

## CLASSIC RANGE FOR PRIVATE INDIVIDUALS & LIMITED COMPANIES

Property Type	Rate Type	Initial Rate	Reversion	LTV	Loan Amount	RTI (Individuals)	Multiplier (Individuals)	RTI (Ltd Co's)	Multiplier (Ltd Co's)	Criteria
Standard BTL	Term tracker	4.49% LIBOR + 4.20%	N/A	80%	£50k - £500k	145%	150	125%	174	<b>Early Repayment Charges:</b> 3 year rates: 5% yr 1, 4% yr 2, 3% yr 3 5 year rates: 5% yr 1, 4% yr 2, 3% yr 3, 2% yrs 4 & 5 Tracker rates: 3% yr 1, 2% yr 2, 1% yr 3 Can overpay up to 10% pa without penalty.
Standard BTL	3 year fixed (to 31/10/2020)	4.19%	LIBOR + 4.70%	80%	£50k - £500k	145%	150	125%	174	
Standard BTL	5 year fixed (to 31/10/2022)	4.09%	LIBOR + 4.70%	80%	£50k - £500k	145%	202	125%	234	
Standard BTL	Term tracker	4.29% LIBOR + 4%	N/A	75%	£50k - £750k	145%	150	125%	174	<b>Rent to Interest Cover:</b>  <b>For Limited Companies</b> Trackers & 3 yr products - 125% at product pay rate or notional rate of 5.5% (whichever is higher) 5 yr products - 125% at product pay rate <b>For Individuals</b> Trackers & 3 yr products - 145% at product pay rate or notional rate of 5.5% (whichever is higher) 5 yr products - 145% at product pay rate
Standard BTL	3 year fixed (to 31/10/2020)	3.99%	LIBOR + 4.50%	75%	£50k - £750k	145%	150	125%	174	
Standard BTL	5 year fixed (to 31/10/2022)	3.89%	LIBOR + 4.50%	75%	£50k - £750k	145%	212	125%	246	
Standard BTL	3 year fixed (to 31/10/2020)	3.59%	LIBOR + 4.50%	65%	£50k - £750k	145%	150	125%	174	
HMO/Multi-unit	Term tracker	4.49% LIBOR + 4.20%	N/A	75%	£50k - £750k	145%	150	125%	174	<b>LIBOR:</b> 0.29% wef. 14 June 2017  <b>Loan Completion Fee:</b> 2.00% added to loan at 75% LTV (at 80% LTV inc. fee) NB - Max loan amount £750k (inc. fees)
HMO/Multi-unit	3 year fixed (to 31/10/2020)	4.19%	LIBOR + 4.70%	75%	£50k - £750k	145%	150	125%	174	
HMO/Multi-unit	5 year fixed (to 31/10/2022)	4.09%	LIBOR + 4.70%	75%	£50k - £750k	145%	202	125%	234	

## Fee Guide

Standard BTL Valuation		Application Fee (inc Val'n)
From	To	
£0	£75,000	£455
£75,001	£150,000	£490
£150,001	£200,000	£535
£200,001	£300,000	£615
£300,001	£400,000	£685
£400,001	£500,000	£750
£500,001	£600,000	£810
£600,001	£700,000	£900
£700,001	£800,000	£985
£800,001	£900,000	£1,050
£900,001	£1,000,000	£1,150
£1,000,001	£1,250,000	£1,375
£1,250,001	£1,500,000	£1,475
£1,500,001	£1,750,000	£1,600
£1,750,001	£2,000,000	£1,750

MUP & HMO Valuation Fees		Application Fee (inc Val'n)
From	To	
£0	£200,000	£625
£200,001	£250,000	£750
£250,001	£300,000	£880
£300,001	£400,000	£1,000
£400,001	£500,000	£1,120
£500,001	£600,000	£1,250
£600,001	£700,000	£1,370
£700,001	£800,000	£1,500
£800,001	£900,000	£1,620
£900,001	£1,000,000	£1,750
Over £1m		On request

Keystone will permit your solicitor to act, subject to the firm having a minimum of three partners registered with the Solicitors Regulation Authority (SRA).

Limited Company Legal Fees	
Under £250,000	£549
£250,001 to £500,000	£595
£500,001 to £1,000,000	£849
Over £1,000,000	Quote

Notes	
1.	All limited company applications will require separate legal representation.
2.	Applicants will be responsible for the total conveyancing costs.
3.	Fees illustrated cover the cost of the conveyance and do not include disbursements or VAT (VAT is applicable at 20%).
4.	Fees may vary for more complex transactions.
5.	Costs incurred for any additional work must be paid by the applicant.