

Specialist Product Range

For HMOs and Multi Units up to 15 occupants/ units



Now available
for First Time
Landlords

*see page 4

For use by professional intermediaries only | All rates, fees and criteria are correct as of 6th February 2025

www.keystonepropertyfinance.co.uk | Call: 0345 148 9086

Keystone
Property Finance

Simplifying Complex Buy to Let Mortgages

Specialist Criteria



- ✓ HMOs up to 15 occupants
- ✓ MUFBs up to 15 units
- ✓ Maximum loan £2.5m per property
- ✓ Minimum loan £50K
- ✓ Trading Limited Company, SPVs & LLPs
- ✓ Flats above commercial
- ✓ Ex-local Authority properties
- ✓ £10m lending per individual



Specialist 2 Year Fixed Rates

Not available for first time landlords



Basic Rate
Tax Payers - 125%
@ Payrate + 2%

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

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
3.39%	4.99% + BBR	70%	£50k - £2.5m**	7%	3% / 2%	145% @ 5.5%	150	125% @ 5.5%	174	SP25D700IF270	SP25D700LF270
4.04%	4.99% + BBR	65%	£50k - £2.5m**	5.5%	3% / 2%	145% @ pay-rate + 2%	137	125% @ pay-rate + 2%	158	SP25D550IF265	SP25D550LF265
4.19%	4.99% + BBR	75%	£50k - £2.5m**	5.5%	3% / 2%	145% @ pay-rate + 2%	133	125% @ pay-rate + 2%	155	SP25D550IF275	SP25D550LF275
4.54%	4.99% + BBR	65%	£50k - £2.5m**	4.5%	3% / 2%	145% @ pay-rate + 2%	126	125% @ pay-rate + 2%	146	SP25D450IF265	SP25D450LF265
4.69%	4.99% + BBR	75%	£50k - £2.5m**	4.5%	3% / 2%	145% @ pay-rate + 2%	123	125% @ pay-rate + 2%	143	SP25D450IF275	SP25D450LF275
5.04%	4.99% + BBR	65%	£50k - £2.5m**	3.5%	3% / 2%	145% @ pay-rate + 2%	117	125% @ pay-rate + 2%	136	SP25D350IF265	SP25D350LF265
5.19%	4.99% + BBR	75%	£50k - £2.5m**	3.5%	3% / 2%	145% @ pay-rate + 2%	115	125% @ pay-rate + 2%	133	SP25D350IF275	SP25D350LF275
5.64%	4.99% + BBR	65%	£50k - £2.5m**	2.5%	3% / 2%	145% @ pay-rate + 2%	108	125% @ pay-rate + 2%	125	SP25D250IF265	SP25D250LF265
5.79%	4.99% + BBR	75%	£50k - £2.5m**	2.5%	3% / 2%	145% @ pay-rate + 2%	106	125% @ pay-rate + 2%	123	SP25D250IF275	SP25D250LF275

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

Bank of England Base Rate (BBR) 4.5%

Arrangement fees apply to all products which can be added to the loan or paid upfront | *Multipliers provided only show an indicative loan amount

Under no circumstances should this document be copied, given or distributed to clients or potential clients.

As a last resort your client's property may be repossessed if they do not keep up payments on their mortgage.

Specialist 5 Year Fixed Rates

Available for first time landlords



Basic Rate
Tax Payers - 125%
@ Payrate

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

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
5.04%	4.99% + BBR	65%	£50k - £2.5m**	7%	5% / 4% / 3% / 3% / 3%	145% @ payrate	164	125% @ payrate	190	SP25D700IF565	SP25D700LF565
5.14%	4.99% + BBR	75%	£50k - £2.5m**	7%	5% / 4% / 3% / 3% / 3%	145% @ payrate	161	125% @ payrate	186	SP25D700IF575	SP25D700LF575
5.24%	4.99% + BBR	65%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	157	125% @ payrate	183	SP25D550IF565	SP25D550LF565
5.34%	4.99% + BBR	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	154	125% @ payrate	179	SP25D550IF575	SP25D550LF575
5.39%	4.99% + BBR	65%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	153	125% @ payrate	178	SP25D450IF565	SP25D450LF565
5.49%	4.99% + BBR	75%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	150	125% @ payrate	174	SP25D450IF575	SP25D450LF575
5.59%	4.99% + BBR	65%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	148	125% @ payrate	171	SP25D350IF565	SP25D350LF565
5.69%	4.99% + BBR	75%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	145	125% @ payrate	168	SP25D350IF575	SP25D350LF575
5.79%	4.99% + BBR	65%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	142	125% @ payrate	165	SP25D250IF565	SP25D250LF565
5.89%	4.99% + BBR	75%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	145% @ payrate	140	125% @ payrate	162	SP25D250IF575	SP25D250LF575

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

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Specialist 2 Year Fixed Rates

Not available for first time landlords



Basic Rate
Tax Payers - 125%
@ Payrate

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

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
4.89%	4.99% + BBR	65%	£50k - £2.5m**	5.5%	3% / 2%	145% @ payrate + 2%	120	125% @ payrate + 2%	139	SL25D550IF265	SL25D550LF265
5.34%	4.99% + BBR	65%	£50k - £2.5m**	4.5%	3% / 2%	145% @ payrate + 2%	112	125% @ payrate + 2%	130	SL25D450IF265	SL25D450LF265
5.44%	4.99% + BBR	75%	£50k - £2.5m**	4.5%	3% / 2%	145% @ payrate + 2%	111	125% @ payrate + 2%	129	SL25D450IF275	SL25D450LF275
5.84%	4.99% + BBR	65%	£50k - £2.5m**	3.5%	3% / 2%	145% @ payrate + 2%	105	125% @ payrate + 2%	122	SL25D350IF265	SL25D350LF265
5.94%	4.99% + BBR	75%	£50k - £2.5m**	3.5%	3% / 2%	145% @ payrate + 2%	104	125% @ payrate + 2%	120	SL25D350IF275	SL25D350LF275
6.34%	4.99% + BBR	65%	£50k - £2.5m**	2.5%	3% / 2%	145% @ payrate + 2%	99	125% @ payrate + 2%	115	SL25D250IF265	SL25D250LF265
6.44%	4.99% + BBR	75%	£50k - £2.5m**	2.5%	3% / 2%	145% @ payrate + 2%	98	125% @ payrate + 2%	113	SL25D250IF275	SL25D250LF275

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Specialist 5 Year Fixed Rates

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5.59%	4.99% + BBR	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	148	125% @ Payrate	171	SL25D550IF575	SL25D550LF575
5.64%	4.99% + BBR	65%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	146	125% @ Payrate	170	SL25D450IF565	SL25D450LF565
5.74%	4.99% + BBR	75%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	144	125% @ Payrate	167	SL25D450IF575	SL25D450LF575
5.84%	4.99% + BBR	65%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	141	125% @ Payrate	164	SL25D350IF565	SL25D350LF565
5.94%	4.99% + BBR	75%	£50k - £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	139	125% @ Payrate	161	SL25D350IF575	SL25D350LF575
6.04%	4.99% + BBR	65%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	137	125% @ Payrate	158	SL25D250IF565	SL25D250LF565
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Fees

Valuation | Application | Legal | Supplementary

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	£175
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
£1,000,001+	Price on request	
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**.