

# SEMI COMMERCIAL

## Product Guide

### Product Highlights

- Rates from 7.14%
- LTVs to 75%
- Loans to £2m

# SEMI COMMERCIAL

<b>2 YEAR FIXED</b>	<b>ARRANGEMENT FEE</b>
LTV	2.5%
65%	<b>7.19%</b> [SC26N250XF265]
75%	<b>7.44%</b> [SC26N250XF275]

<b>5 YEAR FIXED</b>	<b>ARRANGEMENT FEE</b>
LTV	2.5%
65%	<b>7.14%</b> [SC26N250XF565]
75%	<b>7.39%</b> [SC26N250XF575]

**REVERSION RATE** - 4.99% + BBR

# FEES & LENDING LIMITS

## LMS SOLICITOR

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.

## VALUATION FEE

We do not have a set fee for semi commercial valuations. Instead, each case is quoted individually following submission of the FMA.

This approach ensures that you and your clients receive a quote tailored to the property type. If you have any questions or need assistance with the submission process, please contact the internal sales team on **0345 148 9086 option 1**.

## APPLICATION FEE

Non-refundable | £199

## LOAN SIZES

65% LTV	£125,000 - £2,000,000
75% LTV	£125,000 - £1,000,000

## ICR

- 145% (High Rate Tax Payers) or 130% (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

# LET'S FIND THE RIGHT SOLUTION

for your buy to let cases **0345 148 9086** | [enquiry@keystonepropertyfinance.co.uk](mailto:enquiry@keystonepropertyfinance.co.uk)

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