

PRODUCT GUIDE

Keystone

Simplifying Complex Buy to Let Mortgages

All rates, fees and criteria are correct as at 19th March 2020.

For use by professional intermediaries only.

www.keystonepropertyfinance.co.uk | Call: 0345 148 9086

Standard Buy to Let Range

For standard buy to let properties

Basic Rate Tax
Payers -
125% @ 5.5%
or payrate

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)
2.89%	BBR + 4.99%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST19DIF265	ST19DLF265
3.05%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST19DIF275	ST19DLF275

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)
2.99%	BBR + 4.99%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	276	125% @ payrate	321	ST19DIF565	ST19DLF565
3.29%	BBR + 4.99%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	251	125% @ payrate	291	ST19DIF575	ST19DLF575

Bank of England Base Rate (BBR): 0.1%

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

Basic Rate Tax
Payers -
125% @ 5.5%
or payrate

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)
3.09%	BBR + 4.99%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP19DIF265	SP19DLF265
3.25%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP19DIF275	SP19DLF275

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)
3.19%	BBR + 4.99%	65%	£50k - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	259	125% @ payrate	300	SP19DIF565	SP19DLF565
3.49%	BBR + 4.99%	75%	£50k - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	237	125% @ payrate	275	SP19DIF575	SP19DLF575

Bank of England Base Rate (BBR): 0.1%

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			Valuation Fees				Application Fee		
Standard Buy to Let Range			Specialist Buy to Let Range (HMOs & Multi-units)						
From	To	Fee	From	To	Up to 6 Occupants per Property	7 or More Occupants per Property	Loan Amount	Lender Rep/n Only	Applicant & Lender Rep/n
£75,000	£150,000	£345	£75,000	£150,000	£580	£900	Under £250,000	£649	£1,170
£150,001	£200,000	£390	£150,001	£200,000	£610	£935	£250,001 to £500,000	£695	£1,320
£200,001	£300,000	£470	£200,001	£250,000	£635	£975	£500,001 to £1,000,000	£949	£1,470
£300,001	£400,000	£540	£250,001	£300,000	£735	£1,105	Over £1,000,001	On request	On request
£400,001	£500,000	£605	£300,001	£400,000	£855	£1,355	*Approximation of the costs (VAT & disbursements will be added)		
£500,001	£600,000	£665	£400,001	£500,000	£975	£1,475	Lender Solicitor Supplementary Fees		
£600,001	£700,000	£755	£500,001	£600,000	£1,105	£1,605	Leasehold properties	£149	
£700,001	£800,000	£840	£600,001	£700,000	£1,225	£1,705	New build properties	£199	
£800,001	£900,000	£905	£700,001	£800,000	£1,355	£1,835			
£900,001	£1,000,000	£1,005	£800,001	£900,000	£1,475	£2,005			
£1,000,001	£1,250,000	£1,405	£900,001	£1,000,000	£1,605	£2,155			
£1,250,001	£1,500,000	£1,455	£1,000,001	and above	On request	On request			
£1,500,001	£2,000,000	£1,745							

*For further information please download the full 'Fee Guide' from keystonepropertyfinance.co.uk or call the broker hotline on 0345 148 9086.