

# PRODUCT GUIDE

**Keystone**

Simplifying Complex Buy to Let Mortgages

All rates, fees and criteria are correct as at 23rd March 2020.

**For use by professional intermediaries only.**

**[www.keystonepropertyfinance.co.uk](http://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)
3.14%	BBR + 4.99%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST20AIF265	ST20ALF265
3.30%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST20AIF275	ST20ALF275

## 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%	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	255	125% @ payrate	296	ST20AIF565	ST20ALF565
3.54%	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	234	125% @ payrate	271	ST20AIF575	ST20ALF575

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)
3.34%	BBR + 4.99%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP20AIF265	SP20ALF265
3.50%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP20AIF275	SP20ALF275

## 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%	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	241	125% @ payrate	279	SP20AIF565	SP20ALF565
3.74%	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	221	125% @ payrate	257	SP20AIF575	SP20ALF575

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		
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](http://keystonepropertyfinance.co.uk) or call the broker hotline on 0345 148 9086.