



# Keystone

Property Finance

The specialist buy to let mortgage lender

## PRODUCT GUIDE

All rates, fees and criteria are correct as at 8th October 2018.

**For use by professional intermediaries only.**



# Standard Buy to Let Range

For standard buy to let properties



## 2 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier (Individuals)	RTI (Ltd Co's)	Multiplier (Ltd Co's)	Product Code (Individuals)	Product Code (Ltd Co's)
2.99%	LIBOR + 4.90%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF265	ST18ALF265
3.15%	LIBOR + 4.90%	75%	£50k - £1m*	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF275	ST18ALF275
3.75%	LIBOR + 4.90%	80%	£50k - £500k	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF280	ST18ALF280

## 3 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier (Individuals)	RTI (Ltd Co's)	Multiplier (Ltd Co's)	Product Code (Individuals)	Product Code (Ltd Co's)
3.35%	LIBOR + 4.90%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF365	ST18ALF365
3.65%	LIBOR + 4.90%	75%	£50k - £1m*	5% in yr 1, 4% in yr 2, 3% in yr 3	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF375	ST18ALF375
4.05%	LIBOR + 4.90%	80%	£50k - £500k	5% in yr 1, 4% in yr 2, 3% in yr 3	145% @ 5.5%	150	125% @ 5.5%	174	ST18AIF380	ST18ALF380

## 5 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier (Individuals)	RTI (Ltd Co's)	Multiplier (Ltd Co's)	Product Code (Individuals)	Product Code (Ltd Co's)
3.45%	LIBOR + 4.90%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ pay-rate	240	125% @ pay-rate	278	ST18AIF565	ST18ALF565
3.75%	LIBOR + 4.90%	75%	£50k - £1m*	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ pay-rate	221	125% @ pay-rate	256	ST18AIF575	ST18ALF575
4.15%	LIBOR + 4.90%	80%	£50k - £500k	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ pay-rate	199	125% @ pay-rate	231	ST18AIF580	ST18ALF580

LIBOR Rate: 0.80% wef 27th September 2018

2% arrangement fee applies to all products which can be added to the loan or paid upfront. | \*Max loan amount £750k up to 75% LTV, £1m up to 70% LTV

Under no circumstances should this document be copied, given or distributed to clients or potential clients. As a last resort your client's property may be repossessed if they do not keep up payments on their mortgage.

# Specialist Buy to Let Range

## HMOs & Multi-unit properties

### 2 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier (Individuals)	RTI (Ltd Co's)	Multiplier (Ltd Co's)	Product Code (Individuals)	Product Code (Ltd Co's)
3.19%	LIBOR + 4.90%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145%@ 5.5%	150	125% @ 5.5%	174	SP18AIF265	SP18ALF265
3.35%	LIBOR + 4.90%	75%	£50k - £1m*	3% in yr 1, 2% in yr 2	145%@ 5.5%	150	125% @ 5.5%	174	SP18AIF275	SP18ALF275

### 3 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier (Individuals)	RTI (Ltd Co's)	Multiplier (Ltd Co's)	Product Code (Individuals)	Product Code (Ltd Co's)
3.55%	LIBOR + 4.90%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3	145%@ 5.5%	150	125% @ 5.5%	174	SP18AIF365	SP18ALF365
3.85%	LIBOR + 4.90%	75%	£50k - £1m*	5% in yr 1, 4% in yr 2, 3% in yr 3	145%@ 5.5%	150	125% @ 5.5%	174	SP18AIF375	SP18ALF375

### 5 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier (Individuals)	RTI (Ltd Co's)	Multiplier (Ltd Co's)	Product Code (Individuals)	Product Code (Ltd Co's)
3.65%	LIBOR + 4.90%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145%@ payrate	227	125% @ payrate	263	SP18AIF565	SP18ALF565
3.95%	LIBOR + 4.90%	75%	£50k - £1m*	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145%@ payrate	209	125% @ payrate	243	SP18AIF575	SP18ALF575

LIBOR Rate: 0.80% wef 27th September 2018

2% arrangement fee applies to all products which can be added to the loan or paid upfront. | \*Max loan amount £750k up to 75% LTV, £1m up to 70% LTV

# Fees

Valuation | Application | Legal | Supplementary

Valuation Fees		
Standard Buy to Let Range		
From	To	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

Valuation Fees			
Specialist Buy to Let Range (HMOs & Multi-units)			
From	To	Up to 6 Occupants per Property	6 or More Occupants per Property
£75,000	£150,000	£580	£900
£150,001	£200,000	£610	£935
£200,001	£250,000	£635	£975
£250,001	£300,000	£735	£1,105
£300,001	£400,000	£855	£1,355
£400,001	£500,000	£975	£1,475
£500,001	£600,000	£1,105	£1,605
£600,001	£700,000	£1,225	£1,705
£700,001	£800,000	£1,355	£1,835
£800,001	£900,000	£1,475	£2,005
£900,001	£1,000,000	£1,605	£2,155
£1,000,001	and above	On request	On request

Application Fee	
Non-refundable	£145
Payable on all applications to cover assessing and processing, even if the application is withdrawn.*	

Limited Company Legal Fees		
Loan Amount	Lender Rep/n Only	Applicant & Lender Rep/n
Under £250,000	£649	£1,170
£250,001 to £500,000	£695	£1,320
£500,001 to £1,000,000	£949	£1,470
Over £1,000,001	On request	On request

Lender Solicitor Supplementary Fees	
Leasehold properties	£149
New build properties	£199

\*For further information please download the full 'Fee Guide' from [keystonepropertyfinance.co.uk](http://keystonepropertyfinance.co.uk) or call the broker hotline on 0345 148 9086.