

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 31/07/2020)	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</p> <p>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: 0.53% wef. 14th December 2017</p> <p>Loan Completion Fee: 2.00% added to loan on all products. Fees can be added up to £1m.</p> <p>*Max loan amount £500k up to 80% LTV *Max loan amount £750k up to 75% LTV *Max loan amount £1m (inc. fees) up to 65% LTV</p>
Standard BTL	2 year fixed (to 31/07/2020)	3.74%	LIBOR + 4.90%	75%	£50k - £750k*	145%	150	125%	174	
Standard BTL	2 year fixed (to 31/07/2020)	4.44%	LIBOR + 4.90%	80%	£50k - £500k*	145%	150	125%	174	
Standard BTL	3 year fixed (to 31/07/2021)	3.74%	LIBOR + 4.90%	65%	£50k - £1m*	145%	150	125%	174	
Standard BTL	3 year fixed (to 31/07/2021)	3.94%	LIBOR + 4.90%	75%	£50k - £750k*	145%	150	125%	174	
Standard BTL	3 year fixed (to 31/07/2021)	4.54%	LIBOR + 4.90%	80%	£50k - £500k*	145%	150	125%	174	
Standard BTL	5 year fixed (to 31/07/2023)	3.89%	LIBOR + 4.90%	65%	£50k - £1m*	145%	212	125%	246	
Standard BTL	5 year fixed (to 31/07/2023)	4.29%	LIBOR + 4.90%	75%	£50k - £750k*	145%	192	125%	223	
Standard BTL	5 year fixed (to 31/07/2023)	4.64%	LIBOR + 4.90%	80%	£50k - £500k*	145%	178	125%	206	

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 31/07/2020)	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: 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: 0.53% wef. 14th December 2017</p> <p>Loan Completion Fee: 2.00% added to loan on all products Fees can be added up to £1m.</p> <p>*Max loan amount £750k up to 75% LTV</p>
2 year fixed (to 31/07/2020)	3.94%	LIBOR + 4.90%	75%	£50k - £750k*	145%	150	125%	174	
3 year fixed (to 31/07/2021)	3.69%	LIBOR + 4.90%	65%	£50k - £750k*	145%	150	125%	174	
3 year fixed (to 31/07/2021)	4.14%	LIBOR + 4.90%	75%	£50k - £750k*	145%	150	125%	174	
5 year fixed (to 31/07/2023)	3.99%	LIBOR + 4.90%	65%	£50k - £750k*	145%	207	125%	240	
5 year fixed (to 31/07/2023)	4.39%	LIBOR + 4.90%	75%	£50k - £750k*	145%	188	125%	218	

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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 31/07/2020)	4.19%	LIBOR + 5.40%	65%	£50k - £1m*	145%	150	125%	174	Early Repayment Charges: 2 year rates: 3% yr 1, 2% yr 2 3 year rates: 5% yr 1, 4% yr 2, 3% yr 3
2 year fixed (to 31/07/2020)	4.54%	LIBOR + 5.40%	75%	£50k - £750k*	145%	150	125%	174	5 year rates: 5% yr 1, 4% yr 2, 3% yr 3, 2% yrs 4 & 5 Can overpay up to 10% pa without penalty.
3 year fixed (to 31/07/2021)	4.54%	LIBOR + 5.40%	65%	£50k - £1m*	145%	150	125%	174	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
3 year fixed (to 31/07/2021)	4.74%	LIBOR + 5.40%	75%	£50k - £750k*	145%	150	125%	174	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
5 year fixed (to 31/07/2023)	4.69%	LIBOR + 5.40%	65%	£50k - £1m*	145%	176	125%	204	LIBOR: 0.53% wef. 14th December 2017 Loan Completion Fee: 2.00% added to loan on all products Fees can be added up to £1m.
5 year fixed (to 31/07/2023)	4.99%	LIBOR + 5.40%	75%	£50k - £750k*	145%	165	125%	192	*Max loan amount £750k up to 75% LTV *Max loan amount £1m (inc. fees) up to 65% LTV

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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.