

A Guide to our Legal fees for Keystone Property Finance

The following tables give an indication of the fees we charge for each Lending element. In the interests of price transparency and building an ongoing relationship with you in which you trust, we will give you a fixed estimate of costs for Lending at the outset of the transaction. Not all transactions are the same and they will often involve differing issues and expectations of the parties involved.

Purchase

Property Value	Our Fee	VAT	Total
£0 – £100,000	£1,350	£270	£1,620
£100,000.01 – £250,000	£1,500	£300	£1,800
£250,000.01 – £500,000	£1,750	£350	£2,100
£500,000.01 – £1,000,000	£1,950	£390	£2,340
£1,000,000.01 – £1,500,000	£2,100	£420	£2,520
£1,500,000.01 – £2,000,000	£2,350	£470	£2,820
£2,000,000.01+	£3,350	£670	£4,020
Additional Fees			
Limited Company Legal Fee	£300	£60	£360
Connected Party Transfer Legal Fee	£700	£140	£840

Remortgage

Property Value	Our Fee	VAT	Total
£0 – £100,000	£850	£170	£1,020
£100,000.01 – £250,000	£850	£170	£1,020
£250,000.01 – £500,000	£850	£170	£1,020
£500,000.01 – £1,000,000	£900	£180	£1,080
£1,000,000.01 – £1,500,000	£950	£190	£1,140
£1,500,000.01 – £2,000,000	£1,050	£210	£1,260
£2,000,000.01+	£1,250	£250	£1,500
Additional Fees			
Transfer of Equity Legal Fee	£400	£80	£480

Separate Representation

Property Value	Our Fee	VAT	Total
£0 – £100,000	£600	£120	£720
£100,000.01 – £250,000	£650	£130	£780
£250,000.01 – £500,000	£650	£130	£780
£500,000.01 – £1,000,000	£850	£170	£1,020
£1,000,000.01 – £1,500,000	£900	£180	£1,180
£1,500,000.01 – £2,000,000	£950	£190	£1,140
£2,000,000.01+	£1,200	£240	£1,440
Additional Fees			
Limited Company Legal Fee	£200	£40	£240

Refurb to Let

Loan Size	Refurb Only Fee	VAT	Exit Fee	VAT
£0 – £250,000	£975	£195	£731.25	£146.25
£250,001 – £500,000	£1,100	£220	£825	£165
£500,000 – £1,000,000	£1,225	£245	£918.75	£183.75

For SepRep:

"This is a Refurb to Let product, which involves two elements- a short term "bridge" with searches ordered but not received, and then a long term "exit" buy to let loan. We split our fees into two sections according. Please note both are due albeit each payable on conclusion of the related element. The fees are [can you then take the SepRep fee based on the Pch Price plus the Ltd Co fee for the first one, then just the SepRep fee (no LtdCo element) in the second"]

Product Transfer (Comfort Charges)

Loan Size	Fee	VAT
All	£350	£70