



Product Matrix



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	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV
1 st charge	0.65%	0.69%	0.75%	0.79%	
2 nd charge	0.75%		0.80%	0.85%	

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

* All fees are deducted upon completion.

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

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

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

	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 st charge	0.75%	0.80%	0.85%

Fees	
Facility fee	2% - minimum £2,000 *
Admin fee	£695 *

* All fees are deducted upon completion.

	≤ 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 Procurement 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%

	≤ 55% LTV	≤ 65% LTV
1 st charge	0.80%	0.85%
2 nd charge	0.89%	

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

* All fees are deducted upon completion.

Criteria
<p>Terms</p> <ul style="list-style-type: none"> Loans from £50,000 - £10,000,000 ** 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% <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

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

Acceptable Security
<ul style="list-style-type: none"> Commercial with residential above
Loan Purpose
<p>1st charge</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>2nd charge</p> <ul style="list-style-type: none"> Additional property purchase or deposit Refurbishment of security or alternative property Business purposes Planning fees

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

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

* All fees are deducted upon completion.

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