Product Matrix



www.mt-finance.com



Residential Product Guide

	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV (dependent on property valu
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% - minimu	m £2,000			
Admin fee	£595	5			
Criteria			Acceptable Secu	rity	
 LTV 70% LTV only available on: London/ South East property valued up to £1m Property valued up to £500,000 in the rest of England & Wales 			 Houses Flats Flats above commercial property HMO (including student accommodation) Freehold flats On all new build properties of 5 units or above, the 		
<u>Terms</u>				Il be reviewed on a ca	
Loans from £Terms from 1	250,000 - £10,000,000 -24 months	*	Loan Purpose	:	
<u>Features</u>			<u>1st charge</u>		
 Non-regulated transactions only Retained, part & part, and serviced interest options available No early repayment or exit fees Procuration fees payable from 1% Eligibility			 Buy-to-let Property purchase Capital raise Time restricted transactions, including auctions Light refurbishment Below market value purchases Lease extensions Refinance an existing loan 		
 Aged 21-85 y LTD company 	/ears y/ LLPs/ non EEA/ exj	pats accepted	2nd charge		
Security location England and Wales			 Additional property purchase or deposit Refurbishment of security or alternative property Business purposes 		

MT Finance Ltd is registered in England & Wales Co. No. 06622832. Data Protection No.ZA105278. MT Finance is not regulated by The Financial Conduct Authority. Registered Office 2nd Floor Gadd House, Arcadia Avenue, N3 2JU. Your property is at risk if you fail to make payments on a mortgage contract.



	≤ 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%

0203 051 2331

enquiries@mt-finance.com

www.mt-finance.com

MT Finance Ltd is registered in England & Wales Co. No. 06622832. Data Protection No ZA105278. MT Finance is not regulated by The Financial Conduct Authority. Registered Office 2nd Floor Gadd House, Arcadia Avenue, N3 2JU. Your property is at risk if you fail to make payments on a mortgage contract.



≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
0.85%	C).89%
0.9	5%	
2% - minimu	m £2,000	
£595	5	
		Acceptable Security
		Commercial with
50,000 - £10,000,000 -24 months	*	Loan Purpose
		<u>1st charge</u>
d transactions only t & part, and serviced uble syment or exit fees ees payable from 1%	interest	 Property purchas Capital raise Time restricted tr Light refurbishme Below market value
		Refinance an exit
ears // LLPs/ non EEA/ exp	pats accepted	2nd charge Additional proper
on Wales		 Refurbishment of Business purpos Planning fees
	0.85% 0.9 2% - minimu £595 50,000 - £10,000,000 -24 months d transactions only t & part, and serviced ible nyment or exit fees bees payable from 1% ears // LLPs/ non EEA/ exp 20	0.85% 0 0.95% 0 $2\% - \min x 2,000$ £595 50,000 - £10,000,000* -24 months d transactions only t & part, and serviced interest ble uyment or exit fees ble payable from 1% ears // LLPs/ non EEA/ expats accepted 2n

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

th residential above

- ase
- transactions, including auctions
- nent
- alue purchases
- xisting loan
- erty purchase or deposit
- f security or alternative property
- ses

0203 051 2331

🛕 enquiries@mt-finance.com

www.mt-finance.com

MT Finance Ltd is registered in England & Wales Co. No. 06622832. Data Protection No ZA105278. MT Finance is not regulated by The Financial Conduct Authority. Registered Office 2nd Floor Gadd House, Arcadia Avenue, N3 2JU. Your property is at risk if you fail to make payments on a mortgage contract.



	≤ 50% LTV	≤ 55% LTV
1 st charge	0.85%	0.90%
2 nd charge	0.95%	
-		
Fees	l	
	2% - minimum £2,000	
Facility fee	2% - minimu	m £2,000
Facility fee Admin fee	2% - minimu £595	

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%

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

0203 051 2331

enquiries@mt-finance.com

www.mt-finance.com

MT Finance Ltd is registered in England & Wales Co. No. 06622832. Data Protection No ZA105278. MT Finance is not regulated by The Financial Conduct Authority. Registered Office 2nd Floor Gadd House, Arcadia Avenue, N3 2JU. Your property is at risk if you fail to make payments on a mortgage contract.