

Solutions Range Product Guide

BUY TO LET FINANCE FOR RESIDENTIAL PROPERTY

Applications for Individuals & Limited Companies

Credit Type

Prime

Light
Adverse

Medium
Adverse

Variable Rate

6.89%

7.89%

8.89%

Maximum LTV

70% Remortgage

70%

65%

Loan Size

£25,000 to £1,000,000

Repayment Terms

Interest Only: Min 3 years - Max 15 years | Capital and Interest: Min 6 years - Max 25 years

Early Repayment Charge

4% up to the end of year 1, 4% up to the end of year 2, 3% up to the end of year 3,

2% up to the end of year 4, 1% to the end of year 5

Rent Cover

120% of pay rate (outside income taken into consideration)

Facility Fee

3% added to loan

Valuation & Legal Fees

Market value only. Refer to Keystone Valuation & Legal Fee Scales (overleaf)

Procuration Fee

1.00%

Semi-commercial property
(< 40% commercial usage)

Add an additional 1% to the above rates.

Solutions Range products are currently unavailable

Please contact your BDM or call us on 0345 148 9086 for more information

Fee Guide

Standard BTL Valuation Fees		MUFB & HMO Valuation Fees		Legal Fees: England & Wales	
Scale	England, Wales & Scotland	Scale	England, Wales & Scotland		
£0 to £75,000	£500	£0 to £200,000	On request	Under £75,000	£299
£75,001 to £150,000	£590			£75,001 to £200,000	£399
£150,001 to £200,000	£635	£200,001 to £250,000	On request	£200,001 to £350,000	£499
£200,001 to £300,000	£715	£250,001 to £300,000	On request	£350,001 to £500,000	£599
£300,001 to £400,000	£785	£300,001 to £400,000	On request	£500,001 to £600,000	£699
£400,001 to £500,000	£850	£400,001 to £500,000	On request	Loans above £600,000	On request
£500,001 to £600,000	£910	£500,001 to £600,000	On request	Legal Fees: Scotland	
£600,001 to £700,000	£1000	£600,001 to £700,000	On request	Under £100,000	Individual £550 Company £750
£700,001 to £800,000	£1085	£700,001 to £800,000	On request	£100,000 to £150,000	Individual £750 Company £900
£800,001 to £900,000	£1,150	£800,001 to £900,000	On request	£150,000 to £900,000	Individual 0.50% Company 0.75%
£900,001 to £1,000,000	£1,250	£900,001 to £1,000,000	On request	Above £600,000	Bespoke quote required
£1,000,001 to £1,250,000	£1,475	£1,000,001 to £1,250,000	On request	Title Fees: England, Wales & Scotland	
£1,250,001 to £1,500,000	£1,575	£1,250,001 to £1,500,000	On request	Under £75,000	£200
£1,500,001 to £1,750,000	£1,700	£1,500,001 to £1,750,000	On request	£75,001 to £200,000	£275
£1,750,001 to £2,000,000	£1,850	£1,750,001 to £2,000,000	On request	£200,001 to £350,000	£350
				£350,001 to £500,000	£450
				£500,001 to £600,000	£550
				Loans above £600,000	On request

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