

HOLIDAY LETS PRODUCT GUIDE



STANDARD HOLIDAY LETS 2 YEAR FIXED RATES

For Standard Buy to Let Properties (Not available for First Time Landlords)

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multipliers (Individuals)	Multipliers (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
4.99%	65%	£50k - £2.5m	5.5%	3% / 2%	118	137	SH25Q550IF265	SH25Q550LF265
5.44%	65%	£50k - £2.5m	4.5%	3% / 2%	111	129	SH25Q450IF265	SH25Q450LF265
5.54%	75%	£50k- £2.5m**	4.5%	3% / 2%	109	127	SH25Q450IF275	SH25Q450LF275
6.44%	65%	£50k - £2.5m	2.5%	3% / 2%	98	113	SH25Q250IF265	SH25Q250LF265
6.54%	75%	£50k- £2.5m**	2.5%	3% / 2%	96	112	SH25Q250IF275	SH25Q250LF275

****Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV**



2 year – RTI for high rate tax payers is 145% @ payrate +2%, or 5.5%, whichever is higher. Ltd Cos and basic rate tax payers 125% @ payrate +2% or 5.5%, whichever is higher
5 year – RTI for high rate tax payers is 145% @ payrate or Ltd Cos and basic rate taxpayers 125% @ payrate.

Arrangement fees apply to all products which can be added to the loan or paid upfront. Reversion rates for all products are 4.99% + BBR.

Bank of England Base rate (BBR) 4%

FOR USE BY INTERMEDIARIES ONLY

All information correct at time of publication for further information please contact us. Keystone Property Finance is registered in England and Wales (06262873). Our registered address is 17 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4UA. As a last resort, your client's property may be repossessed if they do not keep up payments on their mortgage



0345 148 9086



enquiry@keystonepropertyfinance.co.uk

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STANDARD HOLIDAY LETS 5 YEAR FIXED RATES

Available for Standard Buy to Let Properties (Not available for First Time Landlords)

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multipliers (Individuals)	Multipliers (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
5.59%	65%	£50k - £2.5m	5.5%	5% / 4% / 3% / 3% / 3%	148	171	SH25Q550IF565	SH25Q550LF565
5.69%	75%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145	168	SH25Q550IF575	SH25Q550LF575
5.74%	65%	£50k - £2.5m	4.5%	5% / 4% / 3% / 3% / 3%	144	167	SH25Q450IF565	SH25Q450LF565
5.84%	75%	£50k- £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	141	164	SH25Q450IF575	SH25Q450LF575
6.14%	65%	£50k - £2.5m	2.5%	5% / 4% / 3% / 3% / 3%	134	156	SH25Q250IF565	SH25Q250LF565
6.24%	75%	£50k- £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	132	153	SH25Q250IF575	SH25Q250LF575

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SPECIALIST 5 YEAR FIXED RATES

Not available for First Time Landlords

For Multi Unit Holiday Let properties 1-6 units								
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multipliers (Individuals)	Multipliers (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
5.89%	75%	£50k - £2.5m	5.5%	5% / 4% / 3% / 3% / 3%	140	162	HS25Q550IF575	HS25Q550LF575
6.44%	75%	£50k - £2.5m	2.5%	5% / 4% / 3% / 3% / 3%	128	149	HS25Q250IF575	HS25Q250LF575

****Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV**



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STANDARD FEES

Valuation | Application | Legal | Supplementary

Valuation Fees

Property Value	Fee
£75,000 - £150,000	£345
£150,001 - £200,000	£390
£200,001 - £300,000	£470
£300,001 - £400,000	£540
£400,001 - £500,000	£605
£500,001 - £600,000	£665
£600,001 - £700,000	£755
£700,001 - £800,000	£840
£800,001 - £900,000	£905
£900,001 - £1,000,000	£1,005
£1,000,001 - £1,250,000	£1,405
£1,250,001 - £1,500,000	£1,455
£1,500,001 - £2,000,000	£1,745

Application Fee

Payable on all applications to cover assessing and processing, even if the application is withdrawn

Non-refundable £175

Re-offer Fee

Payable on all applications where the offer has expired or the borrower wishes to make changes to the original application.

Non-refundable £500

LMS Solicitor Panel

We use the **LMS Panel Link** services to provide a fully vetted, secure panel of solicitors for our clients and their borrowers to choose from.

Our panel of solicitors is updated regularly and you can find the current list of solicitors on our website. If your client has a solicitor who would like to join our panel, please ask them to visit the LMS website. They can then register with LMS or log into their existing account to subscribe with us.

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SPECIALIST FEES

Valuation | Application | Legal | Supplementary

Valuation Fees

Property Value	Up to 6 Units
£75,000 - £150,000	£580
£150,001 - £200,000	£610
£200,001 - £250,000	£635
£250,001 - £300,000	£735
£300,001 - £400,000	£855
£400,001 - £500,000	£975
£500,001 - £600,000	£1,105
£600,001 - £700,000	£1,225
£700,001 - £800,000	£1,355
£800,001 - £900,000	£1,475
£900,001 - £1,000,000	£1,605
£1,000,001 - and above	On request

Application Fee

Payable on all applications to cover assessing and processing, even if the application is withdrawn

Non-refundable £175

Re-offer Fee

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