

# Contents

# **Affordability**

Page 1 >

**Commercial Mortgage** 

Page 2 >

Commercial Mortgage - Specialist

Page 3 >

**Meet your BDM** 

Page 4 >

**Submit Business** 

Page 6 >

# 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

#### **Key Features**

- Available for both Individual and Corporate borrowers
- Standard Commercial Automative, 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	11.75% (BBR + 8%)	11.75% (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	11.75% (BBR + 8%)	11.75% (BBR + 8%)	
Product Code	CM-560-001	CM-575-001	



#### **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	11.75% (BBR + 8%)	11.75% (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	11.75% (BBR + 8%)	11.75% (BBR + 8%)	
Product Code	SCM-560-001	SCM-570-001	







# **Nigel Robbins**

**National Account Manager** 

Nigel's journey with MT Finance begins with his appointment as National Account Manager. With a strong background in building relationships and supporting key accounts, Nigel is focused on strengthening our partnerships and delivering value to our brokers.



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# **Alex Taylor**

**Business Development Manager - Mortgages** 

Alex, who previously served as the BTL Broker Relationship Manager at MT Finance will now focus on deepening and maintaining relationships with mortgage brokers, providing them with expert guidance & support on our range of Commercial Mortgage products and BTL solutions.



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# **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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joe@mt-finance.com



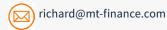


# **Richard Sherman**

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.







### **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**

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 >



