Product Matrix



www.mt-finance.com



0203 051 2331

Residential Product Guide

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	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV
1st charge	0.65%	0.69%	0.75%	0.79	9%
2 nd charge	0.75%		0.80%	0.85%	
Fees					
Facility fee	2% - minimun	n £2,000 *			
Admin fee	£699 *				
ees are deducted upon c	ompletion.				
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 			
<u>Features</u>			 On all new build properties of 5 units or above, the transaction will be reviewed on a case by case basis 		
, i	d transactions only				
Retained, part options availa	t & part, and serviced ble	Interest	Loan Purpose		
No early repart	yment or exit fees				
Procuration fe	es payable from 1%		<u>1st charge</u>		
<u>Eligibility</u>			 Buy-to-let Property purcl 	hase	
Aged 21-85 ye	ears		Capital raise		
LTD company/ LLPs/ non EEA/ expats accepted		bats accepted	 Time restricted transactions, including auctions Light refurbishment 		
Security location	<u>on</u>			value purchases	
 England and Wales 			 Lease extensions Refinance an existing loan 		
			2nd charge	-	
				perty purchase or dep t of security or alterna poses	
ans 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	0.75%	0.80%	0.85%
Fees			
Facility fee	2% - minim		
Admin fee	£69		

* All fees are deducted upon completion.

	≤ 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
1 st charge	0.85%	0.89%
2 nd charge	0.95%	
Fees		

Facility fee	2% - minimum £2,000 *
Admin fee	£699 *

* All fees are deducted upon completion.

Crit<u>eria</u>

<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

<u>1st charge</u>

- 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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	≤ 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	£699 *

* All fees are deducted upon completion.

Criteria

Terms

- Loans from £50,000 £10,000,000 **
- 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

Commercial with residential above

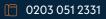
Loan Purpose

<u>1st charge</u>

- 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



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	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 st charge	0.49%	0.55%	0.65%	0.75%
2 nd charge	0.75%		0.80%	0.85%
Fees				
Facility fee	2%*			
Admin fee	£699)		

* Minimum facility fee £2,000

Criteria

<u>Terms</u>

- Loans from £50,000 £2,500,000
- Ferms from 1-12 months
- Loans below £125,000 are subject to a minimum interest rate of 0.89% PCM

Features

- Retained interest only
- No early repayment or exit fees
- Procuration fees payable from 1%

Eligibility

Aged 21-85 years

Security location

England and Wales

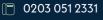
Acceptable Security

- Houses
- Flats (freehold and leasehold greater than 60 years)
- Flats above commercial property
- Semi-commercial where the residential element is greater than 40%

Loan Purpose

- Property purchase
- Capital raise
- Light refurbishment
- Below market value purchases
- Time sensitive transactions
- Refinance an existing loan

FOR INTERMEDIARIES ONLY



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