



# Product Matrix



[www.mt-finance.com](http://www.mt-finance.com)

	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV (dependent on property value)*
1 <sup>st</sup> charge	0.65%	0.69%	0.75%	0.79%	0.85%
2 <sup>nd</sup> charge	0.75%	0.79%	0.85%	0.89%	

Fees	
Facility fee	2% - minimum £2,000
Admin fee	£595

Criteria
<p><b>LTV</b></p> <p>70% LTV only available on:</p> <ul style="list-style-type: none"> <li>▶ London/ South East property valued up to £1m</li> <li>▶ Property valued up to £500,000 in the rest of England &amp; Wales</li> </ul> <p><b>Terms</b></p> <ul style="list-style-type: none"> <li>▶ Loans from £50,000 - £10,000,000*</li> <li>▶ Terms from 1-24 months</li> </ul> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>▶ Non-regulated transactions only</li> <li>▶ Retained, part &amp; part, and serviced interest options available</li> <li>▶ No early repayment or exit fees</li> <li>▶ Procuration fees payable from 1%</li> </ul> <p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>▶ Aged 21-85 years</li> <li>▶ LTD company/ LLPs/ non EEA/ expats accepted</li> </ul> <p><b>Security location</b></p> <ul style="list-style-type: none"> <li>▶ England and Wales</li> </ul>

### Acceptable Security

- ▶ Houses
- ▶ Flats
- ▶ Flats above commercial property
- ▶ HMO (including student accommodation)
- ▶ Freehold flats
- ▶ On all new build properties of 5 units or above, the transaction will be reviewed on a case by case basis

### Loan Purpose

- 1st charge**
- ▶ Buy-to-let
  - ▶ Property purchase
  - ▶ Capital raise
  - ▶ Time restricted transactions, including auctions
  - ▶ Light refurbishment
  - ▶ Below market value purchases
  - ▶ Lease extensions
  - ▶ Refinance an existing loan
- 2nd charge**
- ▶ Additional property purchase or deposit
  - ▶ Refurbishment of security or alternative property
  - ▶ Business purposes

\* Loans below £100,000 are subject to a minimum interest rate of 0.95%

	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 <sup>st</sup> charge	0.75%	0.80%	0.85%

Fees	
Facility fee	2% - minimum £2,000
Admin fee	£695

	≤ 55% LTV	≤ 60% LTV
GDV (not to exceed)	50%	55%
Loan to cost	<100% of costs	

Criteria
<p><b>Terms</b></p> <ul style="list-style-type: none"> <li>▶ Loans from £50,000 - £500,000*</li> <li>▶ Terms from 1-24 months</li> </ul> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>▶ Non-regulated transactions only</li> <li>▶ Retained, part &amp; part, and serviced interest options available</li> <li>▶ No early repayment or exit fees</li> <li>▶ Procurement fees payable from 1%</li> <li>▶ Cost of works available to be drawn in stages based on the increasing value</li> <li>▶ 100% of build costs available</li> </ul> <p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>▶ Aged 21-85 years</li> <li>▶ LTD company/ LLPs/ non EEA/ expats accepted</li> </ul> <p><b>Security Location</b></p> <ul style="list-style-type: none"> <li>▶ England and Wales</li> </ul>

Acceptable Security
<ul style="list-style-type: none"> <li>▶ Offices</li> <li>▶ Houses and flats</li> <li>▶ Small hotels &amp; bed and breakfasts</li> <li>▶ Semi-commercial property</li> <li>▶ D1 Commercial use property</li> <li>▶ Residential property</li> </ul>

Loan Purpose
<ul style="list-style-type: none"> <li>▶ Property extension &amp; loft conversions</li> <li>▶ Conversion of single residence into multiple units, and vice-versa</li> <li>▶ Commercial to residential conversions</li> <li>▶ Barn conversions</li> <li>▶ Completion of an existing development</li> </ul>

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	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 <sup>st</sup> charge	0.85%	0.89%	
2 <sup>nd</sup> charge	0.95%		

Fees	
Facility fee	2% - minimum £2,000
Admin fee	£595

Criteria
<p><b>Terms</b></p> <ul style="list-style-type: none"> <li>▶ Loans from £50,000 - £10,000,000*</li> <li>▶ Terms from 1-24 months</li> </ul> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>▶ Non-regulated transactions only</li> <li>▶ Retained, part &amp; part, and serviced interest options available</li> <li>▶ No early repayment or exit fees</li> <li>▶ Procurement fees payable from 1%</li> </ul> <p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>▶ Aged 21-85 years</li> <li>▶ LTD company/ LLPs/ non EEA/ expats accepted</li> </ul> <p><b>Security location</b></p> <ul style="list-style-type: none"> <li>▶ England and Wales</li> </ul>

### Acceptable Security

- ▶ Commercial with residential above

### Loan Purpose

#### 1st charge

- ▶ Property purchase
- ▶ Capital raise
- ▶ Time restricted transactions, including auctions
- ▶ Light refurbishment
- ▶ Below market value purchases
- ▶ Refinance an existing loan

#### 2nd charge

- ▶ Additional property purchase or deposit
- ▶ Refurbishment of security or alternative property
- ▶ Business purposes
- ▶ Planning fees

\* Loans below £100,000 are subject to a minimum interest rate of 0.95%

	≤ 50% LTV	≤ 55% LTV
1 <sup>st</sup> charge	0.85%	0.90%
2 <sup>nd</sup> charge	0.95%	

Fees	
Facility fee	2% - minimum £2,000
Admin fee	£595

Criteria
<p><b>Terms</b></p> <ul style="list-style-type: none"> <li>▶ Loans from £50,000 - £5,000,000*</li> <li>▶ Terms from 1-24 months</li> </ul> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>▶ Non-regulated transactions only</li> <li>▶ Retained, part &amp; part, and serviced interest options available</li> <li>▶ No early repayment or exit fees</li> <li>▶ Procurement fees payable from 1%</li> </ul> <p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>▶ Aged 21-85 years</li> <li>▶ LTD company/ LLPs/ non EEA/ expats accepted</li> </ul> <p><b>Security location</b></p> <ul style="list-style-type: none"> <li>▶ England and Wales</li> </ul>

\* Loans below £100,000 are subject to a minimum interest rate of 0.95%

### Acceptable Security

- ▶ Offices
- ▶ Retail units
- ▶ Bed & breakfasts
- ▶ Small hotels
- ▶ Holiday lets
- ▶ Prime leisure

### Loan Purpose

#### 1st charge

- ▶ Property purchase
- ▶ Capital raise
- ▶ Time restricted transactions, including auctions
- ▶ Light refurbishment
- ▶ Below market value purchases
- ▶ Refinance an existing loan

#### 2nd charge

- ▶ To fund additional property or deposit
- ▶ Refurbishment of security or alternative property
- ▶ Business purposes
- ▶ Planning fees