

## FEE GUIDE

**These are the fees and charges which may have to be paid before Keystone Property Finance Limited transfers mortgage funds.**

<p><b>Application Fee</b></p> <p>Assessing and processing your application (even if your application is unsuccessful or you withdraw).</p>	<b>£175.00</b>
<p><b>Arrangement Fee</b></p> <p>This is charged on some mortgages and is dependent on the product chosen. It can be paid up-front or added to the total mortgage amount. If you add it to your mortgage, you will pay interest on it at the same rate as the rest of your borrowing. It might be a flat fee, or a percentage of the loan amount.</p>	<b>Variable</b>
<p><b>Funds Transfer Fee</b></p> <p>Electronically transferring the mortgage funds to your solicitor.</p>	<b>£35.00</b>
<p><b>Legal Fee</b></p> <p>We will instruct a solicitor to act on our behalf to ensure that the property will be satisfactory security for the mortgage and that we will have a charge over it. We will normally instruct the same solicitor who is acting for you, providing the solicitor meets our criteria. If you wish to instruct a solicitor who does not meet our criteria, then we will instruct a solicitor to act on our behalf. Alternatively, you can choose for us to appoint a solicitor to act on your behalf.</p> <p>For Limited Company applications we will always instruct a panel solicitor to act for us and you will need to instruct your own solicitors to act on your behalf or you can choose for the solicitors we appoint to also act on your behalf. Additionally, independent legal advice is a requirement for each director of a Limited Company application in relation to the personal guarantees applicable.</p> <p>These fees/costs vary depending on the property you are purchasing/ remortgaging. You should ask the solicitor(s) acting for a quote as these fees/ costs are payable to the solicitor(s) directly by you.</p>	<b>Variable</b>
<p><b>Revised Offer Fees</b></p>	
<p>Payable when we are required to amend the Mortgage Offer or a previous offer has expired.</p> <p>For offers originally issued prior to 31st December 2023 where no product change is required.</p>	<b>£250.00</b>
<p>For offers originally issued prior to 31st December 2023 where a product change is required.</p>	<b>£500.00</b>
<p>For offers issued after 1st January 2024.</p>	<b>£500.00</b>
<p>For Product Transfer offers issued after 1st January 2024.</p>	<b>£350.00</b>

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<p><b>Re-inspection Fee</b></p> <p>A re-inspection fee is required on property that is currently being developed, or converted, and/or refurbished and the works had not reached practical completion at the date of the original valuation inspection. This fee will also be charged if we need to re-inspect the property after the initial valuation has been carried out.</p>	<p><b>Variable</b></p>
<p><b>Valuation Fee</b></p> <p>The lender’s valuation report, which is used to calculate how much it will lend you. Valuation reports are valid for 6 months and if the report expires you will be required to pay for a new valuation.</p> <p>This is separate from any valuation or survey of the property you might want to commission. There are other home buyers or structural survey options available to you at a cost and there may be different approaches in different parts of the UK.</p>	<p><b>Variable</b></p>

**These charges are inclusive of VAT where applicable and may be subject to change.**

**Effective from 1st January 2024**