

# SPECIALIST PRODUCT GUIDE

*Including*

**OUR LIMITED EDITION SUMMER SPECIALS**

FOR USE BY INTERMEDIARIES ONLY



# SUMMER SPECIALS FIXED RATES

For HMOs with 1-6 occupants (not available for first time landlords)

## 2 Year Rates

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
5.79%	80%	£50k - £750k	2.5%	3% / 2%	106	123	SP25P250IF280	SP25P250LF280

## 5 Year Rates

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
5.99%	80%	£50k - £750k	2.5%	5% / 4% / 3% / 3% / 3%	138	160	SP25P250IF580	SP25P250LF580



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 tax payers 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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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 17 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 FIXED RATES

Not available for first time landlords

For HMOs and Multi Unit properties 1-6 occupants/ units								
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
2.99%	70%	£50k - £2.5m**	7%	3% / 2%	150	174	SP25N700IF270	SP25N700LF270
3.64%	65%	£50k - £2.5m**	5.5%	3% / 2%	146	170	SP25N550IF265	SP25N550LF265
3.79%	75%	£50k - £2.5m**	5.5%	3% / 2%	142	165	SP25N550IF275	SP25N550LF275
4.14%	65%	£50k - £2.5m**	4.5%	3% / 2%	134	156	SP25N450IF265	SP25N450LF265
4.29%	75%	£50k - £2.5m**	4.5%	3% / 2%	131	152	SP25N450IF275	SP25N450LF275
5.24%	65%	£50k - £2.5m**	2.5%	3% / 2%	114	132	SP25N250IF265	SP25N250LF265
5.39%	75%	£50k - £2.5m**	2.5%	3% / 2%	111	129	SP25N250IF275	SP25N250LF275

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

**i** 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 tax payers 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

Available for first time landlords

For HMOs and Multi Unit properties 1-6 occupants/ units								
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
4.99%	65%	£50k - £2.5m**	7%	5% / 4% / 3% / 3% / 3%	165	192	SP25Q700IF565	SP25Q700LF565
5.09%	75%	£50k - £2.5m**	7%	5% / 4% / 3% / 3% / 3%	162	188	SP25Q700IF575	SP25Q700LF575
5.09%	65%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	162	188	SP25Q550IF565	SP25Q550LF565
5.19%	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	159	184	SP25Q550IF575	SP25Q550LF575
5.24%	65%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	157	183	SP25Q450IF565	SP25Q450LF565
5.34%	75%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	154	179	SP25Q450IF575	SP25Q450LF575
5.64%	65%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	146	170	SP25Q250IF565	SP25Q250LF565
5.74%	75%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	144	167	SP25Q250IF575	SP25Q250LF575

\*\*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

Not available for first time landlords

For HMOs and Multi Unit properties 7-15 occupants/ units								
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
4.74%	65%	£50k - £2.5m**	5.5%	3% / 2%	122	142	SL25Q550IF265	SL25Q550LF265
5.19%	65%	£50k - £2.5m**	4.5%	3% / 2%	115	133	SL25Q450IF265	SL25Q450LF265
5.29%	75%	£50k - £2.5m**	4.5%	3% / 2%	113	131	SL25Q450IF275	SL25Q450LF275
6.19%	65%	£50k - £2.5m**	2.5%	3% / 2%	101	117	SL25Q250IF265	SL25Q250LF265
6.29%	75%	£50k - £2.5m**	2.5%	3% / 2%	99	115	SL25Q250IF275	SL25Q250LF275

\*\*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 tax payers 125% @ payrate.

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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	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
5.34%	65%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	154	179	SL25Q550IF565	SL25Q550LF565
5.44%	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	152	176	SL25Q550IF575	SL25Q550LF575
5.49%	65%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	150	174	SL25Q450IF565	SL25Q450LF565
5.59%	75%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	148	171	SL25Q450IF575	SL25Q450LF575
5.89%	65%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	140	162	SL25Q250IF565	SL25Q250LF565
5.99%	75%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	138	160	SL25Q250IF575	SL25Q250LF575

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

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# 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 £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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