

## Short Term Finance Range Product Guide

### FOR RESIDENTIAL PROPERTY

#### Individuals & Limited Companies

Credit Type	Prime	Light Adverse	Medium Adverse
Interest Rate For Purchases	0.75% pcm	1.15% pcm	1.25% pcm
Interest Rate For Remortgages	0.85% pcm	1.25% 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		
Valuation Fees	Minimum valuation of £60k. Refer to Keystone Valuation Fee Scale (overleaf)		
Legal Fees	0.6% of net loan		
Title Insurance	Refer to Title Insurance Fee Scale (overleaf)		
Procurator Fee	0.50%		

## Fee Guide

Valuation Fee Scale	
Scale	England & Wales
£0 to £75,000	£500
£75,001 to £150,000	£590
£150,001 to £200,000	£635
£200,001 to £300,000	£715
£300,001 to £400,000	£785
£400,001 to £500,000	£850
£500,001 to £600,000	£910
£600,001 to £700,000	£1000
£700,001 to £800,000	£1085
£800,001 to £900,000	£1,150
£900,001 to £1,000,000	£1,250
£1,000,001 to £1,250,000	£1,475
£1,250,001 to £1,500,000	£1,575
£1,500,001 to £1,750,000	£1,700
£1,750,001 to £2,000,000	£1,850

Title Insurance Fee Scale	
Scale	England & Wales
£30,000 to £50,000	£300
£50,001 to £100,000	£350
£100,001 to £200,000	£450
£200,001 to £300,000	£550
£300,001 to £400,000	£650
£400,001 to £500,000	£750
£500,001 to £600,000	£850
£600,001 to £700,000	£950
£700,001 to £800,000	£1,100
£800,001 to £900,000	£1,250
£900,001 to £1,000,000	£1,400
£1,000,000 +	By referral
Each additional security	£150

Notes
<p><b>Pricing</b></p> <ul style="list-style-type: none"> <li>HMOs, multi units, semi-commercial property and commercial property considered by referral . Please contact for pricing.</li> </ul> <p><b>Loan to value</b></p> <ul style="list-style-type: none"> <li>Maximum LTV may be reduced due to the property type/condition.</li> <li>Maximum LTV may also be reduced if there is more than a 10% difference between the market value and the 90 day projected market value.</li> </ul>