

# SPECIALIST PRODUCT GUIDE

*Including*

**OUR LIMITED EDITION SEASONAL SPECIALS**



# SEASONAL SPECIALS FIXED RATES

For HMOs with 1-6 occupants (not available for first time landlords)

## 2 Year Rates

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
6.39%	80%	£50k - £750k	2.5%	3% / 2%	98	114	SP26J250XF280

## 5 Year Rates

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
6.64%	80%	£50k - £750k	2.5%	5% / 4% / 3% / 3% / 3%	124	144	SP26J250XF580



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



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# SPECIALIST 2 YEAR FIXED RATES

Not available for first time landlords

## For HMOs and Multi Unit properties 1-6 occupants/ units

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
3.54%	70%	£50k - £3m**	7.0%	3% / 2%	149	173	SP26J700XF270
4.19%	65%	£50k - £3m	5.5%	3% / 2%	133	155	SP26J550XF265
4.34%	75%	£50k - £3m**	5.5%	3% / 2%	130	151	SP26J550XF275
4.69%	65%	£50k - £3m	4.5%	3% / 2%	123	143	SP26J450XF265
4.84%	75%	£50k - £3m**	4.5%	3% / 2%	120	140	SP26J450XF275
5.79%	65%	£50k - £3m	2.5%	3% / 2%	106	123	SP26J250XF265
5.94%	75%	£50k - £3m**	2.5%	3% / 2%	104	120	SP26J250XF275

\*\*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.

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# SPECIALIST 5 YEAR FIXED RATES

Available for first time landlords

For HMOs and Multi Unit properties 1-6 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.44%	65%	£50k - £3m	7.0%	5% / 4% / 3% / 3% / 3%	152	176	SP26J700XF565
5.54%	75%	£50k - £3m**	7.0%	5% / 4% / 3% / 3% / 3%	149	173	SP26J700XF575
5.54%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	149	173	SP26J550XF565
5.64%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	146	170	SP26J550XF575
5.69%	65%	£50k - £3m	4.5%	5% / 4% / 3% / 3% / 3%	145	168	SP26J450XF565
5.79%	75%	£50k - £3m**	4.5%	5% / 4% / 3% / 3% / 3%	142	165	SP26J450XF575
6.09%	65%	£50k - £3m	2.5%	5% / 4% / 3% / 3% / 3%	135	157	SP26J250XF565
6.19%	75%	£50k - £3m**	2.5%	5% / 4% / 3% / 3% / 3%	133	155	SP26J250XF575

\*\*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.

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# SPECIALIST 2 YEAR FIXED RATES

Not available for first time landlords

For HMOs and Multi Unit properties 7-15 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier*	Multiplier*	Product Code
5.19%	65%	£50k - £3m	5.5%	3% / 2%	115	133	SL26J550XF265
5.64%	65%	£50k - £3m	4.5%	3% / 2%	108	125	SL26J450XF265
5.74%	75%	£50k - £3m**	4.5%	3% / 2%	106	124	SL26J450XF275
6.64%	65%	£50k - £3m	2.5%	3% / 2%	95	111	SL26J250XF265
6.74%	75%	£50k - £3m**	2.5%	3% / 2%	94	109	SL26J250XF275

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



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

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# SPECIALIST 5 YEAR FIXED RATES

Not available for first time landlords

## For HMOs and Multi Unit properties 7-15 occupants/ units

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.74%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	144	167	SL26J550XF565
5.84%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	141	164	SL26J550XF575
5.89%	65%	£50k - £3m	4.5%	5% / 4% / 3% / 3% / 3%	140	162	SL26J450XF565
5.99%	75%	£50k - £3m**	4.5%	5% / 4% / 3% / 3% / 3%	138	160	SL26J450XF575
6.29%	65%	£50k - £3m	2.5%	5% / 4% / 3% / 3% / 3%	131	152	SL26J250XF565
6.39%	75%	£50k - £3m**	2.5%	5% / 4% / 3% / 3% / 3%	129	150	SL26J250XF575

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



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# FEES

Valuation | Application | Legal | Supplementary

## Valuation Fees

Property Value	Up to 6 occupants per property	7 or more occupants per property
£75,000 - £150,000	£580	£900
£150,001 - £200,000	£610	£935
£200,001 - £250,000	£635	£975
£250,001 - £300,000	£735	£1,105
£300,001 - £400,000	£855	£1,355
£400,001 - £500,000	£975	£1,475
£500,001 - £600,000	£1,105	£1,605
£600,001 - £700,000	£1,225	£1,705
£700,001 - £800,000	£1,355	£1,835
£800,001 - £900,000	£1,475	£2,005
£900,001 - £1,000,000	£1,605	£2,155
£1,000,001 - and above	On request	On request

## 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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