Product Matrix





www.mt-finance.com



Residential Product Guide

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Criteria Acceptable Security Terms > Houses > Loans from £50,000 - £10,000,000 ** > Flats > Terms from 1-24 months > Flats above commercial property > HMO (including student accommodation) > Freehold flats > Features > On all new build properties of 5 units or above, the		≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV
Fees Facility fee 2% - minimum E2.00 * Admin fee £595 * aces are deducted upon completion. Criteria Ierms • Loans from £50,000 - £10,000,000 ** • > Loans from £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	1 st charge	0.65%	0.69%	0.75%	0.79	9%
Facility fee 2% - minimum £2000* Admin fee £595* Admin fee £595* eres are deducted upon completion. Acceptable Security Criteria Acceptable Security Loans from £50,000 - £10,000,000 ** Houses Loans from 1-24 months Flats Eatures Non-regulated transactions only Houses Non-regulated transactions only Freehold flats On all new build properties of 5 units or above, the transaction will be reviewed on a case by case basis No early repayment or exit fees On all new build properties of 5 units or above, the transaction will be reviewed on a case by case basis Ligbibility Aged 21-85 years Buy-to-let Property purchase Capital raise Digital raise Light refurbishment Below market value purchases Lease extensions England and Wales Refinance an existing loan Enditional property purchase or deposit	2 nd charge	0.7	5%	0.80%	0.85%	
Admin fee £595* bes are deducted upon completion. Criteria Admin fee Fields Loans from £50,000 - £10,000,000 ** Fierms 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 England and Wales England and Wales Additional property purchase or deposit Additional property purchase or deposit Additional property purchase or deposit Refurbishment of security or alternative property	Fees					
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Business purposes					-	ative property
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	≤ 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

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

2% - minimum £2,000 *

Admin fee

* All fees are deducted upon completion.

Criteria

Facility fee

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

2% - minimum £2.000 *

£595 *

Admin fee

Facility fee

* All fees are deducted upon completion.

Criteria

<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

1st charge

- 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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