

SEMI COMMERCIAL PRODUCT GUIDE



2 YEAR FIXED RATES

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
7.19%	65%	£125k - £2m	2.5%	3% / 2%	90	100	SC26L250XF265
7.44%	75%	£125k - £1m	2.5%	3% / 2%	87	97	SC26L250XF275

5 YEAR FIXED RATES

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
7.14%	65%	£125k - £2m	2.5%	5% / 4% / 3% / 3% / 3%	115	129	SC26L250XF565
7.39%	75%	£125k - £1m	2.5%	5% / 4% / 3% / 3% / 3%	111	124	SC26L250XF575



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 is 130% @ 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 is 130% @ 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%

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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

FEES

Valuation | Application | Legal | Supplementary

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Payable on all applications to cover assessing and processing, even if the application is withdrawn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

Valuation Fees

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**.

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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