

BUY TO LET

Product Guide

Standard Property | HMOs & Multi Units |
Ex Pat | Holiday Let

Product Highlights

- Rates from 3.29%
- LTVs to 80%
- Loans to £3m

KEY CRITERIA

- Individuals, SPV, LLP or Trading Company
- HMO and MUFBs up to 20 occupants / units
- Above commercial
- Complex transactions including incorporations or share purchase
- Adverse credit profiles considered
- No minimum income (£25k for first time landlords)
- Title Insurance to support speedy remortgages

PICK YOUR PRODUCT



STANDARD PROPERTY FOR SINGLE LET

2 YEAR FIXED	ARRANGEMENT FEE		
	2.5%	5.0%	7.0%
LTV			
65%	5.54% [ST26N250XF265]	4.29% [ST26N500XF265]	3.29%* [ST26N700XF270]
75%	5.69% [ST26N250XF275]	4.44% [ST26N500XF275]	

*Available at 70% LTV

5 YEAR FIXED	ARRANGEMENT FEE		
	2.5%	5.0%	7.0%
LTV			
65%	5.69% [ST26N250XF565]	5.19% [ST26N500XF565]	5.04% [ST26N700XF565]
75%	5.79% [ST26N250XF575]	5.29% [ST26N500XF575]	5.14% [ST26N700XF575]
80%	6.24% [ST26N250XF580]	5.74% [ST26N500XF580]	

2 YEAR TRACKER	ARRANGEMENT FEE
	2.5%
LTV	
65%	5.64% [ST26N250XT265]
75%	5.74% [ST26N250XT275]

REVERSION RATE - 4.99% + BBR

SPECIAL EDITION HMOS & MULTI-UNITS

For loans between £150,000 - £1,500,000

Up to 6 occupants / units

5 YEAR FIXED	ARRANGEMENT FEE		
	2.5%	5.0%	7.0%
LTV			
65%	5.74% [SP26N250XF565S]	5.24% [SP26N500XF565S]	5.09% [SP26N700XF565S]
75%	5.84% [SP26N250XF575S]	5.34% [SP26N500XF575S]	5.19% [SP26N700XF575S]

7 - 20 occupants / units

5 YEAR FIXED	ARRANGEMENT FEE	
	2.5%	5.0%
LTV		
65%	5.94% [SL26N250XF565S]	5.44% [SL26N500XF565S]
75%	6.04% [SL26N250XF575S]	5.54% [SL26N500XF575S]

REVERSION RATE - 4.99% + BBR

SMALL HMOS & MULTI-UNITS

Up to 6 occupants / units

2 YEAR FIXED

LTV	ARRANGEMENT FEE		
	2.5%	5.0%	7.0%
65%	5.59% [SP26N250XF265]	4.34% [SP26N500XF265]	3.34%* [SP26N700XF270]
75%	5.74% [SP26N250XF275]	4.49% [SP26N500XF275]	
80%	6.19% [SP26N250XF280]		

*Available at 70% LTV

5 YEAR FIXED

LTV	ARRANGEMENT FEE		
	2.5%	5.0%	7.0%
65%	5.89% [SP26N250XF565]	5.39% [SP26N500XF565]	5.24% [SP26N700XF565]
75%	5.99% [SP26N250XF575]	5.49% [SP26N500XF575]	5.34% [SP26N700XF575]
80%	6.44% [SP26N250XF580]		

2 YEAR TRACKER

LTV	ARRANGEMENT FEE
	2.5%
65%	5.84% [SP26N250XT265]
75%	5.94% [SP26N250XT275]

REVERSION RATE - 4.99% + BBR

LARGE HMOS & MULTI-UNITS

7 - 20 occupants / units

2 YEAR FIXED	ARRANGEMENT FEE	
	LTV	2.5%
65%	6.44% [SL26N250XF265]	5.19% [SL26N500XF265]
75%	6.54% [SL26N250XF275]	5.29% [SL26N500XF275]

5 YEAR FIXED	ARRANGEMENT FEE	
	LTV	2.5%
65%	6.09% [SL26N250XF565]	5.59% [SL26N500XF565]
75%	6.19% [SL26N250XF575]	5.69% [SL26N500XF575]

2 YEAR TRACKER	ARRANGEMENT FEE
	LTV
65%	6.04% [SL26N250XT265]
75%	6.14% [SL26N250XT275]

REVERSION RATE - 4.99% + BBR

HOLIDAY LETS

Holiday lets - available for Standard properties and Multi - units up to 6 units

2 YEAR FIXED	ARRANGEMENT FEE	
	LTV	2.5%
65%	6.84% [SH26N250XF265]	5.59% [SH26N500XF265]
75%	6.94% [SH26N250XF275]	5.69% [SH26N500XF275]

5 YEAR FIXED	ARRANGEMENT FEE	
	LTV	2.5%
65%	6.49% [SH26N250XF565]	5.99% [SH26N500XF565]
75%	6.59% [SH26N250XF575]	6.09% [SH26N500XF575]

2 YEAR TRACKER	ARRANGEMENT FEE
	LTV
65%	6.44% [SH26N250XT265]
75%	6.54% [SH26N250XT275]

REVERSION RATE - 4.99% + BBR

EX-PATS

Ex-pats - available for Standard properties and HMOs / Multi-units up to 20 occupants/units

2 YEAR FIXED	ARRANGEMENT FEE	
	2.5%	5.0%
LTV		
65%	6.14% [ST26N250XF265E]	4.89% [ST26N500XF265E]
75%	6.29% [ST26N250XF275E]	5.04% [ST26N500XF275E]

5 YEAR FIXED	ARRANGEMENT FEE	
	2.5%	5.0%
LTV		
65%	6.09% [ST26N250XF565E]	5.59% [ST26N500XF565E]
75%	6.19% [ST26N250XF575E]	5.69% [ST26N500XF575E]

2 YEAR TRACKER	ARRANGEMENT FEE
	2.5%
LTV	
65%	6.04% [ST26N250XT265E]
75%	6.14% [ST26N250XT275E]

REVERSION RATE - 4.99% + BBR

FEES & LENDING LIMITS

VALUATION FEES

PROPERTY VALUE	STANDARD	Up to 6 occupants	7 or more occupants
£75,000 - £150,000	£345	£580	£900
£150,001 - £200,000	£390	£610	£935
£200,001 - £250,000	£470	£635	£975
£250,001 - £300,000	£470	£735	£1,105
£300,001 - £400,000	£540	£855	£1,355
£400,001 - £500,000	£605	£975	£1,475
£500,001 - £600,000	£665	£1,105	£1,605
£600,001 - £700,000	£755	£1,225	£1,705
£700,001 - £800,000	£840	£1,355	£1,835
£800,001 - £900,000	£905	£1,475	£2,005
£900,001 - £1,000,000	£1,005	£1,605	£2,155
£1,000,001 - £1,250,000	£1,405	On request	On request
£1,250,001 - £1,500,000	£1,455		
£1,500,001 - £2,000,000	£1,745		
£2m >	On request		

ICR

- 145% (High Rate Tax Payers) or 125% (Ltd Co and Base Rate Tax Payers)
- 5 Year Fixed Rates - Based on Pay Rate
- 2 Year Fixed Rates or Trackers - Based on higher of Pay Rate + 2% or 5.5%
- Arrangement Fee can be added and is excluded from ICR calculation

LOAN SIZES

Min Loan	£50,000
Max Loan	£3,000,000
70% LTV	£3,000,000
75% LTV	£2,000,000
80% LTV	£750,000

ERC

2 Year Fix	3 / 2
5 Year Fix	5 / 4 / 3 / 3 / 3
Trackers	2 / 1

APPLICATION FEE

Non-refundable | £199

Reduced fees available for multi loan applications

LET'S FIND THE RIGHT SOLUTION

for your buy to let cases **0345 148 9086** | enquiry@keystonepropertyfinance.co.uk

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