

Legal & General Mortgage Club



	Basic rate tax payer	Higher rate tax payer	Additional rate tax payer	HMO	Limited Company	£ for £ Remortgage	Other Rental Calculations
Accord	125% @ 5.5% or product rate + 2% (Whichever is highest) for products with less than a 5 year term. 125% @ 4.5% or product rate + 1% (Whichever is highest) for products with a 5 year+ term	135% @ 5.5% or product rate + 2% (Whichever is highest) for products with less than a 5 year term. 145% @ 5.5% or product rate + 2% (Whichever is highest) if capital raising. 145% @ 4.5% or product rate + 1% (Whichever is highest) for products with a 5 year+ term	135% @ 5.5% or product rate + 2% (Whichever is highest) for products with less than a 5 year term. 145% @ 5.5% or product rate + 2% (Whichever is highest) if capital raising. 145% @ 4.5% or product rate + 1% (Whichever is highest) for products with a 5 year+ term				
Ahli	80% of gross rent and divide by debt service. It would need to be greater than 115% at actual interest rates and also greater than 11% at stress rate which would be lower of 5.50% or 2.50% margin above pay rate.						

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Aldermore	125% @ 5.5% or payrate + 2%, whichever is the highest. 125% @ payrate or reversion rate + 0.75% (Whichever is highest) for 5+ year fixed rate products	145% @ 5.5% or payrate + 2%, whichever is the highest. 145% @ payrate or reversion rate + 0.75% (Whichever is highest) for 5+ year fixed rate products	145% @ 5.5% or payrate + 2%, whichever is the highest. 145% @ payrate or reversion rate + 0.75% (Whichever is highest) for 5+ year fixed rate products	<u>Basic rate tax payer -</u> 155% @ 5.5% or payrate + 2%, whichever is the highest. 155% @ payrate or reversion rate + 0.75% (Whichever is highest) for 5+ year fixed rate products <u>Higher rate tax payer -</u> 185% @ 5.5% or payrate + 2%, whichever is the highest. 185% @ payrate or reversion rate + 0.75% (Whichever is highest) for 5+ year fixed rate products <u>Limited Company -</u> 155% @ 5.5% or payrate + 2%, whichever is the highest. 155% @ payrate or reversion rate + 0.75%	125% @ 5.5% or payrate + 2%, whichever is the highest. 125% @ payrate or reversion rate + 0.75% (Whichever is highest) for 5+ year fixed rate products		<u>Multi Unit Freehold Blocks -</u> <u>Basic rate tax payer -</u> 125% @ 5.5% or payrate + 2%, whichever is the highest. 125% @ payrate or reversion rate + 0.75% (Whichever is highest) for 5+ year fixed rate products. <u>Higher rate tax payer -</u> 145% @ 5.5% or payrate + 2%, whichever is the highest. 145% @ payrate or reversion rate + 0.75% (Whichever is highest) for 5+ year fixed rate products. <u>Limited Company -</u> 125% @ 5.5% or payrate + 2%, whichever is the highest. 125% @ payrate or reversion rate + 0.75% (Whichever is highest) for
Bank of Ireland	145% @ 4.5% for 5+ year fixed rate product. 145% @ 5.5% for any other products.	145% @ 4.5% for 5+ year fixed rate product. 145% @ 5.5% for any other products.	145% @ 4.5% for 5+ year fixed rate product. 145% @ 5.5% for any other products.				
Barclays	All cases are based on top slicing - Must use the affordability calculator to give an indication of affordability.	All cases are based on top slicing - Must use the affordability calculator to give an indication of affordability.	All cases are based on top slicing - Must use the affordability calculator to give an indication of affordability.				
Bath	125% @ 5.5% 125% @ payrate for 5 year fixed products	145% @ 5.5% 145% @ payrate for 5 year fixed products	145% @ 5.5% 145% @ payrate for 5 year fixed products				
Bluestone	125% @ reversion rate + 2% for 2/3 year products 125% @ payrate for 5 year products	140% @ reversion rate + 2% for 2/3 year products 140% @ payrate for 5 year products	140% @ reversion rate + 2% for 2/3 year products 140% @ payrate for 5 year products				
BM Solutions	Rental Income Calculator	Rental Income Calculator	Rental Income Calculator				Portfolio Landlord Calculator

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Buckinghamshire	125% @ 5.5% or payrate + 2%, whichever is the highest.	134% @ 5.5% or payrate + 2%, whichever is the highest.	134% @ 5.5% or payrate + 2%, whichever is the highest.		125% @ 5.5% or payrate + 2%, whichever is the highest.		
Cambridge	140% @ payrate + 1.5% if 5 year fixed product. 140% @ 5.5% for all other products.	140% @ payrate + 1.5% if 5 year fixed product. 140% @ 5.5% for all other products.	140% @ payrate + 1.5% if 5 year fixed product. 140% @ 5.5% for all other products.				
Castle Trust	125% @ payrate for 5 year fixed products. 125% @ payrate + 2% for 2 year fixed products.	145% @ payrate for 5 year fixed products. 145% @ payrate + 2% for 2 year fixed products.	145% @ payrate for 5 year fixed products. 145% @ payrate + 2% for 2 year fixed products.	HMO - 145% @ payrate for 5 year fixed products. 145% @ payrate + 2% for 2 year fixed products. MUFB - 125% @ payrate for 5 year fixed products. 125% @ payrate + 2% for 2 year fixed products.			<u>Portfolio Landlords -</u> 145% @ payrate for 5 year fixed products. 145% @ payrate + 2% for 2 year fixed products. <u>Holiday Lets -</u> 145% @ payrate for 5 year fixed products. 145% @ payrate + 2% for 2 year fixed products.
CHL Mortgages	125% @ 5%	140% @ 5.5% if on 2 year deal 140% @ payrate if on 5 year deal	140% @ 5.5% if on 2 year deal 140% @ payrate if on 5 year deal		125% @ 5%		
Chorley	125% @ 5.5% or payrate + 2%, whichever is the highest.	148% @ 5.5% or payrate + 2%, whichever is the highest.	148% @ 5.5% or payrate + 2%, whichever is the highest.				<u>Joint application - Basic rate tax payer + higher rate tax payer - 148% @ 5.5% or payrate + 2%, whichever is highest.</u>
Clydesdale	Based on Affordability	Based on Affordability	Based on Affordability				
Coventry	125% @ 4.5% for 5 year fixed products. 125% @ 5.5% for all other products.	145% @ 4.5% for 5 year fixed products. 145% @ 5.5% for all other products.	145% @ 4.5% for 5 year fixed products. 145% @ 5.5% for all other products.			Basic rate tax payers - 125% @ 5% Higher rate tax payers - 145% @ 5%	
Darlington	130% @ 5.5%	145% @ 5.5%	145% @ 5.5%				
Dudley	125% @ 5.5%	140% @ 5.5%	140% @ 5.5%				

	Basic rate tax payer	Higher rate tax payer	Additional rate tax payer	HMO	Limited Company	£ for £ Remortgage	Other Rental Calculations
Family	145% @ 5.5% OR payrate + 2% (whichever is higher)	145% @ 5.5% OR payrate + 2% (whichever is higher)	145% @ 5.5% OR payrate + 2% (whichever is higher)			130% @ 5.14% - Upto 65% LTV 135% @ 5.14% - 65-70% LTV	The only exception to these calculations is if a semi-exclusive product available through one of our packaging partners is used - In this situation we would use the pay rate of the product rather than the higher stressed rates when calculating the rental coverages.
Fleet	125% @ 5.5% for 2 year and tracker products. 125% @ payrate for 5 year products.	125% @ 5.5% for 2 year and tracker products. 125% @ payrate for 5 year products.	125% @ 5.5% for 2 year and tracker products. 125% @ payrate for 5 year products.				
Foundation	125% @ initial rate when 5 year fixed 125% @ 5.5% for any other product	145% @ initial rate when 5 year fixed 145% @ 5.5% for any other product	145% @ initial rate when 5 year fixed 145% @ 5.5% for any other product		125% @ initial rate when 5 year fixed 125% @ 5.5% for any other product		<u>Joint application - Basic rate tax payer + higher rate tax payer -</u> 135% @ initial rate when 5 year fixed product. 135% @ 5.5% for any other product.
Furness	We assess all BTL's and Holiday Lets on a full affordability basis not a rental ICR.The background rent calculation is 125% at the product payrate – this is obviously low as we assess on affordability.	We assess all BTL's and Holiday Lets on a full affordability basis not a rental ICR.The background rent calculation is 125% at the product payrate – this is obviously low as we assess on affordability.	We assess all BTL's and Holiday Lets on a full affordability basis not a rental ICR.The background rent calculation is 125% at the product payrate – this is obviously low as we assess on affordability.				<u>Holiday Lets -</u> We assess all BTL's and Holiday Lets on a full affordability basis not a rental ICR.The background rent calculation is 125% at the product payrate – this is obviously low as we assess on affordability.

	Basic rate tax payer	Higher rate tax payer	Additional rate tax payer	HMO	Limited Company	£ for £ Remortgage	Other Rental Calculations
Gatehouse	125% @ 5.5%	145% @ 5.5%	145% @ 5.5%	140% @ 5.5% - Basic 140% @ 5.5% - Ltd company 145% @ 5.5% - Higher / additional	125% @ 5.5%		<u>Expats -</u> <u>BTL & Portfolio</u> 125% -Basic rate tax payer 145% -Higher/additional rate tax payer 125% -Limited company - All at payrate if 5 year fixed product, all 5.5% if product is less than 5 years. HMO - Individual-145% Limited company - 145% Both at payrate if 5 year fixed product, all 5.5% if product is less than 5 years.
Hanley	145% @ 5.5% OR payrate + 2% (whichever is higher)	145% @ 5.5% OR payrate + 2% (whichever is higher)	145% @ 5.5% OR payrate + 2% (whichever is higher)				
Harpenden	135% @ 5.5%	135% @ 5.5%	135% @ 5.5%				
Hinckley & Rugby	145% @ 5.5% If product is 5 year fixed - 145% @ payrate	145% @ 5.5% If product is 5 year fixed - 145% @ payrate	145% @ 5.5% If product is 5 year fixed - 145% @ payrate			140% @ payrate + 2.5% - If property was purchased before January 2017	
Hodge							<u>Portfolio Landlords -</u> 125% (using a standard cost assumption of 25% of gross rents) <u>Holiday Lets -</u> 145% @ 5.5%

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Interbay	140% @ 5.5% or the initial payrate + 1.55% whichever is higher. If a 5 year fixed, would be 140% @ initial payrate.	140% @ 5.5% or the initial payrate + 1.55% whichever is higher. If a 5 year fixed, would be 140% @ initial payrate.	140% @ 5.5% or the initial payrate + 1.55% whichever is higher. If a 5 year fixed, would be 140% @ initial payrate.	For individuals - 160% @ 5.5% or the initial payrate + 1.55% whichever is higher. If a 5 year fixed, would be 160% @ initial payrate. For limited companies - 145% @ 5.5% or the initial payrate + 1.55% whichever is higher.	125% @ 5.5% or the initial payrate + 1.55% whichever is higher	140% @ payrate +1.05%	
Kensington	125% @ 5.5% If 2 year fixed product - 125% @ 5.5% OR assessment rate + 2% (Whichever is highest) If 5 year fixed product - 125% @ payrate OR 0.726 + reversion margin (Whichever is highest)	145% @ 5.5% If 2 year fixed product - 145% @ 5.5% OR assessment rate + 2% (Whichever is highest) If 5 year fixed product - 145% @ payrate OR 0.726 + reversion margin (Whichever is highest)	145% @ 5.5% If 2 year fixed product - 145% @ 5.5% OR assessment rate + 2% (Whichever is highest) If 5 year fixed product - 145% @ payrate OR 0.726 + reversion margin (Whichever is highest)		125% @ 5.5% If 2 year fixed product - 125% @ 5.5% OR assessment rate + 2% (Whichever is highest) If 5 year fixed product - 125% @ payrate OR 0.726 + reversion margin (Whichever is highest)		

	Basic rate tax payer	Higher rate tax payer	Additional rate tax payer	HMO	Limited Company	£ for £ Remortgage	Other Rental Calculations
Kent Reliance	140% @ initial payrate + 1.55% OR 5.5% (Whichever is highest). 140% @ payrate for 5 year fixed products.	140% @ initial payrate + 1.55% OR 5.5% (Whichever is highest). 140% @ payrate for 5 year fixed products.	140% @ initial payrate + 1.55% OR 5.5% (Whichever is highest). 140% @ payrate for 5 year fixed products.	<u>Upto 6 bedrooms</u> Individual - 140% @ initial payrate + 1.55% OR 5.5% (Whichever is highest). 5 year fixed products are 140% @ payrate. Ltd Company - 125% @ initial payrate + 1.55% OR 5.5% (Whichever is highest) 5 year fixed products are 125% @ payrate. <u>7 or more bedrooms</u> Individual - 160% @ initial payrate + 1.55% OR 5.5% (Whichever is highest). 5 year fixed products are 160% @ payrate. Ltd Company - 145% @ initial payrate + 1.55% OR 5.5% (Whichever is highest). 5 year fixed products are 145% @ payrate.	125% @ initial payrate + 1.55% OR 5.5% (Whichever is highest)	140% @ initial payrate + 1.05%	
Keystone	125% @ 5.5% - 2 year fixed. 125% @ payrate - 5 year fixed.	145% @ 5.5% - 2 year fixed. 145% @ payrate - 5 year fixed.	145% @ 5.5% - 2 year fixed. 145% @ payrate - 5 year fixed.		125% @ 5.5% - 2 year fixed. 125% @ payrate - 5 year fixed.		
Landbay	140% @ payrate - 5 year fixed. 140% @ 5.5% - 2 year fixed and tracker products.	140% @ payrate - 5 year fixed. 140% @ 5.5% - 2 year fixed and tracker products.	140% @ payrate - 5 year fixed. 140% @ 5.5% - 2 year fixed and tracker products.	<u>Individual</u> - 140% @ payrate - 5 year fixed. 140% @ 5.5% - 2 year fixed and tracker products. <u>Limited Company</u> - 130% @ payrate - 5 year fixed. 125% @ 5.5% - 2 year fixed and tracker products. <u>First Time HMO</u> <u>Landlord</u> - All above stressed at 150%	125% @ payrate - 5 year fixed. 125% @ 5.5% - 2 year fixed and tracker products.		

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Leeds	125% @ 5.5%	145% @ 5.5%	150% @ 5.5%	165% @ 5.75% £ for £ HMO Remo - 165% @ 5%		Basic rate tax payer - 125% @ 5% Higher rate tax payer - 145% @ 5% Additional rate tax payer - 150% @ 5% £ for £ HMO Remo - 165% @ 5% £ for £ Holiday let Remo - 145% @ 5%	<u>Holiday Lets -</u> 145% @ 5.5% £ for £ Holiday let Remo - 145% @ 5%
Leek	140% @ 5.5%	140% @ 5.5%	140% @ 5.5%			125% @ 5.5%	<u>Portfolio Landlords -</u> 140% @ 5.5%
Lendinvest	125% @ 5% 140% @ payrate for 5 year fixed products	140% @ 5% 140% @ payrate for 5 year fixed products	140% @ 5% 140% @ payrate for 5 year fixed products	Basic rate tax payer - 130% @ 5% Higher rate tax payer - 145% @ 5% Additional rate tax payer - 145% @ 5% Limited company - 130% @ 5%	125% @ 5% 140% @ payrate for 5 year fixed products		
Mansfield	125% @ 5.5% OR 125% @ payrate if 5 year fixed product	145% @ 5.5% OR 125% @ payrate if 5 year fixed product	145% @ 5.5% OR 125% @ payrate if 5 year fixed product				
Marsden - EXPAT BTL ONLY	125% @ 5.5%	145% @ 5.5%	145% @ 5.5%				<u>Top Slicing - 115% @ 5.5%</u>
Masthaven	125% @ payrate or reversion rate (Whichever is highest).	140% @ payrate or reversion rate (Whichever is highest).	140% @ payrate or reversion rate (Whichever is highest).	140% @ payrate or reversion rate (Whichever is highest).	125% @ payrate or reversion rate (Whichever is highest).		
Melton	145% @ 5.5% or 145% @ 4% if on a 5 year fixed	145% @ 5.5% or 145% @ 4% if on a 5 year fixed	145% @ 5.5% or 145% @ 4% if on a 5 year fixed				<u>Regulated BTL - 145% @ 5.5% or 145% @ 4% if 5 year fixed product</u> <u>Holiday Lets -</u> 130% @ 5.5%
Metro Bank	140% @ 5.5% if 2 year fixed. 140% @ 4% if 5 year fixed.	140% @ 5.5% if 2 year fixed. 140% @ 4% if 5 year fixed.	140% @ 5.5% if 2 year fixed. 140% @ 4% if 5 year fixed.				<u>Top Slicing - 100% @ 5.5%</u> <u>Portfolio Landlords -</u> 140% @ 5.5% regardless of product

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Molo Finance	125% @ payrate + 2% or minimum of 5.5% on 2 year products and payrate for 5 year products	150% @ payrate + 2% or minimum of 5.5% on 2 year products and payrate for 5 year products	153% @ payrate + 2% or minimum of 5.5% on 2 year products and payrate for 5 year products	160% @ payrate + 2% or minimum of 5.5% on 2 year products and payrate for 5 year products	125% @ payrate + 2% or minimum of 5.5% on 2 year products and payrate for 5 year products		
Mpowered Mortgages	125% @ payrate if 5 year fixed product. 125% @ 5.5% or +2% of the reversionary rate (Whichever is higher)	145% @ payrate if 5 year fixed product. 145% @ 5.5% or +2% of the reversionary rate (Whichever is higher)	145% @ payrate if 5 year fixed product. 145% @ 5.5% or +2% of the reversionary rate (Whichever is higher)	150% @ payrate if 5 year fixed product. 150% @ 5.5% or +2% of the reversionary rate (Whichever is higher)	125% @ payrate if 5 year fixed product. 125% @ 5.5% or +2% of the reversionary rate (Whichever is higher)		<u>Joint application - Basic rate tax payer + higher rate tax payer -</u> 145% @ payrate if 5 year fixed product. 145% @ 5.5% or +2% of the reversion rate (Whichever is highest)
NatWest	125% @ 4.5% if 5 year fixed product. 125% @ 5.5% for all other products.	145% @ 4.5% if 5 year fixed product. 145% @ 5.5% for all other products.	145% @ 4.5% if 5 year fixed product. 145% @ 5.5% for all other products.			Basic Rate tax payer - 125% @ 4.5% Higher Rate tax payer - 135% @ 4.5%	
Newbury	125% @ 5.5%	135% @ 5.5%	135% @ 5.5%	175% @ 5.5%			
Newcastle	145% @ 5.5% for short term (less than 5 years). 145% @ 4% for long term (5 years or more).	145% @ 5.5% for short term (less than 5 years). 145% @ 4% for long term (5 years or more).	145% @ 5.5% for short term (less than 5 years). 145% @ 4% for long term (5 years or more).			125% @ 5.5%	
Nottingham	165% @ 3.95% if 5 year fixed product. 165% @ 5.5% for all other products.	165% @ 3.95% if 5 year fixed product. 165% @ 5.5% for all other products.	165% @ 3.95% if 5 year fixed product. 165% @ 5.5% for all other products.			165% @ 3.95%	
Octane Capital	Rental income from security property to cover at least 100% of Pay Rate	Rental income from security property to cover at least 100% of Pay Rate	Rental income from security property to cover at least 100% of Pay Rate				

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Paragon	<p><u>Non Portfolio Range</u> - 125% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed rate. 125% @ 4% on a 5 year fixed product.</p> <p><u>Portfolio Range</u> - Basic rate tax payer or limited company on a SSCU – 125% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed or 125% @ 4% on a 5 year fixed.</p>	<p><u>Non Portfolio Range</u> - 140% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed rate. 140% @ 5.5% on a 5 year fixed product.</p> <p><u>Portfolio Range</u> - Higher or additional rate tax payer on a SSCU – 140% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed or 140% @ 4% on a 5 year fixed.</p>	<p><u>Non Portfolio Range</u> - 140% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed rate. 140% @ 5.5% on a 5 year fixed product.</p> <p><u>Portfolio Range</u> - Higher or additional rate tax payer on a SSCU – 140% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed or 140% @ 4% on a 5 year fixed.</p>	<p><u>Non Portfolio Range</u> - Basic rate tax payer or limited company on a HMO/MUB – 130% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed or 130% @ 4% on a 5 year fixed.</p> <p><u>Portfolio Range</u> - Higher or additional rate tax payer on a HMO/MUB – 145% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed or 145% @ 4% on a 5 year fixed.</p>	<p><u>Portfolio Range</u> - 125% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed or 125% @ 4% on a 5 year fixed.</p>		<p><u>Expats</u> - 140% @ 5.5% (or pay rate + 2% whichever is highest) on a 2 year fixed rate product for a basic rate tax payer. 140% @ 5.5% (or payrate + 2% whichever is highest) on a 2 year fixed rate product for higher or additional rate tax payers. 140% @ 4% for 5 year fixed products for basic rate tax payers. 140% @ 5.5% for 5 year fixed products for higher or additional rate tax payers.</p> <p><u>Portfolio Landlords</u> - Basic rate tax payer or limited company on a SSCU – 125% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed or 125% @ 4% on a 5 year fixed. Higher or additional rate tax payer on a SSCU – 140% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed or 140% @ 4% on a 5 year fixed.</p> <p><u>Holiday Lets</u> - 150% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed rate for a basic rate tax payer. 150% @ 5.5% (or pay rate + 2% whichever is the higher) on a 2 year fixed rate for a higher or additional rate tax payer. 150% @ 4% on a 5 year fixed for a</p>
Penrith BS	130% @ 5.5%	150% @ 5.5%	150% @ 5.5%				<u>Expats</u> - 130% @ 5.99%
Pepper	<p>Products less than 5 years, whichever is the highest- 140% @ payrate + 2% 140% @ reversionary rate 140% @ 5.5%</p> <p>140% payrate - 5 year fixed products</p>	<p>Products less than 5 years, whichever is the highest- 140% @ payrate + 2% 140% @ reversionary rate 140% @ 5.5%</p> <p>140% payrate - 5 year fixed products</p>	<p>Products less than 5 years, whichever is the highest- 140% @ payrate + 2% 140% @ reversionary rate 140% @ 5.5%</p> <p>140% payrate - 5 year fixed products</p>				
Platform	128% @ 5.5% 128% @ 5% for 5 year fixed products	145% @ 5.5% 145% @ 5% for 5 year fixed products	145% @ 5.5% 145% @ 5% for 5 year fixed products			128% @ 5%	

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Precise	125% @ payrate for 5 year fixed products 125% @ payrate + 2% or revert rate (minimum 5.5%) for shorter term and tracker products.	145% @ payrate for 5 year fixed products 145% @ payrate + 2% or revert rate (minimum 5.5%) for shorter term and tracker products.	160% @ payrate for 5 year fixed products 160% @ payrate + 2% or revert rate (minimum 5.5%) for shorter term and tracker products.		125% @ payrate for 5 year fixed products 125% @ payrate + 2% or revert rate (minimum 5.5%) for shorter term and tracker products.		
Principality	145% @ 5.5%	145% @ 5.5%	145% @ 5.5%			If the property was purchased prior to January 2017 - 125% @ 5.5%. If bought after January 2017, standard calculation applies.	
Roma Finance	120% @ payrate	120% @ payrate	120% @ payrate				
Saffron	140% @ payrate if 5 year fixed. 140% @ payrate + 2% OR 5.5% for any other products (whichever is highest)	140% @ payrate if 5 year fixed. 140% @ payrate + 2% OR 5.5% for any other products (whichever is highest)	140% @ payrate if 5 year fixed. 140% @ payrate + 2% OR 5.5% for any other products (whichever is highest)				
Santander	130% @ 5.5% if less than 5 year product 130% @ 4% if 5 year fixed	145% @ 5.5% if less than 5 year product 145% @ 4% if 5 year fixed	145% @ 5.5% if less than 5 year product 145% @ 4% if 5 year fixed			130% @ 4% for basic rate tax payer 145% @ 4% for higher rate tax payer	
Skipton	125% at 5.5% 125% @ 5% for 5 year fixed products	145% at 5.5% 145% @ 5% for 5 year fixed products	145% at 5.5% 145% @ 5% for 5 year fixed products				<u>Portfolio Landlords -</u> 145% at 5.5% 145% @ 5% for 5 year fixed products
Stafford Railway	130% @ 5.5% up to 50% LTV 140% @ 5.5% 50-70% LTV There are no other variations	130% @ 5.5% up to 50% LTV 140% @ 5.5% 50-70% LTV There are no other variations	130% @ 5.5% up to 50% LTV 140% @ 5.5% 50-70% LTV There are no other variations				

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State bank of India UK	125% @ payrate for 5+ year fixed products. 125% @ payrate + 2% or 5.5% for any other products (Whichever is highest).	145% @ payrate for 5+ year fixed products. 145% @ payrate + 2% or 5.5% for any other products (Whichever is highest).	145% @ payrate for 5+ year fixed products. 145% @ payrate + 2% or 5.5% for any other products (Whichever is highest).		125% @ payrate for 5+ year fixed products. 125% @ payrate + 2% or 5.5% for any other products (Whichever is highest).		
Suffolk BS	145% @ payrate for 5 year fixed products. 145% @ payrate +2% OR 5.5% (Whichever is higher) for 2 year products.	145% @ payrate for 5 year fixed products. 145% @ payrate +2% OR 5.5% (Whichever is higher) for 2 year products.	145% @ payrate for 5 year fixed products. 145% @ payrate +2% OR 5.5% (Whichever is higher) for 2 year products.				
Swansea BS	125% multiplied by pay rate + 2% min 5.5%.	145% multiplied by pay rate + 2% min 5.5%.	145% multiplied by pay rate + 2% min 5.5%.				
Teachers	125% @ 5.5%	145% @ 5.5%	145% @ 5.5%				<u>Holiday Lets -</u> 135% @ 5.5%
The Mortgage Lender	125% @ initial rate when 5 year fixed 125% @ 5.5% OR 125% @ initial rate + 2% (Whichever is higher)for any other product	140% @ initial rate when 5 year fixed 140% @ 5.5% OR 125% @ initial rate + 2% (Whichever is higher)for any other product	140% @ initial rate when 5 year fixed 140% @ 5.5% OR 125% @ initial rate + 2% (Whichever is higher)for any other product	140% @ initial rate when 5 year fixed 140% @ 5.5% OR 125% @ initial rate + 2% (Whichever is higher)for any other product	125% @ initial rate when 5 year fixed 125% @ 5.5% OR 125% @ initial rate + 2% (Whichever is higher)for any other product		

	Basic rate tax payer	Higher rate tax payer	Additional rate tax payer	HMO	Limited Company	£ for £ Remortgage	Other Rental Calculations
TMW	125% @ 4.5% for 5 year fixed products at 75% LTV or less. 125% @ 4.99% for 5 year fixed products at 75%+ LTV. 125% @ 4% for 10 year fixed products.	145% @ 4.5% for 5 year fixed products at 75% LTV or less. 145% @ 4.99% for 5 year fixed products at 75%+ LTV. 145% @ 4% for 10 year fixed products.	145% @ 4.5% for 5 year fixed products at 75% LTV or less. 145% @ 4.99% for 5 year fixed products at 75%+ LTV. 145% @ 4% for 10 year fixed products.	170% @ 4.5% for 5 year fixed products at 75% LTV or less. 170% @ 4.99% for 5 year fixed products at 75%+ LTV. 170% @ 4% for 10 year fixed products.	125% @ 4.5% for 5 year fixed products at 75% LTV or less. 125% @ 4.99% for 5 year fixed products at 75%+ LTV. 125% @ 4% for 10 year fixed products.	125% @ 4.5% for 5 year fixed products at 75% LTV or less. 125% @ 4.99% for 5 year fixed products at 75%+ LTV. 125% @ 4% for 10 year fixed products. 125% @ 4% for 10 year fixed products. 125% @ 4.5% for product terms less than 5 years and less than 65% LTV. 125% @ 4.99% for product terms less than 5 years and 65%-75% LTV. 125% @ 5.5% for product terms less than 5 years and over 75% LTV	<u>Portfolio Landlords -</u> 145% @ 4.5% for 5 year fixed products at 75% LTV or less. 145% @ 4.99% for 5 year fixed products at 75%+ LTV. 145% @ 4% for 10 year fixed products.
Tipton & Coseley	<u>Experienced landlords and Self employed -</u> 125% @ 5.5% (or the applicable fixed rate for products 5 years or longer). <u>First time landlords -</u> 140% @ 5.5% (or the applicable fixed rate for products 5 years or longer).	<u>Experienced landlords and Self employed -</u> 130% @ 5.5% (or the applicable fixed rate for products 5 years or longer). <u>First time landlords -</u> 145% @ 5.5% (or the applicable fixed rate for products 5 years or longer).	<u>Experienced landlords and Self employed -</u> 130% @ 5.5% (or the applicable fixed rate for products 5 years or longer). <u>First time landlords -</u> 145% @ 5.5% (or the applicable fixed rate for products 5 years or longer).		125% @ 5.5% (or the applicable fixed rate for products 5 years or longer).		
Together	125% @ payrate	145% @ payrate	145% @ payrate		125% @ payrate		
TSB	145% @ 5.5% or product rate + 2% (Whichever is highest) for products less than 5 years. 145% @ 4.5% or product rate + 1% (Whichever is highest) for products 5+ years.	145% @ 5.5% or product rate + 2% (Whichever is highest) for products less than 5 years. 145% @ 4.5% or product rate + 1% (Whichever is highest) for products 5+ years.	145% @ 5.5% or product rate + 2% (Whichever is highest) for products less than 5 years. 145% @ 4.5% or product rate + 1% (Whichever is highest) for products 5+ years.			145% @ 4.5% or product rate + 1% (Whichever is highest)	

	Basic rate tax payer	Higher rate tax payer	Additional rate tax payer	HMO	Limited Company	£ for £ Remortgage	Other Rental Calculations
Vernon BS	130% @ 3% > the pay rate for any 5 year discount product 130% @ 6.2% for any other product.	130% @ 3% > the pay rate for any 5 year discount product 130% @ 6.2% for any other product.	130% @ 3% > the pay rate for any 5 year discount product 130% @ 6.2% for any other product.				
Vida	125% @ 5.5% or product rate + 2% (Whichever is highest) 125% @ initial rate for 5 year fixed products.	140% @ 5.5% or product rate + 2% (Whichever is highest) 140% @ initial rate for 5 year fixed products.	140% @ 5.5% or product rate + 2% (Whichever is highest) 140% @ initial rate for 5 year fixed products.	130% @ 5.5% or product rate + 2% (Whichever is highest) 130% @ initial rate for 5 year fixed products.	Basic rate tax payers - 125% @ 5.5% or product rate + 2% (Whichever is highest) 125% @ initial rate for 5 year fixed products. Higher rate tax payers - 130% @ 5.5% or product rate + 2% (Whichever is highest) 130% @ initial rate for 5 year fixed products.	2 year fixed £ for £ remortgage - <u>Basic rate tax payers -</u> 125% @ product rate or 5% (Whichever is highest) <u>Higher rate tax payers -</u> 140% @ product rate or 5% (Whichever is highest)	<u>Expats</u> <u>Basic rate tax payers -</u> 125% @ 5.5% or product rate + 2% (Whichever is highest) 125% @ initial rate for 5 year fixed products. <u>Higher rate tax payers -</u> 140% @ 5.5% or product rate + 2% (Whichever is highest) 140% @ initial rate for 5 year fixed products <u>Portfolio Landlords -</u> 125% @ 5.5% or product rate + 2% (Whichever is highest) 125% @ initial rate for 5 year fixed products.
Virgin	145% @ 4.5% or product rate + 1% (Whichever is higher) for 5+ year fixed rate products. 145% @ 5.5% or product rate + 2% (Whichever is higher) for all other products.	145% @ 4.5% or product rate + 1% (Whichever is higher) for 5+ year fixed rate products. 145% @ 5.5% or product rate + 2% (Whichever is higher) for all other products.	145% @ 4.5% or product rate + 1% (Whichever is higher) for 5+ year fixed rate products. 145% @ 5.5% or product rate + 2% (Whichever is higher) for all other products.			125% @ 5% or product rate + 1% (Whichever is higher).	

	Basic rate tax payer	Higher rate tax payer	Additional rate tax payer	HMO	Limited Company	£ for £ Remortgage	Other Rental Calculations
West One	125% @ payrate for 5 year fixed products. 125% @ 5% for all other products.	140% @ payrate for 5 year fixed products. 140% @ 5% for all other products.	140% @ payrate for 5 year fixed products. 140% @ 5% for all other products.	Individual Basic Rate Taxpayer – 135% @ payrate for 5 year fixed products and 5% for all other products. Limited Companies/LLPs – 135% @ payrate for 5 year fixed products and 5% for all other products. Individual Higher and Additional Rate Taxpayers – 140% @ payrate for 5 year fixed products and 5% for all other products.	125% @ payrate for 5 year fixed products. 125% @ 5% for all other products.		
Zephyr	125% @ product rate for 5 year fixed products. 125% @ payrate + 2%, reversion rate or 5.5% (Whichever is highest) for all other products.	140% @ product rate for 5 year fixed products. 140% @ payrate + 2%, reversion rate or 5.5% (Whichever is highest) for all other products.	140% @ product rate for 5 year fixed products. 140% @ payrate + 2%, reversion rate or 5.5% (Whichever is highest) for all other products.	<u>Basic rate tax payer-</u> 150% @ product rate for 5 year fixed products. 150% @ payrate + 2%, reversion rate or 5.5% (Whichever is highest) for all other products. <u>Higher rate tax payer -</u> 150% @ product rate for 5 year fixed products. 150% @ payrate + 2%, reversion rate or 5.5% (Whichever is highest) for all other products. <u>Limited Company -</u> 135% @ product rate for 5 year fixed products. 135% @ payrate + 2%, reversion rate or 5.5% (Whichever is highest) for all other products. <u>£ for £ Remortgage -</u> 150% @ product rate for 5 year fixed	125% @ product rate for 5 year fixed products. 125% @ payrate + 2%, reversion rate or 5.5% (Whichever is highest) for all other products.	125% @ product rate for 5 year fixed products. 125% @ payrate + 2%, reversion rate or 5.5% (Whichever is highest) for all other products.	

