



www.mt-finance.com



	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	
1 st charge	0.69%	0.74%	0.80%	0.85%	
2 nd charge	0.75%	0.79%	0.85%	0.89%	
Fees					
Facility fee	2% - minimu	m £2,000			
Admin fee	£495				
Criteria			Acceptable Secu	rity	
Terms Loans from £50,000 - £10,000,000* Terms from 1-24 months)*	 Houses Flats Flats above commercial property HMO (including student accommodation) Freehold flats 		
Features Non-regulated	d transactions only		Loan Purpose	2	
options availa		l interest	<u>1st charge</u>		
 No early repayment or exit fees Procuration fees payable from 1% 			 Buy-to-let Property purchase Capital raise 		
<u>Eligibility</u>			 Time restricted transactions, including auction 		
 Aged 21-85 years LTD company/ LLPs/ non EEA/ expats accepted 			 Light refurbishment Below market value purchases Lease extensions 		
Security location			Refinance an	existing loan	
			<u>2nd charge</u>		
ns below £100,000 are s	subject to a minimum interest	rate of 0.95%		perty purchase or de nt of security or altern	

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	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 st charge	0.80%	0.85%	0.89%	0.95%
2 nd charge		0	.99%	
Fees				
Facility fee	2% - minimu	m £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

Features

- 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 st charge	0.85%	0	.89%
2 nd charge	0.9	5%	
Fees			
Facility fee	2% - minimur	n £2,000	
Admin fee	£495	;	
Criteria			Acceptable Sect
<u>Terms</u>			Commercial
 Loans from £5 Terms from 1- 	50,000 - £10,000,000 -24 months	*	Loan Purpos
Features			<u>1st charge</u>
	d transactions only		Property pure
Retained, par	t & part, and serviced	interest	Capital raise
options availa			Time restrict
	ayment or exit fees		 Light refurbis Below market
	guarantees required o	in	Refinance ar
company tran			
Eligibility			2nd charge
•			Additional provide the second seco
Aged 21-85 y		ata accontad	Refurbishmer
	/ LLPs/ non EEA/ exp		Business pur
• • • •			Planning fee
Security location	<u>on</u>		
England and	Wales		

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

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- rchase
- е
- ted transactions, including auctions
- ishment
- et value purchases
- an existing loan
- roperty purchase or deposit
- ent of security or alternative property
- urposes
- es

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	≤ 50% LTV	≤ 55% LTV	
1 st charge	0.85%	0.90%	
2 nd charge	0.95%		
Fees			
Facility fee	2% - minimum £2,000		
Admin fee	£495		

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%
- No personal guarantees required on company transactions

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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