

# EX-PAT PRODUCT GUIDE

FOR USE BY INTERMEDIARIES ONLY



# STANDARD 2 YEAR FIXED RATES

Not available for First Time Landlords

## For Standard Buy to Let Properties

| Rate  | LTV | Loan Amount    | Arrangement Fee | ERCs    | Multipliers (Individuals) | Multipliers (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
|-------|-----|----------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| 4.14% | 65% | £50k - £2.5m   | 5.5%            | 3% / 2% | 134                       | 156                   | ST25Q550IF265E             | ST25Q550LF265E         |
| 4.29% | 75% | £50k - £2.5m** | 5.5%            | 3% / 2% | 131                       | 152                   | ST25Q550IF275E             | ST25Q550LF275E         |
| 4.64% | 65% | £50k - £2.5m   | 4.5%            | 3% / 2% | 124                       | 144                   | ST25Q450IF265E             | ST25Q450LF265E         |
| 4.79% | 75% | £50k - £2.5m** | 4.5%            | 3% / 2% | 121                       | 141                   | ST25Q450IF275E             | ST25Q450LF275E         |
| 5.74% | 65% | £50k - £2.5m   | 2.5%            | 3% / 2% | 106                       | 124                   | ST25Q250IF265E             | ST25Q250LF265E         |
| 5.89% | 75% | £50k - £2.5m** | 2.5%            | 3% / 2% | 104                       | 121                   | ST25Q250IF275E             | ST25Q250LF275E         |

\*\*Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV



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) 4%

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0345 148 9086



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**Keystone**  
Property Finance

# SPECIALIST 2 YEAR FIXED RATES

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| For HMOs and Multi Unit properties 1-6 occupants/ units |     |               |                 |         |                           |                       |                            |                        |
|---|-----|---------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate  | LTV | Loan Amount   | Arrangement Fee | ERCs    | Multipliers (Individuals) | Multipliers (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 4.79%   | 65% | £50k - £2.5m  | 5.5%            | 3% / 2% | 121                       | 141                   | SP25Q550IF265E             | SP25Q550LF265E         |
| 5.24%   | 65% | £50k - £2.5m  | 4.5%            | 3% / 2% | 114                       | 132                   | SP25Q450IF265E             | SP25Q450LF265E         |
| 5.34%   | 75% | £50k- £2.5m** | 4.5%            | 3% / 2% | 112                       | 130                   | SP25Q450IF275E             | SP25Q450LF275E         |
| 6.24%   | 65% | £50k - £2.5m  | 2.5%            | 3% / 2% | 100                       | 116                   | SP25Q250IF265E             | SP25Q250LF265E         |
| 6.34%   | 75% | £50k- £2.5m** | 2.5%            | 3% / 2% | 99                        | 115                   | SP25Q250IF275E             | SP25Q250LF275E         |

\*\*Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV



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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# SPECIALIST 2 YEAR FIXED RATES

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| For HMOs and Multi Unit properties 7-15 occupants/ units |     |               |                 |         |                           |                       |                            |                        |
|--|-----|---------------|-----------------|---------|---------------------------|-----------------------|----------------------------|------------------------|
| Rate   | LTV | Loan Amount   | Arrangement Fee | ERCs    | Multipliers (Individuals) | Multipliers (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
| 4.99%  | 65% | £50k - £2.5m  | 5.5%            | 3% / 2% | 118                       | 137                   | SL25Q550IF265E             | SL25Q550LF265E         |
| 5.44%  | 65% | £50k - £2.5m  | 4.5%            | 3% / 2% | 111                       | 129                   | SL25Q450IF265E             | SL25Q450LF265E         |
| 5.54%  | 75% | £50k- £2.5m** | 4.5%            | 3% / 2% | 109                       | 127                   | SL25Q450IF275E             | SL25Q450LF275E         |
| 6.44%  | 65% | £50k - £2.5m  | 2.5%            | 3% / 2% | 98                        | 113                   | SL25Q250IF265E             | SL25Q250LF265E         |
| 6.54%  | 75% | £50k- £2.5m** | 2.5%            | 3% / 2% | 96                        | 112                   | SL25Q250IF275E             | SL25Q250LF275E         |

\*\*Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV



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.

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# STANDARD 5 YEAR FIXED RATES

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## For Standard Buy to Let Properties

| Rate  | LTV | Loan Amount   | Arrangement Fee | ERCs                   | Multipliers (Individuals) | Multipliers (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
|-------|-----|---------------|-----------------|------------------------|---------------------------|-----------------------|----------------------------|------------------------|
| 5.19% | 65% | £50k - £2.5m  | 5.5%            | 5% / 4% / 3% / 3% / 3% | 159                       | 184                   | ST25Q550IF565E             | ST25Q550LF565E         |
| 5.29% | 75% | £50k- £2.5m** | 5.5%            | 5% / 4% / 3% / 3% / 3% | 156                       | 181                   | ST25Q550IF575E             | ST25Q550LF575E         |
| 5.34% | 65% | £50k - £2.5m  | 4.5%            | 5% / 4% / 3% / 3% / 3% | 154                       | 179                   | ST25Q450IF565E             | ST25Q450LF565E         |
| 5.44% | 75% | £50k- £2.5m** | 4.5%            | 5% / 4% / 3% / 3% / 3% | 152                       | 176                   | ST25Q450IF575E             | ST25Q450LF575E         |
| 5.74% | 65% | £50k - £2.5m  | 2.5%            | 5% / 4% / 3% / 3% / 3% | 144                       | 167                   | ST25Q250IF565E             | ST25Q250LF565E         |
| 5.84% | 75% | £50k- £2.5m** | 2.5%            | 5% / 4% / 3% / 3% / 3% | 141                       | 164                   | ST25Q250IF575E             | ST25Q250LF575E         |

\*\*Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV



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.

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# SPECIALIST 5 YEAR FIXED RATES

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## For HMOs and Multi Unit properties 1-6 occupants/ units

| Rate  | LTV | Loan Amount   | Arrangement Fee | ERCs                   | Multipliers (Individuals) | Multipliers (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
|-------|-----|---------------|-----------------|------------------------|---------------------------|-----------------------|----------------------------|------------------------|
| 5.39% | 65% | £50k - £2.5m  | 5.5%            | 5% / 4% / 3% / 3% / 3% | 153                       | 178                   | SP25Q550IF565E             | SP25Q550LF565E         |
| 5.49% | 75% | £50k- £2.5m** | 5.5%            | 5% / 4% / 3% / 3% / 3% | 150                       | 174                   | SP25Q550IF575E             | SP25Q550LF575E         |
| 5.54% | 65% | £50k - £2.5m  | 4.5%            | 5% / 4% / 3% / 3% / 3% | 149                       | 173                   | SP25Q450IF565E             | SP25Q450LF565E         |
| 5.64% | 75% | £50k- £2.5m** | 4.5%            | 5% / 4% / 3% / 3% / 3% | 146                       | 170                   | SP25Q450IF575E             | SP25Q450LF575E         |
| 5.94% | 65% | £50k - £2.5m  | 2.5%            | 5% / 4% / 3% / 3% / 3% | 139                       | 161                   | SP25Q250IF565E             | SP25Q250LF565E         |
| 6.04% | 75% | £50k- £2.5m** | 2.5%            | 5% / 4% / 3% / 3% / 3% | 137                       | 158                   | SP25Q250IF575E             | SP25Q250LF575E         |

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# SPECIALIST 5 YEAR FIXED RATES

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## For HMOs and Multi Unit properties 7-15 occupants/ units

| Rate  | LTV | Loan Amount   | Arrangement Fee | ERCs                   | Multipliers (Individuals) | Multipliers (Ltd Cos) | Product Code (Individuals) | Product Code (Ltd Cos) |
|-------|-----|---------------|-----------------|------------------------|---------------------------|-----------------------|----------------------------|------------------------|
| 5.59% | 65% | £50k - £2.5m  | 5.5%            | 5% / 4% / 3% / 3% / 3% | 148                       | 171                   | SL25Q550IF565E             | SL25Q550LF565E         |
| 5.69% | 75% | £50k- £2.5m** | 5.5%            | 5% / 4% / 3% / 3% / 3% | 145                       | 168                   | SL25Q550IF575E             | SL25Q550LF575E         |
| 5.74% | 65% | £50k - £2.5m  | 4.5%            | 5% / 4% / 3% / 3% / 3% | 144                       | 167                   | SL25Q450IF565E             | SL25Q450LF565E         |
| 5.84% | 75% | £50k- £2.5m** | 4.5%            | 5% / 4% / 3% / 3% / 3% | 141                       | 164                   | SL25Q450IF575E             | SL25Q450LF575E         |
| 6.14% | 65% | £50k - £2.5m  | 2.5%            | 5% / 4% / 3% / 3% / 3% | 134                       | 156                   | SL25Q250IF565E             | SL25Q250LF565E         |
| 6.24% | 75% | £50k- £2.5m** | 2.5%            | 5% / 4% / 3% / 3% / 3% | 132                       | 153                   | SL25Q250IF575E             | SL25Q250LF575E         |

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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 light refurb applications to cover assessing and processing, even if the application is withdrawn. No application fee when moving onto one of Keystone's buy to let fixed rates.

Non-refundable £175

## 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                       |

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