

Classic Range Product Guide

Standard BTL

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	2 year fixed (to 31/01/2020)	3.39%	LIBOR + 4.90%	65%	£50k - £1m*	145%	150	125%	174	<p>Early Repayment Charges: 2 year rates: 3% yr 1, 2% yr 2 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 Can overpay up to 10% pa without penalty.</p> <p>Rent to Interest Cover: For Limited Companies 2 & 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</p> <p>For Individuals 2 & 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</p> <p>LIBOR: 0.30% wef. 14 September 2017</p> <p>Loan Completion Fee: 2.00% added to loan at 75% LTV</p> <p>*Max loan amount £500k (inc fees) up to 80% LTV *Max loan amount £750k (inc. fees) up to 75% LTV: *Max loan amount £1m (inc. fees) up to 65% LTV</p>
Standard BTL	2 year fixed (to 31/01/2020)	3.59%	LIBOR + 4.90%	75%	£50k - £750k*	145%	150	125%	174	
Standard BTL	2 year fixed (to 31/01/2020)	4.25%	LIBOR + 4.90%	80%	£50k - £500k*	145%	150	125%	174	
Standard BTL	3 year fixed (to 31/01/2021)	3.59%	LIBOR + 4.90%	65%	£50k - £1m*	145%	150	125%	174	
Standard BTL	3 year fixed (to 31/01/2021)	3.79%	LIBOR + 4.90%	75%	£50k - £750k*	145%	150	125%	174	
Standard BTL	3 year fixed (to 31/01/2021)	4.30%	LIBOR + 4.90%	80%	£50k - £500k*	145%	150	125%	174	
Standard BTL	5 year fixed (to 31/01/2023)	3.69%	LIBOR + 4.90%	65%	£50k - £1m*	145%	224	125%	260	
Standard BTL	5 year fixed (to 31/01/2023)	3.99%	LIBOR + 4.90%	75%	£50k - £750k*	145%	207	125%	240	
Standard BTL	5 year fixed (to 31/01/2023)	4.35%	LIBOR + 4.90%	80%	£50k - £500k*	145%	190	125%	220	

HMOs & Multi-units

Rate Type	Initial Rate	Reversion	LTV	Loan Amount	RTI (Individuals)	Multiplier (Individuals)	RTI (Ltd Co's)	Multiplier (Ltd Co's)	Criteria
2 year fixed (to 31/01/2020)	3.59%	LIBOR + 4.90%	65%	£50k - £750k*	145%	150	125%	174	<p>Early Repayment Charges: 2 year rates: 3% yr 1, 2% yr 2 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 Can overpay up to 10% pa without penalty.</p> <p>Rent to Interest Cover:</p> <p>For Limited Companies 2 & 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</p> <p>For Individuals 2 & 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</p> <p>LIBOR: 0.30% wef. 14 September 2017</p> <p>Loan Completion Fee: 2.00% added to loan at 75% LTV</p> <p>Max loan amount £750k (inc. fees) up to 75% LTV:</p>
2 year fixed (to 31/01/2020)	3.79%	LIBOR + 4.90%	75%	£50k - £750k*	145%	150	125%	174	
3 year fixed (to 31/01/2021)	3.79%	LIBOR + 4.90%	65%	£50k - £750k*	145%	150	125%	174	
3 year fixed (to 31/01/2021)	3.99%	LIBOR + 4.90%	75%	£50k - £750k*	145%	150	125%	174	
5 year fixed (to 31/01/2023)	3.89%	LIBOR + 4.90%	65%	£50k - £750k*	145%	212	125%	246	
5 year fixed (to 31/01/2023)	4.19%	LIBOR + 4.90%	75%	£50k - £750k*	145%	197	125%	229	

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Light Adverse

Rate Type	Initial Rate	Reversion	LTV	Loan Amount	RTI (Individuals)	Multiplier (Individuals)	RTI (Ltd Co's)	Multiplier (Ltd Co's)	Criteria
2 year fixed (to 31/01/2020)	4.19%	LIBOR + 5.40%	65%	£50k - £1m*	145%	150	125%	174	<p>Early Repayment Charges: 2 year rates: 3% yr 1, 2% yr 2 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 Can overpay up to 10% pa without penalty.</p> <p>Rent to Interest Cover:</p> <p>For Limited Companies 2 & 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</p> <p>For Individuals 2 & 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</p> <p>LIBOR: 0.30% wef. 14 September 2017</p> <p>Loan Completion Fee: 2.00% added to loan at 75% LTV</p> <p>Max loan amount £1m (inc. fees) up to 65% LTV: Max loan amount £750k (inc. fees) up to 75% LTV:</p>
2 year fixed (to 31/01/2020)	4.39%	LIBOR + 5.40%	75%	£50k - £750k*	145%	150	125%	174	
3 year fixed (to 31/01/2021)	4.39%	LIBOR + 5.40%	65%	£50k - £1m*	145%	150	125%	174	
3 year fixed (to 31/01/2021)	4.59%	LIBOR + 5.40%	75%	£50k - £750k*	145%	150	125%	174	
5 year fixed (to 31/01/2023)	4.59%	LIBOR + 5.40%	65%	£50k - £1m*	145%	180	125%	209	
5 year fixed (to 31/01/2023)	4.79%	LIBOR + 5.40%	75%	£50k - £750k*	145%	172	125%	200	

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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	£1,500,000	£1,500
£1,500,001	£2,000,000	£1,850

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.