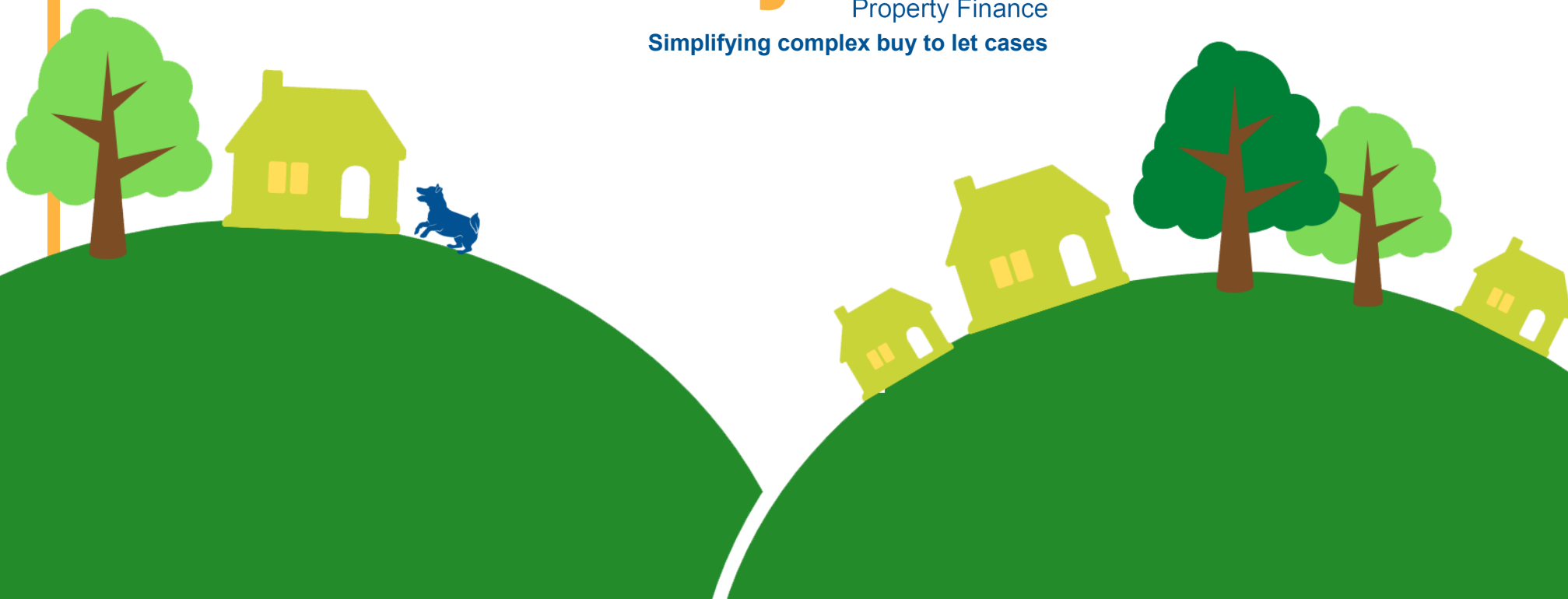


PRODUCT GUIDE

Keystone
Property Finance
Simplifying complex buy to let cases



All rates, fees and criteria are correct as of 13th April 2021.

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



Core Product Range

Rates for loans between £50K-£1m

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%	BBR + 4.99%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21BIF265	ST21BLF265
3.35%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21BIF275	ST21BLF275

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)
3.34%	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	247	125% @ payrate	287	ST21BIF565	ST21BLF565
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	233	125% @ payrate	271	ST21BIF575	ST21BLF575

Application Fee	Limited Company Legal Fees			Lender Solicitor Supplementary Fees	
	Loan Amount	Lender	Applicant & Lender Rep/n		
Non-refundable £145	Under £250,000	£649	£1,170	Leasehold properties	£149
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	£250,001 to £500,000	£695	£1,320	New build properties	£199
	£500,001 to £1,000,000	£949	£1,470		
	Approximation of the costs (VAT & disbursements will be added)				

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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Specialist Buy to Let Range

For HMOs & Multi-unit properties

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



Core Product Range

Rates for loans between £50K-£1m

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)
3.44%	BBR + 4.99%	65%	£50k - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21BIF265	SP21BLF265
3.65%	BBR + 4.99%	75%	£50k - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21BIF275	SP21BLF275

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)
3.59%	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	230	125% @ payrate	267	SP21BIF565	SP21BLF565
3.94%	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	210	125% @ payrate	243	SP21BIF575	SP21BLF575

Application Fee	Limited Company Legal Fees			Lender Solicitor Supplementary Fees	
	Loan Amount	Lender	Applicant & Lender Rep/n		
Non-refundable £145	Under £250,000	£649	£1,170	Leasehold properties	£149
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	£250,001 to £500,000	£695	£1,320	New build properties	£199
	£500,001 to £1,000,000	£949	£1,470		
	Approximation of the costs (VAT & disbursements will be added)				

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Standard Buy to Let Range

For standard buy to let properties



Larger Loan Specials

Exclusive rates for loans between £250K - £1M

2 Year Fixed Rate										
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%	£250K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21BIF265LL	ST21BLF265LL
3.24%	BBR + 4.99%	75%	£250K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21BIF275LL	ST21BLF275LL

5 Year Fixed Rate										
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%	£250K - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	259	125% @ payrate	300	ST21BIF565LL	ST21BLF565LL
3.39%	BBR + 4.99%	75%	£250K - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	244	125% @ payrate	283	ST21BIF575LL	ST21BLF575LL

Application Fee	Limited Company Legal Fees			Lender Solicitor Supplementary Fees	
	Loan Amount	Lender	Applicant & Lender Rep/n		
Non-refundable £145	Under £250,000	£649	£1,170	Leasehold properties	£149
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	£250,001 to £500,000	£695	£1,320	New build properties	£199
	£500,001 to £1,000,000	£949	£1,470		
	Approximation of the costs (VAT & disbursements will be added)				

Bank of England Base Rate (BBR): 0.1%

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Specialist Buy to Let Range

HMOs & Multi-unit properties



Larger Loan Specials

Exclusive rates for loans between £250K - £1M

2 Year Fixed Rate										
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%	£250K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21BIF265LL	SP21BLF265LL
3.54%	BBR + 4.99%	75%	£250K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21BIF275LL	SP21BLF275LL

5 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.49%	BBR + 4.99%	65%	£250K - £1m	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	237	125% @ payrate	275	SP21BIF565LL	SP21BLF565LL
3.69%	BBR + 4.99%	75%	£250K - £1m**	5% in yr 1, 4% in yr 2, 3% in yr 3, 2% in yrs 4 & 5	145% @ payrate	224	125% @ payrate	260	SP21BIF575LL	SP21BLF575LL

Application Fee	Limited Company Legal Fees			Lender Solicitor Supplementary Fees	
	Loan Amount	Lender	Applicant & Lender Rep/n		
Non-refundable £145	Under £250,000	£649	£1,170	Leasehold properties	£149
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	£250,001 to £500,000	£695	£1,320	New build properties	£199
	£500,001 to £1,000,000	£949	£1,470		
	Approximation of the costs (VAT & disbursements will be added)				

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Standard Buy to Let Range

For standard buy to let properties



Green Product Range

Exclusive rates for properties 5 years and older that have an EPC rating of A-C.

2 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.04%	BBR + 4.99%	65%	£50K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21BIF265G	ST21BLF265G
3.20%	BBR + 4.99%	75%	£50K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	ST21BIF275G	ST21BLF275G

5 Year Fixed Rate										
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	ST21BIF565G	ST21BLF565G
3.39%	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	244	125% @ payrate	283	ST21BIF575G	ST21BLF575G

Application Fee	Limited Company Legal Fees			Lender Solicitor Supplementary Fees	
	Loan Amount	Lender	Applicant & Lender Rep/n		
Non-refundable £145	Under £250,000	£649	£1,170	Leasehold properties	£149
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	£250,001 to £500,000	£695	£1,320	New build properties	£199
	£500,001 to £1,000,000	£949	£1,470		
	Approximation of the costs (VAT & disbursements will be added)				

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Specialist Buy to Let Range

HMOs & Multi-unit properties



Green Product Range

Exclusive rates for properties 5 years and older that have an EPC rating of A-C.

2 Year Fixed Rate										
Rate	Reversion	LTV	Loan Amount	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.29%	BBR + 4.99%	65%	£50K - £1m	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21BIF265G	SP21BLF265G
3.50%	BBR + 4.99%	75%	£50K - £1m**	3% in yr 1, 2% in yr 2	145% @ 5.5%	150	125% @ 5.5%	174	SP21BIF275G	SP21BLF275G

5 Year Fixed Rate										
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	240	125% @ payrate	279	SP21BIF565G	SP21BLF565G
3.79%	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	218	125% @ payrate	253	SP21BIF575G	SP21BLF575G

Application Fee	Limited Company Legal Fees			Lender Solicitor Supplementary Fees	
	Loan Amount	Lender	Applicant & Lender Rep/n		
Non-refundable £145	Under £250,000	£649	£1,170	Leasehold properties	£149
Payable on all applications to cover assessing and processing, even if the application is withdrawn.	£250,001 to £500,000	£695	£1,320	New build properties	£199
	£500,001 to £1,000,000	£949	£1,470		
	Approximation of the costs (VAT & disbursements will be added)				

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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
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**.