



Keystone

Property Finance

The specialist buy to let mortgage lender

PRODUCT GUIDE

All rates, fees and criteria are correct as at 27th December 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: 0.91% wef 27th December 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: 0.91% wef 27th December 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 or call the broker hotline on 0345 148 9086.