

# 2 YEAR TRACKER PRODUCT GUIDE



# STANDARD 2 YEAR TRACKER RATES

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.64% (BBR + 1.89%)	65%	£50k - £3m	2.5%	2% / 1%	108	125	ST26G250XT265
5.74% (BBR + 1.99%)	75%	£50k - £3m**	2.5%	2% / 1%	106	124	ST26G250XT275

\*\*Max loan amount £2m up to 75% LTV, £3m up to 70%



2 year – RTI for high rate tax payers is 145% @ payrate +2%, or 5.5%, whichever is higher. Ltd Cos and basic rate tax payers 125% @ payrate +2% or 5.5%, whichever is higher  
5 year – RTI for high rate tax payers is 145% @ payrate or Ltd Cos and basic rate taxpayers 125% @ payrate.

Arrangement fees apply to all products which can be added to the loan or paid upfront. Reversion rates for all products are 4.99% + BBR.

Bank of England Base rate (BBR) 3.75%

## FOR USE BY INTERMEDIARIES ONLY

All information correct at time of publication for further information please contact us. Keystone Property Finance is registered in England and Wales (06262873). Our registered address is 42 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4UA. As a last resort, your client's property may be repossessed if they do not keep up payments on their mortgage.



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# SPECIALIST 2 YEAR TRACKER RATES

## For HMOs and Multi Unit properties 1-6 occupants/ units (available for first time landlords)

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.84% (BBR + 2.09%)	65%	£50k - £3m	2.5%	2% / 1%	105	122	SP26G250XT265
5.94% (BBR + 2.19%)	75%	£50k - £3m**	2.5%	2% / 1%	104	120	SP26G250XT275

\*\*Max loan amount £2m up to 75% LTV, £3m up to 70%

## For HMOs and Multi Unit properties 7-15 occupants/ units (not available for first time landlords)

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
6.04% (BBR + 2.29%)	65%	£50k - £3m	2.5%	2% / 1%	102	119	SL26G250XT265
6.14% (BBR + 2.39%)	75%	£50k - £3m**	2.5%	2% / 1%	101	117	SL26G250XT275

\*\*Max loan amount £2m up to 75% LTV, £3m up to 70%



2 year – RTI for high rate tax payers is 145% @ payrate +2%, or 5.5%, whichever is higher. Ltd Cos and basic rate tax payers 125% @ payrate +2% or 5.5%, whichever is higher  
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# STANDARD EX-PAT & HOLIDAY LETS 2 YEAR TRACKER RATES

## Ex-pat 2 Year Tracker Rates (not available for first time landlords)

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
6.04% (BBR + 2.29%)	65%	£50k - £3m	2.5%	2% / 1%	102	119	ST26G250XT265E
6.14% (BBR + 2.39%)	75%	£50k - £3m**	2.5%	2% / 1%	101	117	ST26G250XT275E

\*\*Max loan amount £2m up to 75% LTV, £3m up to 70%

## Holiday Lets 2 Year Tracker Rates (not available for first time landlords)

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
6.44% (BBR + 2.69%)	65%	£50k - £3m	2.5%	2% / 1%	98	113	SH26G250XT265
6.54% (BBR + 2.79%)	75%	£50k - £3m**	2.5%	2% / 1%	96	112	SH26G250XT275

\*\*Max loan amount £2m up to 75% LTV, £3m up to 70%



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5 year – RTI for high rate tax payers is 145% @ payrate or Ltd Cos and basic rate taxpayers 125% @ payrate.

Arrangement fees apply to all products which can be added to the loan or paid upfront. Reversion rates for all products are 4.99% + BBR.

Bank of England Base rate (BBR) 3.75%

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# SPECIALIST EX-PAT 2 YEAR TRACKER RATES

## For HMOs and Multi Unit properties 1-6 occupants/ units (not available for first time landlords)

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
6.24% (BBR + 2.49%)	65%	£50k - £3m	2.5%	2% / 1%	100	116	SP26G250XT265E
6.34% (BBR + 2.59%)	75%	£50k - £3m**	2.5%	2% / 1%	99	115	SP26G250XT275E

\*\*Max loan amount £2m up to 75% LTV, £3m up to 70%

## For HMOs and Multi Unit properties 7-15 occupants/ units (not available for first time landlords)

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
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# STANDARD FEES

Valuation | Application | Legal | Supplementary

## Valuation Fees

Property Value	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

## Application Fee

Payable on all applications to cover assessing and processing, even if the application is withdrawn

Non-refundable £199

## Re-offer Fee

Payable on all applications where the offer has expired or the borrower wishes to make changes to the original application.

Non-refundable £500

## LMS Solicitor Panel

We use the **LMS Panel Link** services to provide a fully vetted, secure panel of solicitors for our clients and their borrowers to choose from.

Our panel of solicitors is updated regularly and you can find the current list of solicitors on our website. If your client has a solicitor who would like to join our panel, please ask them to visit the LMS website. They can then register with LMS or log into their existing account to subscribe with us.

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# SPECIALIST FEES

Valuation | Application | Legal | Supplementary

## Valuation Fees

Property Value	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

Payable on all applications to cover assessing and processing, even if the application is withdrawn

Non-refundable £199

## Re-offer Fee

Payable on all applications where the offer has expired or the borrower wishes to make changes to the original application.

Non-refundable £500

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