

	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 <sup>st</sup> charge	0.85%	0.89%	
2 <sup>nd</sup> charge	0.95%		

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

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

### 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%

# Case Studies



## Light refurb of shop & uppers, B1

### Client's circumstances:

A property investor had the opportunity to acquire a vacant shop with two flats above. As the property had been vacant for some time it had fallen into disrepair so required refurbishment throughout.

### MT Finance solution:

The broker approached MT Finance to provide a short-term loan based against the value of the property in its current state. We provided a 65% LTV semi-commercial loan at 0.9% over 18-month term. Interest was retained for 12 of the 18-month term, as the client had the ability to service payments from 12-months onward- this also maximised the net release to the client.

### The benefit:

By obtaining a short-term loan based against the current value, the client was able to complete the purchase and refurbish the property before letting it out.

The 18-month term allowed the client time to complete the works, let the offices, and show income to support the refinance.



## Semi-commercial purchase, EN1

### Client's circumstances:

Client required £125,000 to complete the purchase of a semi-commercial asset comprising of an unoccupied flat situated above a laundrette, which the client was looking to use as a new business venture.

The client had been served a Notice to Complete and had tried to arrange their own finance through a commercial mortgage provider but was quickly running out of time. By the time they approached their broker, there was only 2 weeks left to complete the imposed deadline from the vendor.

### MT Finance solution:

Just 2 days after receiving the valuation report, we provided a £125,000 short-term loan, at 58% LTV. Interest was retained at 0.89% over 6 months.

### The benefit:

By sourcing a short-term loan the client's broker was able to rely upon the flexibility and speed which the product is built upon. The client managed to save his deposit and give himself enough time to raise a suitable commercial mortgage to refinance our loan.