



Product Matrix



www.mt-finance.com

	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV (dependent on property value)*
1 st charge	0.65%	0.69%	0.75%	0.79%	0.85%
2 nd charge	0.75%	0.79%	0.85%	0.89%	

Fees	
Facility fee	2% - minimum £2,000
Admin fee	£595

Criteria
<p><u>LTV</u></p> <p>70% LTV only available on:</p> <ul style="list-style-type: none"> ▶ London/ South East property valued up to £1m ▶ Property valued up to £500,000 in the rest of England & Wales <p><u>Terms</u></p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £10,000,000* ▶ Terms from 1-24 months <p><u>Features</u></p> <ul style="list-style-type: none"> ▶ Non-regulated transactions only ▶ Retained, part & part, and serviced interest options available ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% <p><u>Eligibility</u></p> <ul style="list-style-type: none"> ▶ Aged 21-85 years ▶ LTD company/ LLPs/ non EEA/ expats accepted <p><u>Security location</u></p> <ul style="list-style-type: none"> ▶ England and Wales

Acceptable Security

- ▶ Houses
- ▶ Flats
- ▶ Flats above commercial property
- ▶ HMO (including student accommodation)
- ▶ Freehold flats
- ▶ On all new build properties of 5 units or above, the transaction will be reviewed on a case by case basis

Loan Purpose

- 1st charge**
- ▶ Buy-to-let
 - ▶ Property purchase
 - ▶ Capital raise
 - ▶ Time restricted transactions, including auctions
 - ▶ Light refurbishment
 - ▶ Below market value purchases
 - ▶ Lease extensions
 - ▶ Refinance an existing loan
- 2nd charge**
- ▶ Additional property purchase or deposit
 - ▶ Refurbishment of security or alternative property
 - ▶ Business purposes

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

	≤ 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% - minimum £2,000
Admin fee	£695

	≤ 55% LTV	≤ 60% LTV
GDV (not to exceed)	50%	55%
Loan to cost	<100% of costs	

Criteria
<p>Terms</p> <ul style="list-style-type: none"> Loans from £50,000 - £500,000* Terms from 1-24 months <p>Features</p> <ul style="list-style-type: none"> Non-regulated transactions only Retained, part & part, and serviced interest options available No early repayment or exit fees Procurament fees payable from 1% Cost of works available to be drawn in stages based on the increasing value 100% of build costs available <p>Eligibility</p> <ul style="list-style-type: none"> Aged 21-85 years LTD company/ LLPs/ non EEA/ expats accepted <p>Security Location</p> <ul style="list-style-type: none"> 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%

	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 st charge	0.85%	0.89%	
2 nd charge	0.95%		

Fees	
Facility fee	2% - minimum £2,000
Admin fee	£595

Criteria
<p><u>Terms</u></p> <ul style="list-style-type: none"> Loans from £50,000 - £10,000,000* Terms from 1-24 months <p><u>Features</u></p> <ul style="list-style-type: none"> Non-regulated transactions only Retained, part & part, and serviced interest options available No early repayment or exit fees Procurement fees payable from 1% <p><u>Eligibility</u></p> <ul style="list-style-type: none"> Aged 21-85 years LTD company/ LLPs/ non EEA/ expats accepted <p><u>Security location</u></p> <ul style="list-style-type: none"> England and Wales

Acceptable Security

- Commercial with residential above

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

- Additional property purchase or deposit
- Refurbishment of security or alternative property
- Business purposes
- Planning fees

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

	≤ 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	£595

Criteria
<p><u>Terms</u></p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £5,000,000* ▶ Terms from 1-24 months <p><u>Features</u></p> <ul style="list-style-type: none"> ▶ Non-regulated transactions only ▶ Retained, part & part, and serviced interest options available ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% <p><u>Eligibility</u></p> <ul style="list-style-type: none"> ▶ Aged 21-85 years ▶ LTD company/ LLPs/ non EEA/ expats accepted <p><u>Security location</u></p> <ul style="list-style-type: none"> ▶ England and Wales

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

Acceptable Security
<ul style="list-style-type: none"> ▶ Offices ▶ Retail units ▶ Bed & breakfasts ▶ Small hotels ▶ Holiday lets ▶ Prime leisure

Loan Purpose
<p><u>1st charge</u></p> <ul style="list-style-type: none"> ▶ Property purchase ▶ Capital raise ▶ Time restricted transactions, including auctions ▶ Light refurbishment ▶ Below market value purchases ▶ Refinance an existing loan <p><u>2nd charge</u></p> <ul style="list-style-type: none"> ▶ To fund additional property or deposit ▶ Refurbishment of security or alternative property ▶ Business purposes ▶ Planning fees