

EX-PAT PRODUCT GUIDE



STANDARD 2 YEAR FIXED RATES

Not available for First Time Landlords

For Standard Buy to Let Properties

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
4.84%	65%	£50k - £3m	5.5%	3% / 2%	120	140	ST26J550XF265E
4.99%	75%	£50k - £3m**	5.5%	3% / 2%	118	137	ST26J550XF275E
5.34%	65%	£50k - £3m	4.5%	3% / 2%	112	130	ST26J450XF265E
5.49%	75%	£50k - £3m**	4.5%	3% / 2%	110	128	ST26J450XF275E
6.34%	65%	£50k - £3m	2.5%	3% / 2%	99	115	ST26J250XF265E
6.49%	75%	£50k - £3m**	2.5%	3% / 2%	97	113	ST26J250XF275E

**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 taxpayers 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

Keystone
Property Finance

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
5.39%	65%	£50k - £3m	5.5%	3% / 2%	111	129	SP26J550XF265E
5.84%	65%	£50k - £3m	4.5%	3% / 2%	105	122	SP26J450XF265E
5.94%	75%	£50k - £3m**	4.5%	3% / 2%	104	120	SP26J450XF275E
6.84%	65%	£50k - £3m	2.5%	3% / 2%	93	108	SP26J250XF265E
6.94%	75%	£50k - £3m**	2.5%	3% / 2%	92	107	SP26J250XF275E

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SPECIALIST 2 YEAR FIXED RATES

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For HMOs and Multi Unit properties 7-15 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.59%	65%	£50k - £3m	5.5%	3% / 2%	109	126	SL26J550XF265E
6.04%	65%	£50k - £3m	4.5%	3% / 2%	102	119	SL26J450XF265E
6.14%	75%	£50k - £3m**	4.5%	3% / 2%	101	117	SL26J450XF275E
7.04%	65%	£50k - £3m	2.5%	3% / 2%	91	106	SL26J250XF265E
7.14%	75%	£50k - £3m**	2.5%	3% / 2%	90	105	SL26J250XF275E

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STANDARD 5 YEAR FIXED RATES

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For Standard Buy to Let Properties

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	ST26J550XF565E
5.84%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	141	164	ST26J550XF575E
5.89%	65%	£50k - £3m	4.5%	5% / 4% / 3% / 3% / 3%	140	162	ST26J450XF565E
5.99%	75%	£50k - £3m**	4.5%	5% / 4% / 3% / 3% / 3%	138	160	ST26J450XF575E
6.29%	65%	£50k - £3m	2.5%	5% / 4% / 3% / 3% / 3%	131	152	ST26J250XF565E
6.39%	75%	£50k - £3m**	2.5%	5% / 4% / 3% / 3% / 3%	129	150	ST26J250XF575E

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



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5.94%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	139	161	SP26J550XF565E
6.04%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	137	158	SP26J550XF575E
6.09%	65%	£50k - £3m	4.5%	5% / 4% / 3% / 3% / 3%	135	157	SP26J450XF565E
6.19%	75%	£50k - £3m**	4.5%	5% / 4% / 3% / 3% / 3%	133	155	SP26J450XF575E
6.49%	65%	£50k - £3m	2.5%	5% / 4% / 3% / 3% / 3%	127	147	SP26J250XF565E
6.59%	75%	£50k - £3m**	2.5%	5% / 4% / 3% / 3% / 3%	125	145	SP26J250XF575E

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6.29%	65%	£50k - £3m	4.5%	5% / 4% / 3% / 3% / 3%	131	152	SL26J450XF565E
6.39%	75%	£50k - £3m**	4.5%	5% / 4% / 3% / 3% / 3%	129	150	SL26J450XF575E
6.69%	65%	£50k - £3m	2.5%	5% / 4% / 3% / 3% / 3%	123	143	SL26J250XF565E
6.79%	75%	£50k - £3m**	2.5%	5% / 4% / 3% / 3% / 3%	121	141	SL26J250XF575E

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STANDARD 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 light refurb applications to cover assessing and processing, even if the application is withdrawn. No application fee when moving onto one of Keystone's buy to let fixed rates.

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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SPECIALIST 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

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