mt finance

OWNER-OCCUPIER OFFICIALLY LAUNCHED!

# COMMERCIAL MIXED USE & SEMI-COMMERCIAL PRODUCT GUIDE

**19th Oct 2026**

BBR is currently 3.75%

For Intermediaries Only

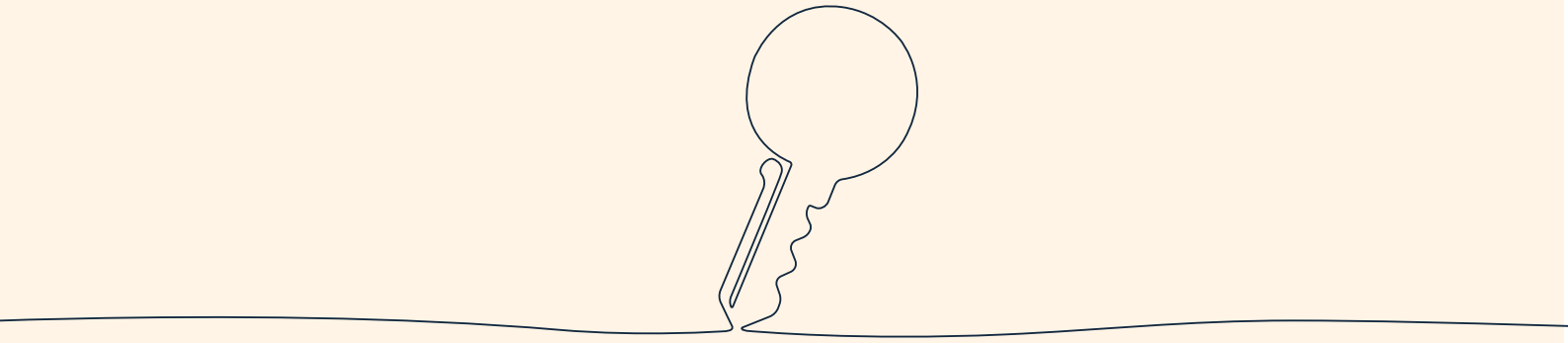
mt finance

# THE BEST INVESTMENT IS OWNERSHIP

**We've expanded our commercial offering with the launch of Owner Occupier Finance.**

Enabling brokers to support business owners looking to purchase their trading premises and build long-term value through property ownership.

Get in Touch Today



SEMI-COMMERCIAL

## Key Features

- Lending to Commercial Investment and Owner Occupiers
- Available for individual and corporate borrowers
- Purchase and remortgage applications
- Lending against semi-commercial properties where the commercial element does not exceed 60% of the total property, and the residential element to be no more than 80%
- Maximum of 2 Commercial Units in the Freehold Title
- Minimum Value £100,000
- Maximum loan £2,500,000 subject to loan to value and any property limits
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £250 applies, unless otherwise stated
- Owner Occupier requires 2-year Trading experience

| 5 Year Fixed | |
|---|---|
| **Max LTV** | **75%** |
| **Initial Rate** | 7.79% |
| **Fee** | **5%** |
| **ICR** | 125% |
| **ERC** | 5% in year 1<br>4% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 |
| **Revert Rate** | 10.25%<br>(BBR + 6.5%) |
| **Product Code** | SMC-5755-023 |

| 5 Year Fixed | |
|---|---|
| **Max LTV** | **75%** |
| **Initial Rate** | 8.20% |
| **Fee** | **2.5%** |
| **ICR** | 125% |
| **ERC** | 5% in year 1<br>4% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 |
| **Revert Rate** | 10.25%<br>(BBR + 6.5%) |
| **Product Code** | SMC-575-056 |

COMMERCIAL - MIXED USE

## Key Features

- Lending to Commercial Investment and Owner Occupiers
- Available for individual and corporate borrowers
- Purchase and remortgage applications*
- Lending against semi-commercial properties where there are more than two commercial units in the Freehold Title*
- Or if the Commercial unit exceeds 60% of the title but not more than 80% of the title. Any Commercial unit that is over 80% of the title will need to be placed within our full Commercial Product range*
- Minimum loan £100,000
- Maximum Loan £3,000,000 on Standard Commercial Units only subject to loan to value and any property limits
- Product fees included in the maximum loan limits
- A non-refundable application fee of £250 applies, unless otherwise stated
- We lend against the MV VP Value on Commercial Investment and 180-day VP on Owner Occupier
- Owner Occupier requires 2-year Trading experience

| 5 Year Fixed | |
|---|---|
| **Max LTV** | **70%** |
| **Initial Rate** | 8.79% |
| **Fee** | **2.5%** |
| **ICR** | 125% |
| **ERC** | 5% in year 1<br>4% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 |
| **Revert Rate** | 10.25%<br>(BBR + 6.5%) |
| **Product Code** | CMU-570-011 |

***Please use the Commercial section of our application portal to key cases applicable for this product**

# MEET YOUR BDM

## 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 alext@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 jamesb@mt-finance.com

## 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.

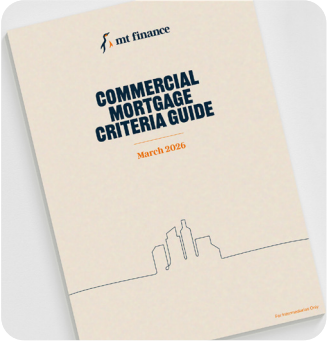
07460 753466 charlie@mt-finance.com

# 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