

Solutions Range Product Guide

BUY TO LET FINANCE FOR RESIDENTIAL PROPERTY

Applications for Individuals & Limited Companies

Credit Type	Prime	Light Adverse	Medium Adverse
Variable Rate	6.89%	7.89%	8.89%
Maximum LTV	75% Purchase 70% Remortgage	70%	65%
Loan Size	£30,000 to £1,000,000		
Repayment Terms	Interest Only: Min 3 years - Max 15 years Capital and Interest: Min 6 years - Max 25 years		
Early Repayment Charge	4% up to the end of year 1, 4% up to the end of year 2, 3% up to the end of year 3, 2% up to the end of year 4, 1% to the end of year 5		
Rent Cover	120% of pay rate (outside income taken into consideration)		
Facility Fee	3% added to loan		
Valuation & Legal Fees	Market value only. Refer to Keystone Valuation & Legal Fee Scales (overleaf)		
Procuration Fee	1.00%		
Semi-commercial property (< 40% commercial usage)	Add an additional 1% to the above rates.		

Fee Guide

Standard BTL Valuation Fees	
Scale	England, Wales & Scotland
£0 to £75,000	£500
£75,001 to £150,000	£590
£150,001 to £200,000	£635
£200,001 to £300,000	£715
£300,001 to £400,000	£785
£400,001 to £500,000	£850
£500,001 to £600,000	£910
£600,001 to £700,000	£1000
£700,001 to £800,000	£1085
£800,001 to £900,000	£1,150
£900,001 to £1,000,000	£1,250
£1,000,001 to £1,250,000	£1,475
£1,250,001 to £1,500,000	£1,575
£1,500,001 to £1,750,000	£1,700
£1,750,001 to £2,000,000	£1,850

MUFB & HMO Valuation Fees	
Scale	England, Wales & Scotland
£0 to £200,000	On request
£200,001 to £250,000	On request
£250,001 to £300,000	On request
£300,001 to £400,000	On request
£400,001 to £500,000	On request
£500,001 to £600,000	On request
£600,001 to £700,000	On request
£700,001 to £800,000	On request
£800,001 to £900,000	On request
£900,001 to £1,000,000	On request
More than £1m	On request

Legal Fees: England & Wales	
Under £75,000	£299
£75,001 to £200,000	£399
£200,001 to £350,000	£499
£350,001 to £500,000	£599
£500,001 to £600,000	£699
Loans above £600,000	On request
Legal Fees: Scotland	
Under £100,000	Individual £550 Company £750
£100,000 to £150,000	Individual £750 Company £900
£150,000 to £900,000	Individual 0.50% Company 0.75%
Above £600,000	Bespoke quote required
Title Insured: England, Wales & Scotland	
Under £75,000	£200
£75,001 to £200,000	£275
£200,001 to £350,000	£350
£350,001 to £500,000	£450
£500,001 to £600,000	£550
Loans above £600,000	On request