

SUPER-POWERED

PRODUCTS

24 APRIL 2026

Intermediaries only



ADVERSE LEVELS

We recognise that accommodating adverse circumstances is part of modern lending. If the caveats below don't meet your case requirements, reach out to your Rely business development manager who may be able to help.

NO ADVERSE	LIGHT ADVERSE	LIGHT ADVERSE +
SATISFIED CCJS 0 in 72 months	SATISFIED CCJS 0 in 24 months	SATISFIED CCJS 0 in 12 months, 1 in 24 months (max £3000)
SETTLED DEFAULTS 0 in 72 months	SETTLED DEFAULTS 0 in 24 months	SETTLED DEFAULTS 0 in 12 months
SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 12 months, 1 in last 36 months
UNSECURED WORST STATUS 0 in last 6 months	UNSECURED WORST STATUS 1 in last 6 months	UNSECURED WORST STATUS 2 in last 6 months

All CCJs/defaults must be satisfied/settled at the time of application.

All secured arrears must be up to date at the time of the application.

Any satisfied CCJs under £300 and registered more than 12 months old will be ignored.

Applications with any CCJs or defaults registered within the last 12 months will be declined.

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SMALL LANDLORDS

For investors with 1-3 properties on completion

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features			
75%	1-year fixed	No Adverse	4.92%	2%	3%	6.47%	RAAS0002	Remortgage				
							RAAS0038	Purchase				
			3.93%	3%	3%	5.50%	RAAS0001	Remortgage				
							RAAS0037	Purchase				
				Light Adverse	7.03%	£0	3%	8.58%	RAAS0003	Remortgage		
							RAAS0039	Purchase				
		5.02%	2%		3%	6.57%	RAAS0290	Remortgage				
							RAAS0362	Purchase				
				Light Adverse +	7.13%	£0	3%	8.68%	RAAS0291	Remortgage		
							RAAS0363	Purchase				
		4.03%	3%		3%	5.58%	RAAS0289	Remortgage				
							RAAS0361	Purchase				
				Light Adverse +	5.13%	2%	3%	6.68%	RAAS0308	Remortgage		
							RAAS0380	Purchase				
4.14%	3%	3%	5.69%		RAAS0307	Remortgage						
					RAAS0379	Purchase						
		No Adverse	7.24%	£0	3%	8.79%	RAAS0309	Remortgage				
					RAAS0381	Purchase						
75%	2-year fixed		No Adverse	4.08%	5%	5%, 4%	5.63%	RAAS0004	Remortgage	Free valuation		
								RAAS0040	Purchase			
				5.36%	2%	5%, 4%	6.91%	RAAS0005	Remortgage			
								RAAS0041	Purchase			
					Light Adverse	6.47%	£0	5%, 4%	8.02%	RAAS0006	Remortgage	
								RAAS0042	Purchase			
		5.46%	2%	5%, 4%		7.01%	RAAS0293	Remortgage				
							RAAS0365	Purchase				
				Light Adverse +	6.57%	£0	5%, 4%	8.12%	RAAS0294	Remortgage		
							RAAS0366	Purchase				
		4.05%	5%		5%, 4%	5.60%	RAAS0292	Remortgage				
							RAAS0364	Purchase				
				Light Adverse +	4.16%	5%	5%, 4%	5.71%	RAAS0310	Remortgage		
							RAAS0382	Purchase				
		5.57%	2%		5%, 4%	7.12%	RAAS0311	Remortgage				
							RAAS0383	Purchase				
		Light Adverse +	6.68%	£0	5%, 4%	8.23%	RAAS0312	Remortgage				
					RAAS0384	Purchase						

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	5-year fixed	No Adverse	5.16%	5%	5%, 4%, 4%, 3%, 3%	5.16%	RAAS0007	Remortgage	Free valuation
			RAAS0043	Purchase					
			5.62%	2%	5%, 4%, 4%, 3%, 3%	5.62%	RAAS0008	Remortgage	
		Light Adverse	RAAS0044	Purchase					
			6.13%	£0	5%, 4%, 4%, 3%, 3%	6.13%	RAAS0009	Remortgage	
			RAAS0045	Purchase					
		Light Adverse	5.21%	5%	5%, 4%, 4%, 3%, 3%	5.21%	RAAS0295	Remortgage	
			RAAS0367	Purchase					
			5.72%	2%	5%, 4%, 4%, 3%, 3%	5.72%	RAAS0296	Remortgage	
		Light Adverse +	RAAS0368	Purchase					
			6.23%	£0	5%, 4%, 4%, 3%, 3%	6.23%	RAAS0297	Remortgage	
			RAAS0369	Purchase					
		Light Adverse +	5.32%	5%	5%, 4%, 4%, 3%, 3%	5.32%	RAAS0313	Remortgage	
			RAAS0385	Purchase					
			5.83%	2%	5%, 4%, 4%, 3%, 3%	5.83%	RAAS0314	Remortgage	
Light Adverse +	RAAS0386	Purchase							
	6.34%	£0	5%, 4%, 4%, 3%, 3%	6.34%	RAAS0315	Remortgage			
	RAAS0387	Purchase							
80%	1-year fixed	No Adverse	4.34%	3%	3%	5.89%	RAAS0010	Remortgage	
			RAAS0046	Purchase					
			5.33%	2%	3%	6.88%	RAAS0011	Remortgage	
			RAAS0047	Purchase					
		Light Adverse	7.44%	£0	3%	8.99%	RAAS0012	Remortgage	
			RAAS0048	Purchase					
			4.62%	3%	3%	6.17%	RAAS0298	Remortgage	
			RAAS0370	Purchase					
		Light Adverse	5.61%	2%	3%	7.16%	RAAS0299	Remortgage	
			RAAS0371	Purchase					
			7.72%	£0	3%	9.27%	RAAS0300	Remortgage	
			RAAS0372	Purchase					
		Light Adverse +	4.78%	3%	3%	6.33%	RAAS0316	Remortgage	
			RAAS0388	Purchase					
			5.77%	2%	3%	7.32%	RAAS0317	Remortgage	
RAAS0389	Purchase								
Light Adverse +	7.88%	£0	3%	9.43%	RAAS0318	Remortgage			
	RAAS0390	Purchase							

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features		
80%	2-year fixed	No Adverse	4.52%	5%	5%, 4%	6.07%	RAAS0013	Remortgage	Free valuation		
							RAAS0049	Purchase			
			5.77%	2%	5%, 4%	7.32%	RAAS0014	Remortgage			
		Light Adverse	6.88%	£0	5%, 4%	8.43%	RAAS0050	Purchase	RAAS0015	Remortgage	
							RAAS0051	Purchase	RAAS0301	Remortgage	
			4.64%	5%	5%, 4%	6.19%	RAAS0373	Purchase	RAAS0302	Remortgage	
			6.05%	2%	5%, 4%	7.60%	RAAS0374	Purchase	RAAS0303	Remortgage	
			7.16%	£0	5%, 4%	8.71%	RAAS0375	Purchase	RAAS0319	Remortgage	
							RAAS0391	Purchase	RAAS0391	Purchase	
		Light Adverse +	4.80%	5%	5%, 4%	6.35%	RAAS0320	Remortgage	RAAS0320	Remortgage	
			6.21%	2%	5%, 4%	7.76%	RAAS0392	Purchase	RAAS0392	Purchase	
			7.32%	£0	5%, 4%	8.87%	RAAS0321	Remortgage	RAAS0321	Remortgage	
							RAAS0393	Purchase	RAAS0393	Purchase	
									RAAS0016	Remortgage	Free valuation
									RAAS0052	Purchase	
80%	5-year fixed	No Adverse	5.58%	5%	5%, 4%, 4%, 3%, 3%	5.58%	RAAS0017	Remortgage			
			6.03%	2%	5%, 4%, 4%, 3%, 3%	6.03%	RAAS0053	Purchase			
			6.54%	£0	5%, 4%, 4%, 3%, 3%	6.54%	RAAS0018	Remortgage			
							RAAS0054	Purchase			
		Light Adverse	5.80%	5%	5%, 4%, 4%, 3%, 3%	5.80%	RAAS0304	Remortgage			
							RAAS0376	Purchase			
			6.31%	2%	5%, 4%, 4%, 3%, 3%	6.31%	RAAS0305	Remortgage			
			6.82%	£0	5%, 4%, 4%, 3%, 3%	6.82%	RAAS0377	Purchase			
		Light Adverse +					RAAS0306	Remortgage			
							RAAS0378	Purchase			
			5.96%	5%	5%, 4%, 4%, 3%, 3%	5.96%	RAAS0322	Remortgage			
							RAAS0394	Purchase			
			6.47%	2%	5%, 4%, 4%, 3%, 3%	6.47%	RAAS0323	Remortgage			
							RAAS0395	Purchase			
			6.98%	£0	5%, 4%, 4%, 3%, 3%	6.98%	RAAS0324	Remortgage			
				RAAS0396	Purchase						

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features		
75%	1-year fixed	No Adverse	4.15%	3%	3%	5.70%	RAAS0019	Remortgage			
							RAAS0055	Purchase			
			5.14%	2%	3%	6.69%	RAAS0020	Remortgage			
							RAAS0056	Purchase			
					7.25%	£0	3%	8.80%	RAAS0021	Remortgage	
								RAAS0057	Purchase		
		Light Adverse	4.25%	3%	3%	5.80%	RAAS0325	Remortgage			
							RAAS0397	Purchase			
			5.24%	2%	3%	6.79%	RAAS0326	Remortgage			
							RAAS0398	Purchase			
					7.35%	£0	3%	8.90%	RAAS0327	Remortgage	
								RAAS0399	Purchase		
		Light Adverse +	4.36%	3%	3%	5.91%	RAAS0343	Remortgage			
							RAAS0415	Purchase			
5.35%	2%		3%	6.90%	RAAS0344	Remortgage					
					RAAS0416	Purchase					
			7.46%	£0	3%	9.01%	RAAS0345	Remortgage			
						RAAS0417	Purchase				
75%	2-year fixed	No Adverse	4.17%	5%	5%, 4%	5.72%	RAAS0022	Remortgage			
							RAAS0058	Purchase			
			5.58%	2%	5%, 4%	7.13%	RAAS0023	Remortgage			
							RAAS0059	Purchase			
					6.69%	£0	5%, 4%	8.24%	RAAS0024	Remortgage	
								RAAS0060	Purchase		
		Light Adverse	4.27%	5%	5%, 4%	5.82%	RAAS0328	Remortgage			
							RAAS0400	Purchase			
			5.68%	2%	5%, 4%	7.23%	RAAS0329	Remortgage			
							RAAS0401	Purchase			
					6.79%	£0	5%, 4%	8.34%	RAAS0330	Remortgage	
								RAAS0402	Purchase		
		Light Adverse +	4.38%	5%	5%, 4%	5.93%	RAAS0346	Remortgage			
							RAAS0418	Purchase			
5.79%	2%		5%, 4%	7.34%	RAAS0347	Remortgage					
					RAAS0419	Purchase					
			6.90%	£0	5%, 4%	8.45%	RAAS0348	Remortgage			
						RAAS0420	Purchase				

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features	
75%	5-year fixed	No Adverse	5.33%	5%	5%, 4%, 4%, 3%, 3%	5.33%	RAAS0025	Remortgage		
							RAAS0061	Purchase		
			5.84%	2%	5%, 4%, 4%, 3%, 3%	5.84%	RAAS0026	Remortgage		
							RAAS0062	Purchase		
								RAAS0027	Remortgage	
								RAAS0063	Purchase	
		Light Adverse	5.43%	5%	5%, 4%, 4%, 3%, 3%	5.43%	RAAS0331	Remortgage		
							RAAS0403	Purchase		
			5.94%	2%	5%, 4%, 4%, 3%, 3%	5.94%	RAAS0332	Remortgage		
							RAAS0404	Purchase		
								RAAS0333	Remortgage	
								RAAS0405	Purchase	
		Light Adverse +	5.54%	5%	5%, 4%, 4%, 3%, 3%	5.54%	RAAS0349	Remortgage		
							RAAS0421	Purchase		
6.05%	2%		5%, 4%, 4%, 3%, 3%	6.05%	RAAS0350	Remortgage				
					RAAS0422	Purchase				
						RAAS0351	Remortgage			
						RAAS0423	Purchase			
80%	1-year fixed	No Adverse	4.56%	3%	3%	6.11%	RAAS0028	Remortgage		
							RAAS0064	Purchase		
			5.55%	2%	3%	7.10%	RAAS0029	Remortgage		
							RAAS0065	Purchase		
								RAAS0030	Remortgage	
								RAAS0066	Purchase	
		Light Adverse	4.84%	3%	3%	6.39%	RAAS0334	Remortgage		
							RAAS0406	Purchase		
			5.83%	2%	3%	7.38%	RAAS0335	Remortgage		
							RAAS0407	Purchase		
								RAAS0336	Remortgage	
								RAAS0408	Purchase	
		Light Adverse +	5.99%	2%	3%	7.54%	RAAS0353	Remortgage		
							RAAS0425	Purchase		
5.00%	3%		3%	6.55%	RAAS0352	Remortgage				
					RAAS0424	Purchase				
						RAAS0354	Remortgage			
						RAAS0426	Purchase			

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features		
80%	2-year fixed	No Adverse	4.58%	5%	5%, 4%	6.13%	RAAS0031	Remortgage			
							RAAS0067	Purchase			
			5.99%	2%	5%, 4%	7.54%	RAAS0032	Remortgage			
							RAAS0068	Purchase			
				Light Adverse	7.10%	£0	5%, 4%	8.65%	RAAS0033	Remortgage	
							RAAS0069	Purchase			
		4.86%	5%		5%, 4%	6.41%	RAAS0337	Remortgage			
							RAAS0409	Purchase			
				Light Adverse +	6.27%	2%	5%, 4%	7.82%	RAAS0338	Remortgage	
							RAAS0410	Purchase			
		7.38%	£0		5%, 4%	8.93%	RAAS0339	Remortgage			
							RAAS0411	Purchase			
				Light Adverse +	5.02%	5%	5%, 4%	6.57%	RAAS0355	Remortgage	
							RAAS0427	Purchase			
6.43%	2%	5%, 4%	7.98%		RAAS0356	Remortgage					
					RAAS0428	Purchase					
		Light Adverse +	7.54%	£0	5%, 4%	9.09%	RAAS0357	Remortgage			
					RAAS0429	Purchase					
80%	5-year fixed		No Adverse	5.74%	5%	5%, 4%, 4%, 3%, 3%	5.74%	RAAS0034	Remortgage		
								RAAS0070	Purchase		
		6.25%		2%	5%, 4%, 4%, 3%, 3%	6.25%	RAAS0035	Remortgage			
							RAAS0071	Purchase			
				Light Adverse	6.76%	£0	5%, 4%, 4%, 3%, 3%	6.76%	RAAS0036	Remortgage	
							RAAS0072	Purchase			
		6.02%	5%		5%, 4%, 4%, 3%, 3%	6.02%	RAAS0340	Remortgage			
							RAAS0412	Purchase			
				Light Adverse	6.53%	2%	5%, 4%, 4%, 3%, 3%	6.53%	RAAS0341	Remortgage	
							RAAS0413	Purchase			
		7.04%	£0		5%, 4%, 4%, 3%, 3%	7.04%	RAAS0342	Remortgage			
							RAAS0414	Purchase			
				Light Adverse +	6.18%	5%	5%, 4%, 4%, 3%, 3%	6.18%	RAAS0358	Remortgage	
							RAAS0430	Purchase			
6.69%	2%	5%, 4%, 4%, 3%, 3%	6.69%		RAAS0359	Remortgage					
					RAAS0431	Purchase					
		Light Adverse +	7.20%	£0	5%, 4%, 4%, 3%, 3%	7.20%	RAAS0360	Remortgage			
					RAAS0432	Purchase					

MEDIUM LANDLORDS

For investors with 4-10 properties on completion.

Single family lets

Max LTV	Product	Level of Adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	No Adverse	4.16%	3%	3%	5.71%	RAAS0073	Remortgage	
							RAAS0109	Purchase	
			5.15%	2%	3%	6.70%	RAAS0074	Remortgage	
							RAAS0110	Purchase	
		Light Adverse	7.26%	£0	3%	8.81%	RAAS0075	Remortgage	
							RAAS0111	Purchase	
			4.26%	3%	3%	5.81%	RAAS0145	Remortgage	
							RAAS0217	Purchase	
			5.25%	2%	3%	6.80%	RAAS0146	Remortgage	
							RAAS0218	Purchase	
		Light Adverse +	7.36%	£0	3%	8.91%	RAAS0147	Remortgage	
							RAAS0219	Purchase	
			4.37%	3%	3%	5.92%	RAAS0163	Remortgage	
							RAAS0235	Purchase	
5.36%	2%		3%	6.91%	RAAS0164	Remortgage			
					RAAS0236	Purchase			
75%	2-year fixed	No Adverse	4.31%	5%	5%, 4%	5.86%	RAAS0076	Remortgage	Free Valuation
							RAAS0112	Purchase	
			5.59%	2%	5%, 4%	7.14%	RAAS0077	Remortgage	
							RAAS0113	Purchase	
		Light Adverse	6.70%	£0	5%, 4%	8.25%	RAAS0078	Remortgage	
							RAAS0114	Purchase	
			4.28%	5%	5%, 4%	5.83%	RAAS0148	Remortgage	
							RAAS0220	Purchase	
			5.69%	2%	5%, 4%	7.24%	RAAS0149	Remortgage	
							RAAS0221	Purchase	
		Light Adverse +	6.80%	£0	5%, 4%	8.35%	RAAS0150	Remortgage	
							RAAS0222	Purchase	
			4.39%	5%	5%, 4%	5.94%	RAAS0166	Remortgage	
							RAAS0238	Purchase	
5.80%	2%		5%, 4%	7.35%	RAAS0167	Remortgage			
					RAAS0239	Purchase			
				RAAS0168	Remortgage				
				RAAS0240	Purchase				

Single family lets

Max LTV	Product	Level of Adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	5-year fixed	No Adverse	5.39%	5%	5%, 4%, 4%, 3%, 3%	5.39%	RAAS0079	Remortgage	Free Valuation
							RAAS0115	Purchase	
			5.85%	2%	5%, 4%, 4%, 3%, 3%	5.85%	RAAS0080	Remortgage	
		Light Adverse						RAAS0116	Purchase
			6.36%	£0	5%, 4%, 4%, 3%, 3%	6.36%	RAAS0081	Remortgage	
								RAAS0117	Purchase
			5.44%	5%	5%, 4%, 4%, 3%, 3%	5.44%	RAAS0151	Remortgage	
								RAAS0223	Purchase
			5.95%	2%	5%, 4%, 4%, 3%, 3%	5.95%	RAAS0152	Remortgage	
		Light Adverse +						RAAS0224	Purchase
			6.46%	£0	5%, 4%, 4%, 3%, 3%	6.46%	RAAS0153	Remortgage	
								RAAS0225	Purchase
			5.55%	5%	5%, 4%, 4%, 3%, 3%	5.55%	RAAS0169	Remortgage	
								RAAS0241	Purchase
			6.06%	2%	5%, 4%, 4%, 3%, 3%	6.06%	RAAS0170	Remortgage	
						RAAS0242	Purchase		
6.57%	£0		5%, 4%, 4%, 3%, 3%	6.57%	RAAS0171	Remortgage			
						RAAS0243	Purchase		
80%	1-year fixed	No Adverse	4.68%	3%	3%	6.23%	RAAS0082	Remortgage	
							RAAS0118	Purchase	
			5.67%	2%	3%	7.22%	RAAS0083	Remortgage	
							RAAS0119	Purchase	
		Light Adverse	7.78%	£0	3%	9.33%	RAAS0084	Remortgage	
							RAAS0120	Purchase	
			5.06%	3%	3%	6.61%	RAAS0154	Remortgage	
							RAAS0226	Purchase	
			6.05%	2%	3%	7.60%	RAAS0155	Remortgage	
							RAAS0227	Purchase	
		Light Adverse +	8.16%	£0	3%	9.71%	RAAS0156	Remortgage	
							RAAS0228	Purchase	
			5.22%	3%	3%	6.77%	RAAS0172	Remortgage	
							RAAS0244	Purchase	
			6.21%	2%	3%	7.76%	RAAS0173	Remortgage	
				RAAS0245	Purchase				
8.32%	£0	3%	9.87%	RAAS0174	Remortgage				
				RAAS0246	Purchase				

Single family lets

Max LTV	Product	Level of Adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse	4.86%	5%	5%, 4%	6.41%	RAAS0085	Remortgage	Free Valuation
							RAAS0121	Purchase	
			6.11%	2%	5%, 4%	7.66%	RAAS0086	Remortgage	
						RAAS0122	Purchase		
						RAAS0087	Remortgage		
		7.22%	£0	5%, 4%	8.77%	RAAS0123	Purchase		
						RAAS0158	Remortgage		
		6.49%	2%	5%, 4%	8.04%	RAAS0230	Purchase		
						RAAS0157	Remortgage		
		5.08%	5%	5%, 4%	6.63%	RAAS0229	Purchase		
						RAAS0159	Remortgage		
		7.60%	£0	5%, 4%	9.15%	RAAS0231	Purchase		
						RAAS0175	Remortgage		
		5.24%	5%	5%, 4%	6.79%	RAAS0247	Purchase		
				RAAS0176	Remortgage				
				RAAS0248	Purchase				
				RAAS0177	Remortgage				
				RAAS0249	Purchase				
80%	5-year fixed	No Adverse	5.92%	5%	5%, 4%, 4%, 3%, 3%	5.92%	RAAS0088	Remortgage	Free Valuation
							RAAS0124	Purchase	
			6.37%	2%	5%, 4%, 4%, 3%, 3%	6.37%	RAAS0089	Remortgage	
							RAAS0125	Purchase	
						RAAS0090	Remortgage		
		6.88%	£0	5%, 4%, 4%, 3%, 3%	6.88%	RAAS0126	Purchase		
						RAAS0161	Remortgage		
		6.75%	2%	5%, 4%, 4%, 3%, 3%	6.75%	RAAS0233	Purchase		
						RAAS0160	Remortgage		
		6.24%	5%	5%, 4%, 4%, 3%, 3%	6.24%	RAAS0232	Purchase		
						RAAS0162	Remortgage		
		7.26%	£0	5%, 4%, 4%, 3%, 3%	7.26%	RAAS0234	Purchase		
						RAAS0178	Remortgage		
		6.40%	5%	5%, 4%, 4%, 3%, 3%	6.40%	RAAS0250	Purchase		
				RAAS0179	Remortgage				
6.91%	2%	5%, 4%, 4%, 3%, 3%	6.91%	RAAS0251	Purchase				
				RAAS0180	Remortgage				
				RAAS0252	Purchase				

Complex properties

Max LTV	Product	Level of Adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features	
75%	1-year fixed	No Adverse	4.38%	3%	3%	5.93%	RAAS0091	Remortgage		
							RAAS0127	Purchase		
			5.37%	2%	3%	6.92%	RAAS0092	Remortgage		
								RAAS0128	Purchase	
								RAAS0093	Remortgage	
								RAAS0129	Purchase	
								RAAS0181	Remortgage	
								RAAS0253	Purchase	
								RAAS0182	Remortgage	
								RAAS0254	Purchase	
								RAAS0183	Remortgage	
								RAAS0255	Purchase	
								RAAS0199	Remortgage	
								RAAS0271	Purchase	
								RAAS0200	Remortgage	
						RAAS0272	Purchase			
						RAAS0201	Remortgage			
						RAAS0273	Purchase			
75%	2-year fixed	No Adverse	4.40%	5%	5%, 4%	5.95%	RAAS0094	Remortgage		
							RAAS0130	Purchase		
			5.81%	2%	5%, 4%	7.36%	RAAS0095	Remortgage		
							RAAS0131	Purchase		
								RAAS0096	Remortgage	
								RAAS0132	Purchase	
								RAAS0184	Remortgage	
								RAAS0256	Purchase	
								RAAS0185	Remortgage	
								RAAS0257	Purchase	
								RAAS0186	Remortgage	
								RAAS0258	Purchase	
								RAAS0202	Remortgage	
								RAAS0274	Purchase	
								RAAS0203	Remortgage	
						RAAS0275	Purchase			
						RAAS0204	Remortgage			
						RAAS0276	Purchase			

Complex properties

Max LTV	Product	Level of Adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features	
75%	5-year fixed	No Adverse	5.56%	5%	5%, 4%, 4%, 3%, 3%	5.56%	RAAS0097	Remortgage		
							RAAS0133	Purchase		
			6.07%	2%	5%, 4%, 4%, 3%, 3%	6.07%	RAAS0098	Remortgage		
								RAAS0134	Purchase	
								RAAS0099	Remortgage	
								RAAS0135	Purchase	
								RAAS0187	Remortgage	
								RAAS0259	Purchase	
								RAAS0188	Remortgage	
								RAAS0260	Purchase	
								RAAS0189	Remortgage	
								RAAS0261	Purchase	
80%	1-year fixed	No Adverse	5.68%	£0	5%, 4%, 4%, 3%, 3%	5.68%	RAAS0205	Remortgage		
							RAAS0277	Purchase		
			5.77%	5%	5%, 4%, 4%, 3%, 3%	5.77%	RAAS0206	Remortgage		
								RAAS0278	Purchase	
								RAAS0207	Remortgage	
								RAAS0279	Purchase	
								RAAS0100	Remortgage	
								RAAS0136	Purchase	
								RAAS0101	Remortgage	
								RAAS0137	Purchase	
								RAAS0102	Remortgage	
								RAAS0138	Purchase	
						RAAS0190	Remortgage			
						RAAS0262	Purchase			
						RAAS0191	Remortgage			
						RAAS0263	Purchase			
						RAAS0192	Remortgage			
						RAAS0264	Purchase			
						RAAS0208	Remortgage			
						RAAS0280	Purchase			
						RAAS0209	Remortgage			
						RAAS0281	Purchase			
						RAAS0210	Remortgage			
						RAAS0282	Purchase			

Complex properties

Max LTV	Product	Level of Adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse	4.92%	5%	5%, 4%	6.47%	RAAS0103	Remortgage	
			7.44%	£0	5%, 4%	8.99%	RAAS0139	Purchase	
			6.33%	2%	5%, 4%	7.88%	RAAS0105	Remortgage	
		Light Adverse	6.71%	2%	5%, 4%	8.26%	RAAS0141	Purchase	
			6.33%	2%	5%, 4%	7.88%	RAAS0104	Remortgage	
			5.30%	5%	5%, 4%	6.85%	RAAS0140	Purchase	
			6.71%	2%	5%, 4%	8.26%	RAAS0193	Remortgage	
			7.82%	£0	5%, 4%	9.37%	RAAS0265	Purchase	
			7.82%	£0	5%, 4%	9.37%	RAAS0194	Remortgage	
		Light Adverse +	5.46%	5%	5%, 4%	7.01%	RAAS0266	Purchase	
			6.87%	2%	5%, 4%	8.42%	RAAS0195	Remortgage	
			7.98%	£0	5%, 4%	9.53%	RAAS0267	Purchase	
			5.46%	5%	5%, 4%	7.01%	RAAS0211	Remortgage	
			6.87%	2%	5%, 4%	8.42%	RAAS0283	Purchase	
			7.98%	£0	5%, 4%	9.53%	RAAS0212	Remortgage	
80%	5-year fixed	No Adverse	6.08%	5%	5%, 4%, 4%, 3%, 3%	6.08%	RAAS0213	Remortgage	
			6.59%	2%	5%, 4%, 4%, 3%, 3%	6.59%	RAAS0285	Purchase	
			7.10%	£0	5%, 4%, 4%, 3%, 3%	7.10%	RAAS0106	Remortgage	
			7.10%	£0	5%, 4%, 4%, 3%, 3%	7.10%	RAAS0142	Purchase	
		Light Adverse	6.97%	2%	5%, 4%, 4%, 3%, 3%	6.97%	RAAS0107	Remortgage	
			6.46%	5%	5%, 4%, 4%, 3%, 3%	6.46%	RAAS0143	Purchase	
			7.48%	£0	5%, 4%, 4%, 3%, 3%	7.48%	RAAS0108	Remortgage	
			6.97%	2%	5%, 4%, 4%, 3%, 3%	6.97%	RAAS0144	Purchase	
			7.48%	£0	5%, 4%, 4%, 3%, 3%	7.48%	RAAS0197	Remortgage	
		Light Adverse +	6.62%	5%	5%, 4%, 4%, 3%, 3%	6.62%	RAAS0269	Purchase	
			7.13%	2%	5%, 4%, 4%, 3%, 3%	7.13%	RAAS0196	Remortgage	
			7.64%	£0	5%, 4%, 4%, 3%, 3%	7.64%	RAAS0268	Purchase	
			6.62%	5%	5%, 4%, 4%, 3%, 3%	6.62%	RAAS0198	Remortgage	
			7.13%	2%	5%, 4%, 4%, 3%, 3%	7.13%	RAAS0270	Purchase	
			7.64%	£0	5%, 4%, 4%, 3%, 3%	7.64%	RAAS0214	Remortgage	
						RAAS0286	Purchase		
						RAAS0215	Remortgage		
						RAAS0287	Purchase		
						RAAS0216	Remortgage		
						RAAS0288	Purchase		

LARGE LANDLORDS

For investors with 11+ properties on completion

Single family lets - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	Light Adverse	4.35%	3%	3%	5.90%	RAAS0433	Remortgage	
							RAAS0487	Purchase	
			5.34%	2%	3%	6.89%	RAAS0434	Remortgage	
							RAAS0488	Purchase	
							RAAS0435	Remortgage	
							RAAS0489	Purchase	
	2-year fixed	Light Adverse	4.37%	5%	5%, 4%	5.92%	RAAS0436	Remortgage	
							RAAS0490	Purchase	
			5.78%	2%	5%, 4%	7.33%	RAAS0437	Remortgage	
							RAAS0491	Purchase	
							RAAS0438	Remortgage	
							RAAS0492	Purchase	
5-year fixed	Light Adverse	5.53%	5%	5%, 4%, 4%, 3%, 3%	5.53%	RAAS0439	Remortgage		
						RAAS0493	Purchase		
		6.04%	2%	5%, 4%, 4%, 3%, 3%	6.04%	RAAS0440	Remortgage		
						RAAS0494	Purchase		
						RAAS0441	Remortgage		
						RAAS0495	Purchase		
80%	1-year fixed	Light Adverse	4.90%	3%	3%	6.45%	RAAS0442	Remortgage	
							RAAS0496	Purchase	
			5.89%	2%	3%	7.44%	RAAS0443	Remortgage	
							RAAS0497	Purchase	
							RAAS0444	Remortgage	
							RAAS0498	Purchase	
	2-year fixed	Light Adverse	4.92%	5%	5%, 4%	6.47%	RAAS0445	Remortgage	
							RAAS0499	Purchase	
			6.33%	2%	5%, 4%	7.88%	RAAS0446	Remortgage	
							RAAS0500	Purchase	
							RAAS0447	Remortgage	
							RAAS0501	Purchase	
5-year fixed	Light Adverse	6.08%	5%	5%, 4%, 4%, 3%, 3%	6.08%	RAAS0448	Remortgage		
						RAAS0502	Purchase		
		6.59%	2%	5%, 4%, 4%, 3%, 3%	6.59%	RAAS0449	Remortgage		
						RAAS0503	Purchase		
						RAAS0450	Remortgage		
						RAAS0504	Purchase		

Single family lets - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	Light Adverse	4.30%	3%	3%	5.85%	RAAS0541	Remortgage	
							RAAS0595	Purchase	
			5.29%	2%	3%	6.84%	RAAS0542	Remortgage	
							RAAS0596	Purchase	
			7.40%	£0	3%	8.95%	RAAS0543	Remortgage	
							RAAS0597	Purchase	
	2-year fixed	Light Adverse	4.32%	5%	5%, 4%	5.87%	RAAS0544	Remortgage	
							RAAS0598	Purchase	
			5.73%	2%	5%, 4%	7.28%	RAAS0545	Remortgage	
							RAAS0599	Purchase	
			6.84%	£0	5%, 4%	8.39%	RAAS0546	Remortgage	
							RAAS0600	Purchase	
5-year fixed	Light Adverse	5.48%	5%	5%, 4%, 4%, 3%, 3%	5.48%	RAAS0547	Remortgage		
						RAAS0601	Purchase		
		5.99%	2%	5%, 4%, 4%, 3%, 3%	5.99%	RAAS0548	Remortgage		
						RAAS0602	Purchase		
		6.50%	£0	5%, 4%, 4%, 3%, 3%	6.50%	RAAS0549	Remortgage		
						RAAS0603	Purchase		
80%	1-year fixed	Light Adverse	4.85%	3%	3%	6.40%	RAAS0550	Remortgage	
							RAAS0604	Purchase	
			5.84%	2%	3%	7.39%	RAAS0551	Remortgage	
							RAAS0605	Purchase	
			7.95%	£0	3%	9.50%	RAAS0552	Remortgage	
							RAAS0606	Purchase	
	2-year fixed	Light Adverse	4.87%	5%	5%, 4%	6.42%	RAAS0553	Remortgage	
							RAAS0607	Purchase	
			6.28%	2%	5%, 4%	7.83%	RAAS0554	Remortgage	
							RAAS0608	Purchase	
			7.39%	£0	5%, 4%	8.94%	RAAS0555	Remortgage	
							RAAS0609	Purchase	
5-year fixed	Light Adverse	6.03%	5%	5%, 4%, 4%, 3%, 3%	6.03%	RAAS0556	Remortgage		
						RAAS0610	Purchase		
		6.54%	2%	5%, 4%, 4%, 3%, 3%	6.54%	RAAS0557	Remortgage		
						RAAS0611	Purchase		
		7.05%	£0	5%, 4%, 4%, 3%, 3%	7.05%	RAAS0558	Remortgage		
						RAAS0612	Purchase		

Complex properties - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	Light Adverse	4.35%	3%	3%	5.90%	RAAS0451	Remortgage	Up to 4 units
							RAAS0505	Purchase	
			4.51%	3%	3%	6.06%	RAAS0469	Remortgage	Up to 4 units
							RAAS0523	Purchase	
			5.34%	2%	3%	6.89%	RAAS0452	Remortgage	Up to 4 units
							RAAS0506	Purchase	
			5.50%	2%	3%	7.05%	RAAS0470	Remortgage	Up to 4 units
					RAAS0524	Purchase			
	7.45%	£0	3%	9.00%	RAAS0453	Remortgage	Up to 4 units		
					RAAS0507	Purchase			
	7.61%	£0	3%	9.16%	RAAS0471	Remortgage	Up to 4 units		
					RAAS0525	Purchase			
	2-year fixed	Light Adverse	4.37%	5%	5%, 4%	5.92%	RAAS0454	Remortgage	Up to 4 units
							RAAS0508	Purchase	
			4.53%	5%	5%, 4%	6.08%	RAAS0472	Remortgage	Up to 4 units
							RAAS0526	Purchase	
			5.78%	2%	5%, 4%	7.33%	RAAS0455	Remortgage	Up to 4 units
							RAAS0509	Purchase	
			5.78%	2%	5%, 4%	7.33%	RAAS0455	Remortgage	Up to 4 units
					RAAS0509	Purchase			
	6.89%	£0	5%, 4%	8.44%	RAAS0456	Remortgage	Up to 4 units		
				RAAS0510	Purchase				
7.05%	£0	5%, 4%	8.60%	RAAS0474	Remortgage	Up to 4 units			
				RAAS0528	Purchase				
5-year fixed	Light Adverse	5.53%	5%	5%, 4%, 4%, 3%, 3%	5.53%	RAAS0457	Remortgage	Up to 4 units	
						RAAS0511	Purchase		
		5.69%	5%	5%, 4%, 4%, 3%, 3%	5.69%	RAAS0475	Remortgage	Up to 4 units	
						RAAS0529	Purchase		
		6.04%	2%	5%, 4%, 4%, 3%, 3%	6.04%	RAAS0458	Remortgage	Up to 4 units	
						RAAS0512	Purchase		
		6.20%	2%	5%, 4%, 4%, 3%, 3%	6.20%	RAAS0476	Remortgage	Up to 4 units	
				RAAS0530	Purchase				
6.71%	£0	5%, 4%, 4%, 3%, 3%	6.71%	RAAS0477	Remortgage	Up to 4 units			
				RAAS0531	Purchase				
6.71%	£0	5%, 4%, 4%, 3%, 3%	6.71%	RAAS0477	Remortgage	Up to 4 units			
				RAAS0531	Purchase				

Complex properties - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	Light Adverse	4.90%	3%	3%	6.45%	RAAS0460	Remortgage	Up to 4 units
							RAAS0514	Purchase	
			5.06%	3%	3%	6.61%	RAAS0478	Remortgage	Up to 4 units
							RAAS0532	Purchase	
			5.89%	2%	3%	7.44%	RAAS0461	Remortgage	Up to 4 units
							RAAS0515	Purchase	
			6.05%	2%	3%	7.60%	RAAS0479	Remortgage	Up to 4 units
					RAAS0533	Purchase			
	8.00%	£0	3%	9.55%	RAAS0462	Remortgage	Up to 4 units		
					RAAS0516	Purchase			
	8.16%	£0	3%	9.71%	RAAS0480	Remortgage	Up to 4 units		
					RAAS0534	Purchase			
	2-year fixed	Light Adverse	4.92%	5%	5%, 4%	6.47%	RAAS0463	Remortgage	Up to 4 units
							RAAS0517	Purchase	
			5.08%	5%	5%, 4%	6.63%	RAAS0481	Remortgage	Up to 4 units
							RAAS0535	Purchase	
			6.33%	2%	5%, 4%	7.88%	RAAS0464	Remortgage	Up to 4 units
							RAAS0518	Purchase	
			6.49%	2%	5%, 4%	8.04%	RAAS0482	Remortgage	Up to 4 units
					RAAS0536	Purchase			
	7.44%	£0	5%, 4%	8.99%	RAAS0465	Remortgage	Up to 4 units		
				RAAS0519	Purchase				
7.60%	£0	5%, 4%	9.15%	RAAS0483	Remortgage	Up to 4 units			
				RAAS0537	Purchase				
5-year fixed	Light Adverse	6.08%	5%	5%, 4%, 4%, 3%, 3%	6.08%	RAAS0466	Remortgage	Up to 4 units	
						RAAS0520	Purchase		
		6.24%	5%	5%, 4%, 4%, 3%, 3%	6.24%	RAAS0484	Remortgage	Up to 4 units	
						RAAS0538	Purchase		
		6.59%	2%	5%, 4%, 4%, 3%, 3%	6.59%	RAAS0467	Remortgage	Up to 4 units	
						RAAS0521	Purchase		
		6.75%	2%	5%, 4%, 4%, 3%, 3%	6.75%	RAAS0485	Remortgage	Up to 4 units	
				RAAS0539	Purchase				
7.10%	£0	5%, 4%, 4%, 3%, 3%	7.10%	RAAS0468	Remortgage	Up to 4 units			
				RAAS0522	Purchase				
7.26%	£0	5%, 4%, 4%, 3%, 3%	7.26%	RAAS0486	Remortgage	Up to 4 units			
				RAAS0540	Purchase				

Complex properties - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	Light Adverse	4.30%	3%	3%	5.85%	RAAS0559	Remortgage	Up to 4 units
							RAAS0613	Purchase	
			4.46%	3%	3%	6.01%	RAAS0577	Remortgage	
							RAAS0631	Purchase	
			5.29%	2%	3%	6.84%	RAAS0560	Remortgage	Up to 4 units
							RAAS0614	Purchase	
			5.45%	2%	3%	7.00%	RAAS0578	Remortgage	
							RAAS0632	Purchase	
			7.40%	£0	3%	8.95%	RAAS0561	Remortgage	Up to 4 units
							RAAS0615	Purchase	
			7.56%	£0	3%	9.11%	RAAS0579	Remortgage	
							RAAS0633	Purchase	
	2-year fixed	Light Adverse	4.32%	5%	5%, 4%	5.87%	RAAS0562	Remortgage	Up to 4 units
							RAAS0616	Purchase	
			4.48%	5%	5%, 4%	6.03%	RAAS0580	Remortgage	
							RAAS0634	Purchase	
			5.73%	2%	5%, 4%	7.28%	RAAS0563	Remortgage	Up to 4 units
							RAAS0617	Purchase	
			5.89%	2%	5%, 4%	7.44%	RAAS0581	Remortgage	
							RAAS0635	Purchase	
			6.84%	£0	5%, 4%	8.39%	RAAS0564	Remortgage	Up to 4 units
							RAAS0618	Purchase	
			7.00%	£0	5%, 4%	8.55%	RAAS0582	Remortgage	
							RAAS0636	Purchase	
5-year fixed	Light Adverse	5.48%	5%	5%, 4%, 4%, 3%, 3%	5.48%	RAAS0565	Remortgage	Up to 4 units	
						RAAS0619	Purchase		
		5.64%	5%	5%, 4%, 4%, 3%, 3%	5.64%	RAAS0583	Remortgage		
						RAAS0637	Purchase		
		5.99%	2%	5%, 4%, 4%, 3%, 3%	5.99%	RAAS0566	Remortgage	Up to 4 units	
						RAAS0620	Purchase		
		6.15%	2%	5%, 4%, 4%, 3%, 3%	6.15%	RAAS0584	Remortgage		
						RAAS0638	Purchase		
		6.50%	£0	5%, 4%, 4%, 3%, 3%	6.50%	RAAS0567	Remortgage	Up to 4 units	
						RAAS0621	Purchase		
6.66%	£0	5%, 4%, 4%, 3%, 3%	6.66%	RAAS0585	Remortgage				
				RAAS0639	Purchase				

Complex properties - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	Light Adverse	4.85%	3%	3%	6.40%	RAAS0568	Remortgage	Up to 4 units
							RAAS0622	Purchase	
			5.01%	3%	3%	6.56%	RAAS0586	Remortgage	
							RAAS0640	Purchase	
			5.84%	2%	3%	7.39%	RAAS0569	Remortgage	Up to 4 units
							RAAS0623	Purchase	
			6.00%	2%	3%	7.55%	RAAS0587	Remortgage	
					RAAS0641	Purchase			
	7.95%	£0	3%	9.50%	RAAS0570	Remortgage	Up to 4 units		
					RAAS0624	Purchase			
	8.11%	£0	3%	9.66%	RAAS0588	Remortgage			
					RAAS0642	Purchase			
	2-year fixed	Light Adverse	4.87%	5%	5%, 4%	6.42%	RAAS0571	Remortgage	Up to 4 units
							RAAS0625	Purchase	
			5.03%	5%	5%, 4%	6.58%	RAAS0589	Remortgage	
							RAAS0643	Purchase	
			6.28%	2%	5%, 4%	7.83%	RAAS0572	Remortgage	Up to 4 units
							RAAS0626	Purchase	
			6.44%	2%	5%, 4%	7.99%	RAAS0590	Remortgage	
					RAAS0644	Purchase			
	7.39%	£0	5%, 4%	8.94%	RAAS0573	Remortgage	Up to 4 units		
				RAAS0627	Purchase				
7.55%	£0	5%, 4%	9.10%	RAAS0591	Remortgage				
				RAAS0645	Purchase				
5-year fixed	Light Adverse	6.03%	5%	5%, 4%, 4%, 3%, 3%	6.03%	RAAS0574	Remortgage	Up to 4 units	
						RAAS0628	Purchase		
		6.19%	5%	5%, 4%, 4%, 3%, 3%	6.19%	RAAS0592	Remortgage		
						RAAS0646	Purchase		
		6.54%	2%	5%, 4%, 4%, 3%, 3%	6.54%	RAAS0575	Remortgage	Up to 4 units	
						RAAS0629	Purchase		
		6.70%	2%	5%, 4%, 4%, 3%, 3%	6.70%	RAAS0593	Remortgage		
				RAAS0647	Purchase				
7.05%	£0	5%, 4%, 4%, 3%, 3%	7.05%	RAAS0576	Remortgage	Up to 4 units			
				RAAS0630	Purchase				
7.21%	£0	5%, 4%, 4%, 3%, 3%	7.21%	RAAS0594	Remortgage				
				RAAS0648	Purchase				

Criteria highlights

APPLICANT
AGE LIMIT

18-85

LTV
UP TO

80%

MAXIMUM
LOAN

£10M

FIRST TIME
HMOS UP TO

6-BED

RANGE OF

VALUATION OPTIONS

AVM • DESKTOP • FULL • LONG FORM

(subject to property type)

LEND TO

SPVS & TRADING LTD CO.

IN ADDITION TO LLPS AND INDIVIDUALS

DAY 1 REMORTGAGES

ACROSS ALL SEGMENTS

UNLIMITED SIZED

HMOS AND MUFBS

For more info see [full criteria guide](#)

Valuation fee scale

Valuation type will be determined as part of our application process.

Property value	Desktop Standard	AVM Standard	Physical Inspection		
			Standard	Specialist	Long Form
£50,000 - £100,000	£150	£15	£175	£440	Quote only
£100,001 - £150,000	£150	£15	£200	£440	Quote only
£150,001 - £200,000	£150	£15	£225	£455	Quote only
£200,001 - £250,000	£200	£15	£250	£455	Quote only
£250,001 - £300,000	£200	£15	£275	£525	Quote only
£300,001 - £350,000	£200	£15	£300	£585	Quote only
£350,001 - £400,000	£200	£15	£325	£585	Quote only
£400,001 - £450,000	£200	£15	£350	£645	Quote only
£450,001 - £500,000	£250	£15	£375	£645	Quote only
£500,001 - £600,000	£250	£15	£485	£710	Quote only
£600,001 - £700,000	£250	£15	£585	£770	Quote only
£700,001 - £800,000	£250	£15	£650	£880	Quote only
£800,001 - £900,000	£250	£15	£710	£965	Quote only
£900,001 - £1,000,000	£250	£15	£825	£1,025	Quote only
£1,000,001 - £1,500,000	-	-	£1,225	£1,425	Quote only
£1,500,001 - £2,000,000	-	-	£1,625	£1,825	Quote only
£2,000,001 - £2,500,000	-	-	£1,925	£2,325	Quote only
£2,500,001 - £3,000,000	-	-	£2,225	£2,625	Quote only
£3,000,001 - £3,500,000	-	-	£2,725	£3,125	Quote only
£3,500,001 - £4,000,000	-	-	£3,125	£3,525	Quote only
£4,000,001 - £4,500,000	-	-	£3,425	£3,825	Quote only
£4,500,001 - £5,000,000	-	-	£3,725	£4,125	Quote only

Re-inspection fee: Standard/Specialist £72, Long Form quote only.

Property type	Valuation fee scale applied
Single house or flat let or intended to be let to an individual or family on 1 AST.	Physical Inspection Standard
Single property let or intended to be let to multiple occupiers not of a single household (up to 6 bedrooms). Excludes adapted properties with multiple kitchens or with greater than 3 bathrooms and HMOs in Article 4 areas.	Physical Inspection Specialist
Single building comprising up to 6 self-contained flats all held under the freehold title (no leasehold titles created), and all flats of a size and arrangement that would support individual mortgages were leasehold titles created.	Physical Inspection Specialist
Any property not fitting within above descriptions, or exceeding £5m estimated value.	Physical Inspection Long Form

