

STANDARD PRODUCT GUIDE



STANDARD 2 YEAR FIXED RATES

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
3.29%	70%	£50k - £3m**	7.0%	3% / 2%	150	174	ST26M700XF270
3.94%	65%	£50k - £3m	5.5%	3% / 2%	139	161	ST26M550XF265
4.09%	75%	£50k - £3m**	5.5%	3% / 2%	135	157	ST26M550XF275
4.44%	65%	£50k - £3m	4.5%	3% / 2%	128	149	ST26M450XF265
4.59%	75%	£50k - £3m**	4.5%	3% / 2%	125	145	ST26M450XF275
5.54%	65%	£50k - £3m	2.5%	3% / 2%	109	127	ST26M250XF265
5.69%	75%	£50k - £3m**	2.5%	3% / 2%	107	124	ST26M250XF275

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV



2 year – RTI for high rate tax payers is 145% @ payrate +2% or 5.5%, whichever is higher. Ltd Cos and basic rate tax payers 125% @ payrate +2% or 5.5%, whichever is higher

5 year – RTI for high rate tax payers is 145% @ payrate or Ltd Cos and basic rate tax payers 125% @ payrate.

Arrangement fees apply to all products which can be added to the loan or paid upfront. Reversion rates for all products are 4.99% + BBR.

Bank of England Base rate (BBR) 3.75%

FOR USE BY INTERMEDIARIES ONLY

All information correct at time of publication for further information please contact us. Keystone Property Finance Limited

Registered in England and Wales No.06262873

Registered Address: 42 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4AJ

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



0345 148 9086



enquiry@keystonepropertyfinance.co.uk

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STANDARD 5 YEAR FIXED RATES

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.04%	65%	£50k - £3m	7.0%	5% / 4% / 3% / 3% / 3%	164	190	ST26M700XF565
5.14%	75%	£50k - £3m**	7.0%	5% / 4% / 3% / 3% / 3%	161	186	ST26M700XF575
5.14%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	161	186	ST26M550XF565
5.24%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	157	183	ST26M550XF575
5.29%	65%	£50k - £3m	4.5%	5% / 4% / 3% / 3% / 3%	156	181	ST26M450XF565
5.39%	75%	£50k - £3m**	4.5%	5% / 4% / 3% / 3% / 3%	153	178	ST26M450XF575
5.84%	80%	£50k - £750k	4.5%	5% / 4% / 3% / 3% / 3%	141	164	ST26M450XF580
5.69%	65%	£50k - £3m	2.5%	5% / 4% / 3% / 3% / 3%	145	168	ST26M250XF565
5.79%	75%	£50k - £3m**	2.5%	5% / 4% / 3% / 3% / 3%	142	165	ST26M250XF575
6.24%	80%	£50k - £750k	2.5%	5% / 4% / 3% / 3% / 3%	132	153	ST26M250XF580

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV



2 year – RTI for high rate tax payers is 145% @ payrate +2% or 5.5%, whichever is higher. Ltd Cos and basic rate tax payers 125% @ payrate +2% or 5.5%, whichever is higher
5 year – RTI for high rate tax payers is 145% @ payrate or Ltd Cos and basic rate tax payers 125% @ payrate.

Arrangement fees apply to all products which can be added to the loan or paid upfront. Reversion rates for all products are 4.99% + BBR.

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FEES

Valuation | Application | Legal | Supplementary

Valuation Fees

Property Value	Fee
£75,000 - £150,000	£345
£150,001 - £200,000	£390
£200,001 - £300,000	£470
£300,001 - £400,000	£540
£400,001 - £500,000	£605
£500,001 - £600,000	£665
£600,001 - £700,000	£755
£700,001 - £800,000	£840
£800,001 - £900,000	£905
£900,001 - £1,000,000	£1,005
£1,000,001 - £1,250,000	£1,405
£1,250,001 - £1,500,000	£1,455
£1,500,001 - £2,000,000	£1,745

Application Fee

Payable on all applications to cover assessing and processing, even if the application is withdrawn

Non-refundable £199

Re-offer Fee

Payable on all applications where the offer has expired or the borrower wishes to make changes to the original application.

Non-refundable £500

LMS Solicitor Panel

We use the **LMS Panel Link** services to provide a fully vetted, secure panel of solicitors for our clients and their borrowers to choose from.

Our panel of solicitors is updated regularly and you can find the current list of solicitors on our website. If your client has a solicitor who would like to join our panel, please ask them to visit the LMS website. They can then register with LMS or log into their existing account to subscribe with us.

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