75%	6.39%	2.50%	£100k	£1m	6.39%	5%/5%/3%/2%/2%	LHFE7523656	
Small MUFB	5 Year Fixed	75%	6.39%	2.50%	£100k	£1m	6.39%	5%/5%/3%/2%/2%	LHFE7523631	
TERM TRACKER (NO ERC) PRODUCTS										
Standard	Tracker	75%	7.29% (2.79% + BBR)	2%	£100k	£1.0m	9.04%	n/a	LVTZ7522912	
Small HMO	Tracker	75%	7.39% (2.89% + BBR)	2%	£100k	£1.0m	9.14%	n/a	LHTZ7522910	
Small MUFB	Tracker	75%	7.39% (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 4.50%.
Standard	2 year tracker	75%	6.49% (1.99%+BBR)	2%	£100k	£1m	8.24%	n/a	LVDB7523130	
Standard	2 year tracker	75%	5.99% (1.49%+BBR)	3%	£100k	£1m	7.74%	n/a	LVDB7523133	
SMALL HMO - UP TO 6 BEDS										
Small HMO	2 year tracker	75%	6.69% (2.19% + BBR)	2%	£100k	£1m	8.44%	n/a	LHDB7523132	
Small HMO	2 year tracker	75%	6.19% (1.69% + BBR)	3%	£100k	£1m	7.94%	n/a	LHDB7523136	
SMALL MUFB - UP TO 6 BEDS										
Small MUFB	2 year tracker	75%	6.64% (2.19% + BBR)	2%	£100k	£1m	8.44%	n/a	LHDB7523135	
Small MUFB	2 year tracker	75%	6.19% (1.69% + BBR)	3%	£100k	£1m	7.94%	n/a	LHDB7523131	
TRADING LIMITED COMPANY										
Standard	2 year tracker	75%	6.19% (1.69% + BBR)	3%	£100k	£1m	7.94%	n/a	LVDB7523156	
Small HMO	2 year tracker	75%	6.39% (1.89% + BBR)	3%	£100k	£1m	8.14%	n/a	LHDB7523134	
Small MUFB	2 year tracker	75%	6.39% (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%	7.09% (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 New build properties accepted The current BBR is 4.50%.
Standard	Tracker	75%	7.09% (2.59% + BBR)	2%	£30k	£1m	8.84%	n/a	LVTZ7023032	
SMALL HMO - UP TO 6 BEDS										
Small HMO	Tracker	70%	7.09% (2.59% + BBR)	2%	£1,000.01	£2m	8.84%	n/a	LHTZ7023037	
Small HMO	Tracker	75%	7.09% (2.59% + BBR)	2%	£30k	£1m	8.84%	n/a	LHTZ7523030	
LARGE HMO - UP TO 12 BEDS										
Large HMO	Tracker	75%	7.34% (2.84% + BBR)	2%	£30k	£1.5m	9.09%	n/a	LHTZ7522796	
SMALL MFUB - UP TO 6 BEDS										
Small MUFB	Tracker	70%	7.09% (2.59% + BBR)	2%	£1,000.01	£2m	8.84%	n/a	LHTZ7023036	
Small MUFB	Tracker	75%	7.09% (2.59% + BBR)	2%	£30k	£1m	8.84%	n/a	LHTZ7523031	
LARGE MUFB TRACKER UP TO 12 UNITS										
Large MUFB	Tracker	75%	7.34% (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%	5.79%	2.00%	£100k	£1m	5.79%	5%/5%/3%/2%/2%	LVFE7523638	New build properties accepted
Standard	5 Year Fixed	75%	5.59%	3.00%	£100k	£1m	5.59%	5%/5%/3%/2%/2%	LVFE7523629	
Standard	5 Year Fixed	75%	5.39%	4.00%	£100k	£1m	5.39%	5%/5%/3%/2%/2%	LVFE7523637	
Standard	5 Year Fixed	75%	5.19%	5.00%	£100k	£1m	5.19%	5%/5%/3%/2%/2%	LVFE7523657	
Standard	5 Year Fixed	75%	5.79%	£1,999k	£30k	£99,999k	5.79%	5%/5%/3%/2%/2%	LVFE7523654	

All fixed rates revert to 3.49%+BBR.

ICR rules

5 YEAR FIXED RATE PRODUCTS STRESSED AT PAY RATE

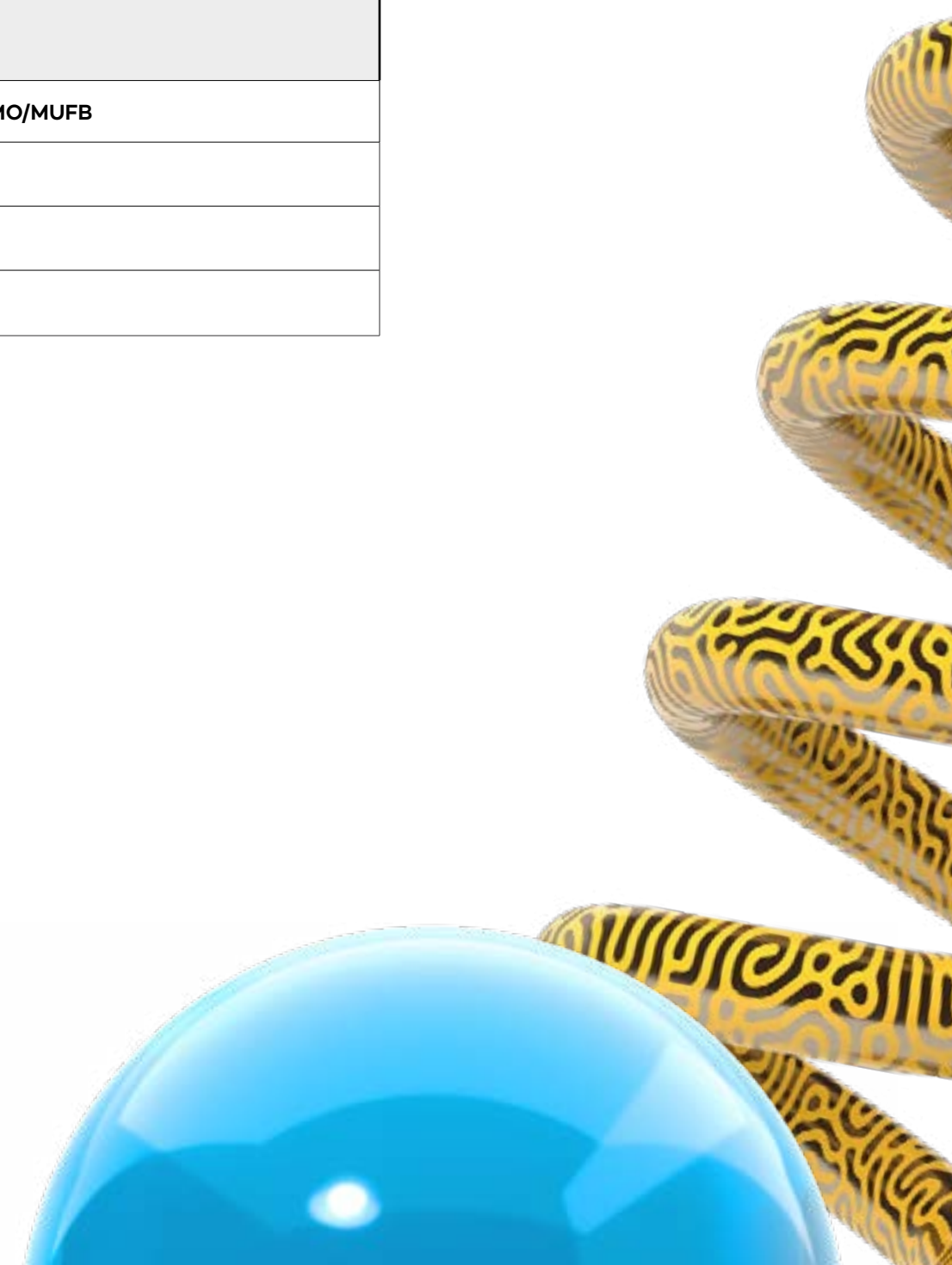
2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%

	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



