

SPECIALIST PRODUCT GUIDE Including

OUR LIMITED EDITION SUMMER 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
5.79%	80%	£50k - £750k	2.5%	3% / 2%	106	123	SP25U250XF280

5 Year Rates							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.99%	80%	£50k - £750k	2.5%	5% / 4% / 3% / 3% / 3%	138	160	SP25U250XF580



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.





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	
2.99%	70%	£50k - £2.5m**	7%	3% / 2%	150	174	SP25U700XF270	
3.64%	65%	£50k - £2.5m**	5.5%	3% / 2%	146	170	SP25U550XF265	
3.79%	75%	£50k - £2.5m**	5.5%	3% / 2%	142	165	SP25U550XF275	
4.14%	65%	£50k - £2.5m**	4.5%	3% / 2%	134	156	SP25U450XF265	
4.29%	75%	£50k - £2.5m**	4.5%	3% / 2%	131	152	SP25U450XF275	
5.24%	65%	£50k - £2.5m**	2.5%	3% / 2%	114	132	SP25U250XF265	
5.39%	75%	£50k - £2.5m**	2.5%	3% / 2%	111	129	SP25U250XF275	

^{**}Max loan amount £1.5m up to 75% LTV, £2.5m 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.





SPECIALIST 5 YEAR FIXED RATES

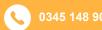
Available for first time landlords

	For HMOs and Multi Unit properties 1-6 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code	
4.89%	65%	£50k - £2.5m**	7%	5% / 4% / 3% / 3% / 3%	169	196	SP25U700XF565	
4.99%	75%	£50k - £2.5m**	7%	5% / 4% / 3% / 3% / 3%	165	192	SP25U700XF575	
4.99%	65%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	165	192	SP25U550XF565	
5.09%	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	162	188	SP25U550XF575	
5.14%	65%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	161	186	SP25U450XF565	
5.24%	75%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	157	183	SP25U450XF575	
5.54%	65%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	149	173	SP25U250XF565	
5.64%	75%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	146	170	SP25U250XF575	

^{**}Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV



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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* (Individuals)	Multiplier* (Ltd Cos)	Product Code	
4.64%	65%	£50k - £2.5m**	5.5%	3% / 2%	124	144	SL25U550XF265	
5.09%	65%	£50k - £2.5m**	4.5%	3% / 2%	116	135	SL25U450XF265	
5.19%	75%	£50k - £2.5m**	4.5%	3% / 2%	115	133	SL25U450XF275	
6.09%	65%	£50k - £2.5m**	2.5%	3% / 2%	102	118	SL25U250XF265	
6.19%	75%	£50k - £2.5m**	2.5%	3% / 2%	101	117	SL25U250XF275	

^{**}Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV



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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		
5.24%	65%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	157	183	SL25U550XF565		
5.34%	75%	£50k - £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	154	179	SL25U550XF575		
5.39%	65%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	153	178	SL25U450XF565		
5.49%	75%	£50k - £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	150	174	SL25U450XF575		
5.79%	65%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	142	165	SL25U250XF565		
5.89%	75%	£50k - £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	140	162	SL25U250XF575		

^{**}Max loan amount £1.5m up to 75% LTV, £2.5m 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

£175

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.

Keysto e Property Finance

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