



COMMERCIAL MORTGAGE PRODUCT GUIDE

21st Sept 2026

BBR is currently 3.75%



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AFFORDABILITY

Affordability

Individual	125%
Limited Company /LLP	125%

Interest Calculation Rate

2 year fixed rate - Affordability calculated on the greater of payrate plus 2% or 100% at BOE plus 5%

5 year fixed rate - Affordability calculated on payrate

COMMERCIAL MORTGAGE

Key Features

- Available for both Individual and Corporate borrowers
- Standard Commercial – Automotive, Children's Day Nurseries, Data Centers, Garden Centers, General Industrial, Healthcare, Hotels, Guest Houses, B & Bs, Hostels, Offices, Retail, Storage, Student Accommodation, Food Outlets
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £2,500,000
- Product fees can be added to the loan over and above the maximum loan to value
- A non-refundable application fee of £250 applies
- We lend against the MV VP Value
- First time investors can be considered subject to full personal guarantee

5 Year Fixed		
Max LTV	60%	75%
Initial Rate	8.59%	8.79%
Fee	2.5%	2.5%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	11.75% (BBR + 8%)	11.75% (BBR + 8%)
Product Code	CM-560-011	CM-575-011

5 Year Fixed	
Max LTV	70%
Initial Rate	8.09%
Fee	5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	11.75% (BBR + 8%)
Product Code	CM-5705-010

Key Features

- Available for both Individual and Corporate borrowers
- Specialist Commercial – Car Parks, Education, Energy, Leisure, Science & Technology, Logistics, Sports Venues (no Golf Courses or Football clubs) and Utilities
- Care Homes & Petrol Stations – by referral only
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £2,500,000
- Product fees can be added to the loan over and above the maximum loan to value
- A non-refundable application fee of £250 applies
- We lend against the MV VP Value

5 Year Fixed		
Max LTV	60%	70%
Initial Rate	8.69%	8.89%
Fee	3%	3%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	11.75% (BBR + 8%)	11.75% (BBR + 8%)
Product Code	SCM-560-011	SCM-570-011

5 Year Fixed	
Max LTV	65%
Initial Rate	8.19%
Fee	5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	11.75% (BBR + 8%)
Product Code	SCM-5655-010



Nigel Robbins

National Account Manager

Nigel's journey with MT Finance begins with his appointment as National Account Manager. With a strong background in building relationships and supporting key accounts, Nigel is focused on strengthening our partnerships and delivering value to our brokers.

📞 07943 150225

✉️ nigel@mt-finance.com



Alex Taylor

Business Development Manager - Mortgages

Alex, who previously served as the BTL Broker Relationship Manager at MT Finance will now focus on deepening and maintaining relationships with mortgage brokers, providing them with expert guidance & support on our range of Commercial Mortgage products and BTL solutions.

📞 07507 717182

✉️ alex@mt-finance.com



James Briggs

National Account Manager

James is a highly motivated specialist finance leader with over 25 years of experience in the UK mortgage market. As National Account Manager at MT Finance, James focuses on developing specialist lending propositions and forging long-term intermediary relationships.

📞 07985 532739

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Adam Healy

Business Development Manager

Adam is a seasoned specialist finance professional with over 18 years of experience. His extensive background spanning the entire lending lifecycle allows him to assess complex cases with an underwriter's eye, ensuring a proactive approach to risk management from the outset.

📞 07367 358020

✉️ ahealy@mt-finance.com

MEET YOUR BDM



Joe Grace

Senior BDM for London & South East

Joe originally joined us in 2019 as a New Business Executive, meaning he has an in-depth knowledge of our operations and process. His ability to forge strong relationships make him a natural BDM for our brokers in London.

📞 07309 718034

✉️ joe@mt-finance.com



Richard Sherman

Senior BDM for South West & South Wales

Richard joined us in 2018 and has over 10 years' experience in the industry. Having joined from a mortgage broker, he's uniquely placed to understand how our brokers in South West England and South Wales truly operate and how best to support them.

📞 07366 144697

✉️ richard@mt-finance.com



Charlie Gregory

BDM for London & South East

Charlie Gregory is a Business Development Manager driven by a commitment to speed, flexibility and service. He brings a wealth of experience in the specialist finance and bridging sectors, having held key roles at several prominent firms.

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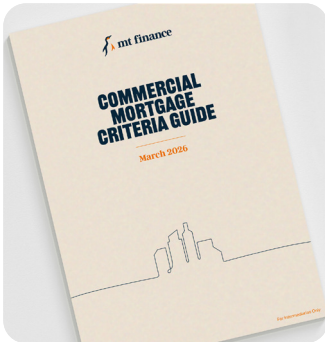
SUBMIT BUSINESS



Submit Business

Easily submit a new case and manage your existing ones, all via our intermediary portal. Or if you'd rather discuss your case prior to submission, call our expert BTL team - they're friendly and happy to help.

[More Info →](#)



Commercial Criteria Guide

Whether you're looking to invest, grow your portfolio, finance an acquisition, refinance existing debt, remortgage a business loan, or unlock capital from commercial property, we're here to help you get the solutions you need.

[More Info →](#)



Become an Introducer

From enquiry to completion, you have direct dialogue with your dedicated underwriter, receive regular updates from your case manager, and our BDMs are always on hand to explore your client's options. Rest assured; we're with you all the way.

[More Info →](#)