



Commercial Mixed Use & Semi-Commercial Product Guide

23rd March 2026

BBR is currently 3.75%

A photograph of a street scene with colorful buildings (red, green, and white) and a yellow awning. A person is walking on the sidewalk, and a bicycle is parked on the street. The image is partially obscured by a dark blue diagonal overlay.

For Intermediaries Only

Semi-Commercial

Key Features

- Available for individual and corporate borrowers
- Purchase and remortgage applications
- Lending against semi-commercial properties where the commercial element does not exceed 60% of the total property, and the residential element to be no more than 80%
- Maximum of 2 Commercial Units in the Freehold Title
- Minimum Value £100,000.
- Maximum loan £2,500,000 subject to loan to value and any property limits.
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £250 applies, unless otherwise stated

5 Year Fixed	
Max LTV	75%
Initial Rate	7.75%
Fee	2.5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	10.25% (BBR + 6.5%)
Product Code	SMC-575-048



Commercial - mixed use

Key Features

- Available for individual and corporate borrowers
- Purchase and remortgage applications*
- Lending against semi-commercial properties where there are more than two commercial units in the Freehold Title*
- Or if the Commercial unit exceeds 60% of the title but not more than 80% of the title. Any Commercial unit that is over 80% of the title will need to be placed within our full Commercial Product range*
- Minimum loan £100,000
- Maximum Loan: £2,500,000 subject to loan to value and property limits
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £250 applies, unless otherwise stated

5 Year Fixed	
Max LTV	70%
Initial Rate	8.39%
Fee	2.5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	10.25% (BBR + 6.5%)
Product Code	CMU-570-003

*Please use the Commercial section of our application portal to key cases applicable for this product



Meet your BDM



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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James Briggs

National Account Manager

James is a highly motivated specialist finance leader with over 25 years of experience in the UK mortgage market. As National Account Manager at MT Finance, James focuses on developing specialist lending propositions and forging long-term intermediary relationships.



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Adam Healy

Business Development Manager

Adam is a seasoned specialist finance professional with over 18 years of experience. His extensive background spanning the entire lending lifecycle allows him to assess complex cases with an underwriter's eye, ensuring a proactive approach to risk management from the outset.



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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.



07460 753466



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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.



07309 718034



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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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Submit Business



Submit Business

Easily submit a new case and manage your existing ones, all via our intermediary portal. Or if you'd rather discuss your case prior to submission, call our expert BTL team - they're friendly and happy to help.

[More info >](#)

BTL Criteria Guide

If you're looking for an effortless and hands-on approach to your cases - you've found it! Take a look at the latest rates and key criteria for our buy-to-let mortgage products.

[More info >](#)

BTL Submission Guide

This handy guide will ensure you provide us with all the correct documentation and necessary requirements, so your client's buy-to-let mortgage application runs super smoothly.

[More info >](#)