



Keystone



Simplifying Complex Buy to Let Mortgages

PRODUCT GUIDE

£750 cashback at completion for loans less than or equal to £250,000

£1,250 cashback at completion for loans between £250,001 and £1m

Available on all standard & specialist products

All rates, fees and criteria are correct as at 1st July 2019.
Products available from 01.07.2019

For use by professional intermediaries only.

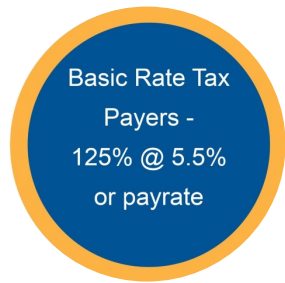


Business
Moneyfacts
Award 2018

Best Service from a Buy-to-Let
Mortgage Provider

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 Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
2.99%	LIBOR + 4.90%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST19CIF265C	ST19CLF265C
3.15%	LIBOR + 4.90%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST19CIF275C	ST19CLF275C
3.75%	LIBOR + 4.90%	80%	£50k - £500k	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST19CIF280C	ST19CLF280C

3 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.14%	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	ST19CIF365C	ST19CLF365C
3.44%	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	ST19CIF375C	ST19CLF375C
3.84%	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	ST19CIF380C	ST19CLF380C

5 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.24%	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	256	125% @ payrate	296	ST19CIF565C	ST19CLF565C
3.54%	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	234	125% @ payrate	272	ST19CIF575C	ST19CLF575C
3.94%	LIBOR + 4.90%	80%	£50k - £500k	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	210	125% @ payrate	244	ST19CIF580C	ST19CLF580C

LIBOR Rate: 0.78% wef 27th June 2019

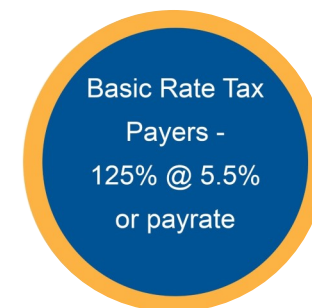
2% arrangement fee applies to all products which can be added to the loan or paid upfront | *Multipliers provided only show an indicative loan amount |

**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 Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.19%	LIBOR + 4.90%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145%@ 5.5%	150	125% @ 5.5%	174	SP19CIF265C	SP19CLF265C
3.35%	LIBOR + 4.90%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145%@ 5.5%	150	125% @ 5.5%	174	SP19CIF275C	SP19CLF275C

3 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.34%	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	SP19CIF365C	SP19CLF365C
3.64%	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	SP19CIF375C	SP19CLF375C

5 Year Fixed Rates

Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.44%	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	241	125% @ payrate	280	SP19CIF565C	SP19CLF565C
3.74%	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	222	125% @ payrate	257	SP19CIF575C	SP19CLF575C

LIBOR Rate: 0.78% wef 27th June 2019

2% arrangement fee applies to all products which can be added to the loan or paid upfront | *Multipliers provided only show an indicative loan amount |

**Max loan amount £750k up to 75% LTV, £1m up to 70% LTV

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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	7 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
*Approximation of the costs (VAT & disbursements will be added)		

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.