

Short Term Finance Range Product Guide

FOR RESIDENTIAL PROPERTY

Applications from Individuals & Limited Companies

Credit Type	Prime	Light Adverse	Medium Adverse
Interest Rate For Purchase	1.35% pcm	1.35% pcm	1.35% pcm
Interest Rate For Remortgages	1.35% pcm	1.35% pcm	1.35% pcm
Maximum LTV	75%	70%	65%
Loan Size	Minimum £30,000 - Maximum £500,000 All loans above £500,000 are subject to Director review and approval		
Facility Fee	2% added to loan		
Exit Fee	NIL		
Legal & Valuation Fees	Market value only. Refer to Keystone Valuation & Legal Fee Scales (overleaf)		
Procurator Fee	0.50%		

Short Term Finance Range products are currently unavailable

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

Fee Guide

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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	£200,001 to £250,000	On request	£75,001 to £200,000	£399
£150,001 to £200,000	£635	£250,001 to £300,000	On request	£200,001 to £350,000	£499
£200,001 to £300,000	£715	£300,001 to £400,000	On request	£350,001 to £500,000	£599
£300,001 to £400,000	£785	£400,001 to £500,000	On request	£500,001 to £600,000	£699
£400,001 to £500,000	£850	£500,001 to £600,000	On request	Loans above £600,000	On request
£500,001 to £600,000	£910	£600,001 to £700,000	On request	Legal Fees: Scotland	
£600,001 to £700,000	£1000	£700,001 to £800,000	On request	Under £100,000	Individual £550 Company £750
£700,001 to £800,000	£1080	£800,001 to £900,000	On request	£100,000 to £150,000	Individual £750 Company £900
£800,001 to £900,000	£1,150	£900,001 to £1,000,000	On request	£150,000 to £900,000	Individual 0.50% Company 0.75%
£900,001 to £1,000,000	£1,250	£1,000,001 to £1,250,000	On request	Above £600,000	Bespoke quote required
£1,000,001 to £1,250,000	£1,475	£1,250,001 to £1,500,000	On request	Title Insured: England, Wales & Scotland	
£1,250,001 to £1,500,000	£1,575	£1,500,001 to £1,750,000	On request	Under £75,000	£200
£1,500,001 to £1,750,000	£1,700	£1,750,001 to £2,000,000	On request	£75,001 to £200,000	£275
£1,750,001 to £2,000,000	£1,850			£200,001 to £350,000	£350
				£350,001 to £500,000	£450
				£500,001 to £600,000	£550
				Loans above £600,000	On request