



Commercial Mortgage Product Guide

4th August 2025

BBR is currently 4.25%

For Intermediaries Only

Contents

Affordability

Page 1 >

Commercial Mortgage

Page 2 >

**Commercial Mortgage -
Specialist**

Page 3 >

Meet your BDM

Page 4 >

Submit Business

Page 5 >

Affordability

Affordability	
Individual	125%
Limited Company /LLP	125%

Interest Calculation Rate

2 year fixed rate - Affordability calculated on the greater of payrate + 2 or 100% at BOE plus 5%

5 year fixed rate - Affordability calculated on payrate



Commercial Mortgage

Key Features

- Available for both Individual and Corporate borrowers
- Standard Commercial – Automotive, Children’s Day Nurseries, Data Centers, Garden Centers, General Industrial, Healthcare, Hotels, Guest Houses, B & Bs, Hostels, Offices, Retail, Storage, Student Accommodation, Food Outlets
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £2,500,000
- Product fees can be added to the loan over and above the maximum loan to value
- A non-refundable application fee of £250 applies
- Valuation based upon 180-day Open Market Value
- First time investors can be considered subject to full personal guarantee

2 Year Fixed		
Max LTV	60%	75%
Initial Rate	7.99%	8.55%
Fee	2.5%	2.5%
ICR	125%	125%
ERC	2% in year 1 2% in year 2	2% in year 1 2% in year 2
Revert Rate	12.25% (BBR + 8%)	12.25% (BBR + 8%)
Product Code	CM-260-001	CM-275-001

5 Year Fixed		
Max LTV	60%	75%
Initial Rate	8.05%	8.65%
Fee	2.5%	2.5%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	12.25% (BBR + 8%)	12.25% (BBR + 8%)
Product Code	CM-560-001	CM-575-001



Commercial Mortgage - Specialist

Key Features

- Available for both Individual and Corporate borrowers
- Specialist Commercial – Car Parks, Education, Energy, Leisure, Science & Technology, Logistics, Sports Venues (no Golf Courses or Football clubs) and Utilities
- Care Homes & Petrol Stations – by referral only
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £2,500,000
- Product fees can be added to the loan over and above the maximum loan to value
- A non-refundable application fee of £250 applies
- Valuation based upon 180-day Open Market Value

2 Year Fixed		
Max LTV	60%	70%
Initial Rate	8.30%	8.99%
Fee	3%	3%
ICR	125%	125%
ERC	2% in year 1 2% in year 2	2% in year 1 2% in year 2
Revert Rate	12.25% (BBR + 8%)	12.25% (BBR + 8%)
Product Code	SCM-260-001	SCM-270-001

5 Year Fixed		
Max LTV	60%	70%
Initial Rate	8.29%	8.85%
Fee	3%	3%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	12.25% (BBR + 8%)	12.25% (BBR + 8%)
Product Code	SCM-560-001	SCM-570-001



Meet your BDM



David Kingham

BDM for London & South East

David started as an NBE in 2019 and progressing to senior underwriter for regulated bridging, his expertise allowed him to smoothly transition into business development, where he excels in navigating complex markets and providing innovative solutions.



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Joe Grace

Senior BDM for London & South East

Joe originally joined us in 2019 as a New Business Executive, meaning he has an in-depth knowledge of our operations and process. His ability to forge strong relationships make him a natural BDM for our brokers in London.



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Richard Sherman

Senior BDM for South West & South Wales

Richard joined us in 2018 and has over 10 years' experience in the industry. Having joined from a mortgage broker, he's uniquely placed to understand how our brokers in South West England and South Wales truly operate and how best to support them.



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Chris Parr

Senior BDM for Midlands & North

Chris Parr has over 17 years experience in the industry. Since joining the team in 2020, he has used his vast knowledge to support our introducing brokers in the Midlands, Northern England and North Wales.



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Submit Business



Submit Business

Easily submit a new case and manage your existing ones. If you'd rather discuss your case prior to submission, call our expert Commercial team - they're friendly and happy to help.

[More info >](#)



Commercial Criteria Guide

Whether you're looking to invest, grow your portfolio, finance an acquisition, refinance existing debt, remortgage a business loan, or unlock capital from commercial property, we're here to help you get the solutions you need.

[More info >](#)

