mt finance

Level 20,
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commercial@mt-finance.com

WHY CHOOSE US FOR COMMERCIAL?

Affordability
ICR stress testing from 125% for both company and individual borrowers

Personal Guarantees
PGs only required for Commercial loans >50% LTV, and / or where the interest only period is greater than 10 years. Sectors excluded – Leisure / Lodging / hospitality or any sectors that are referred for approval

Adverse Criteria
Adverse Criteria considered CCJs / Defaults up to £5000

Interest Only
Allowed. Full PGs required if term >10years

Investment only
Currently Investment Only, Owner Occupier to follow shortly

Minimum Income
A minimum income of £15,000 is required

First Time Buyers / First Time Landlords
Considered on our standard product range however full Personal Guarantees required

Expats considered
Residents in EEA or FATF member countries only

Max Loan size £2,500,000
Excludes product fees which can be capitalised.

Corporate borrowers
Complex Company Structures considered

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Fees
Product fees from 2.5% which can be added over and above the maximum loan limits

Commercial Sectors
A wide range of Standard and Specialist sectors considered, including mixed commercial properties

Purchase & Remortgage
Accepted on both Semi-Commercial and Mixed Use properties

Commercial Mixed Use
Higher commercial content (60%–80%) and/or more than 2 commercial units accepted at 70% LTV

Residential Element on Commercial Mixed Use
We can consider Flats, HMO's up to 10 bedrooms and MUFB's with up to 10 units above the Commercial Mixed Use

Tenants
Multiple tenancies allowed as long as leases for the Commercial Units are correctly perfected

Op-co / Prop-co
This structure can be considered as long as it is an arms length transaction, both parties are completely separate legal entities and the trading entity can support the rent to be paid within their P & L

Completions
Strong relationships with our solicitors panel have seen us working together to complete transactions within a market leading time-frame