

BUY TO LET FINANCE FOR RESIDENTIAL PROPERTY

Individuals & Limited Companies

Credit Type

Prime

**Light
Adverse**

**Medium
Adverse**

Variable Rate

6.89%

7.89%

8.89%

Maximum LTV

**75% Purchase
70% Remortgage**

**70% Purchase
65% Remortgage**

**70% Purchase
65% Remortgage**

Including facility fee.

Loan Size

£30,000 to £1,000,000 (£1m+ by referral)

Repayment Terms

Interest Only: Min 4 years - Max 15 years | Capital and Interest: Min 4 years - Max 30 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

At pay rate: 125% Ltd Co & basic rate tax payer, 145% higher rate tax payer, 165% additional rate tax payer

Facility Fee

3% added to loan

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

1.00%

* Higher rates apply for ex-pats, foreign nationals and landlords with three or more properties. Please see overleaf for details.

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>Pricing</p> <ul style="list-style-type: none"> • 1% added to rate for ex-pats & applicants without permanent rights in the UK (must have live UK credit) . • 1.5% added to rate for applicants without live UK credit. • A minimum of 1% added to rate for landlords with 3 or more rental properties • HMOs, multi units, semi-commercial property and commercial property considered by referral . Please contact for pricing. <p>Loan to value</p> <ul style="list-style-type: none"> • Maximum LTV may be reduced due to the property type/condition. • 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.