# **Product Matrix**



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# **Residential Product Guide**

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	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV (dependent on property val
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			Acceptable Secu	rity	
LTV 70% LTV only available on: ▶ London/ South East property valued up to £1m ▶ Property valued up to £500,000 in the rest of England & Wales			<ul> <li>Houses</li> <li>Flats</li> <li>Flats above commercial property</li> <li>HMO (including student accommodation)</li> <li>Freehold flats</li> <li>On all new build properties of 5 units or above, the</li> </ul>		
<u>Terms</u>	50.000 040.000.000			I be reviewed on a ca	
<ul> <li>Loans from £50,000 - £10,000,000*</li> <li>Terms from 1-24 months</li> </ul>		Loan Purpose			
<u>Features</u>			<u>1st charge</u>		
<ul> <li>Non-regulated transactions only</li> <li>Retained, part &amp; part, and serviced interest options available</li> </ul>			<ul> <li>Buy-to-let</li> <li>Property purchase</li> <li>Capital raise</li> </ul>		
<ul> <li>No early repayment or exit fees</li> <li>Procuration fees payable from 1%</li> </ul>			<ul> <li>Time restricted transactions, including auctions</li> <li>Light refurbishment</li> <li>Below market value purchases</li> </ul>		
Eligibility			<ul> <li>Lease extensions</li> <li>Refinance an existing loan</li> </ul>		
<ul> <li>Aged 21-85 years</li> <li>LTD company/ LLPs/ non EEA/ expats accepted</li> </ul>			2nd charge		
Security location			Additional property purchase or deposit		
England and Wales			<ul> <li>Refurbishment of security or alternative property</li> <li>Business purposes</li> </ul>		

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	≤ 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

## <u>Terms</u>

- Loans from £50,000 £500,000\*
- Terms from 1-24 months

## <u>Features</u>

- Non-regulated transactions only
- Retained, part & part, and serviced interest options available
- No early repayment or exit fees
- Procuration fees payable from 1%
- Cost of works available to be drawn in stages based on the increasing value
- 100% of build costs available

## Eligibility

- Aged 21-85 years
- LTD company/ LLPs/ non EEA/ expats accepted

## Security Location

England and Wales

## Acceptable Security

- Offices
- Houses and flats
- Small hotels & bed and breakfasts
- Semi-commercial property
- D1 Commercial use property
- Residential property

## Loan Purpose

- Property extension & loft conversions
- Conversion of single residence into multiple units, and vice-versa
- Commercial to residential conversions
- Barn conversions
- Completion of an existing development

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

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	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 <sup>st</sup> charge	0.85%	0.	89%
2 <sup>nd</sup> charge	0.9	5%	
Fees			_
Facility fee	2% - minir	num £2,000	
Admin fee	£5	95	
Criteria			Acceptable Secu
<u>Terms</u>			Commercial
<ul> <li>Loans from £50,000 - £10,000,000*</li> <li>Terms from 1-24 months</li> </ul>		*	Loan Purpos
Features			<u>1st charge</u>
<ul> <li>Non-regulated transactions only</li> </ul>			Property pure
Retained, part & part, and serviced interest		interest	<ul> <li>Capital raise</li> <li>Time restricted</li> </ul>
options available No early repayment or exit fees			Light refurbis
Procuration fees payable from 1%			Below market
			Refinance ar
<u>Eligibility</u>			
Aged 21-85 years			2nd charge
LTD company/ LLPs/ non EEA/ expats accepted		bats accepted	Additional pro
			Refurbishmer
Security location			Business pur
England and Wales			Planning fee

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

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	≤ 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		
	£595		
Admin fee	£5	95	

# Criteria

### <u>Terms</u>

- Loans from £50,000 £5,000,000\*
- Terms from 1-24 months

## **Features**

- Non-regulated transactions only
- Retained, part & part, and serviced interest options available
- No early repayment or exit fees
- Procuration fees payable from 1%

## Eligibility

- Aged 21-85 years
- LTD company/ LLPs/ non EEA/ expats accepted

## Security location

England and Wales

\* 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

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