

Residential Product Guide

	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV
1 st charge	0.65%	0.69%	0.75%	0.79%	
2 nd charge	0.75%		0.80%	0.85%	

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

* All fees are deducted upon completion.

Criteria
<p><u>Terms</u></p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £10,000,000 ** ▶ Terms from 1-24 months <p><u>Features</u></p> <ul style="list-style-type: none"> ▶ Non-regulated transactions only ▶ Retained, part & part, and serviced interest options available ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% <p><u>Eligibility</u></p> <ul style="list-style-type: none"> ▶ Aged 21-85 years ▶ LTD company/ LLPs/ non EEA/ expats accepted <p><u>Security location</u></p> <ul style="list-style-type: none"> ▶ England and Wales

** Loans below £100,000 are subject to a minimum interest rate of 0.95%

Acceptable Security
<ul style="list-style-type: none"> ▶ Houses ▶ Flats ▶ Flats above commercial property ▶ HMO (including student accommodation) ▶ Freehold flats ▶ On all new build properties of 5 units or above, the transaction will be reviewed on a case by case basis

Loan Purpose
<p><u>1st charge</u></p> <ul style="list-style-type: none"> ▶ Buy-to-let ▶ Property purchase ▶ Capital raise ▶ Time restricted transactions, including auctions ▶ Light refurbishment ▶ Below market value purchases ▶ Lease extensions ▶ Refinance an existing loan <p><u>2nd charge</u></p> <ul style="list-style-type: none"> ▶ Additional property purchase or deposit ▶ Refurbishment of security or alternative property ▶ Business purposes

Heavy Refurb Product Guide

	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 st charge	0.75%	0.80%	0.85%

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

* All fees are deducted upon completion.

	≤ 55% LTV	≤ 60% LTV
GDV (not to exceed)	50%	55%
Loan to cost	<100% of costs	

Criteria
<p><u>Terms</u></p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £500,000 ** ▶ Terms from 1-24 months <p><u>Features</u></p> <ul style="list-style-type: none"> ▶ Non-regulated transactions only ▶ Retained, part & part, and serviced interest options available ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% ▶ Cost of works available to be drawn in stages based on the increasing value ▶ 100% of build costs available <p><u>Eligibility</u></p> <ul style="list-style-type: none"> ▶ Aged 21-85 years ▶ LTD company/ LLPs/ non EEA/ expats accepted <p><u>Security Location</u></p> <ul style="list-style-type: none"> ▶ England and Wales

Acceptable Security
<ul style="list-style-type: none"> ▶ Offices ▶ Houses and flats ▶ Small hotels & bed and breakfasts ▶ Semi-commercial property ▶ D1 Commercial use property ▶ Residential property

Loan Purpose
<ul style="list-style-type: none"> ▶ 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%

Commercial Product Guide

	≤ 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.

Criteria
<p>Terms</p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £5,000,000 ** ▶ Terms from 1-24 months <p>Features</p> <ul style="list-style-type: none"> ▶ Non-regulated transactions only ▶ Retained, part & part, and serviced interest options available ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% <p>Eligibility</p> <ul style="list-style-type: none"> ▶ Aged 21-85 years ▶ LTD company/ LLPs/ non EEA/ expats accepted <p>Security location</p> <ul style="list-style-type: none"> ▶ England and Wales

** Loans below £100,000 are subject to a minimum interest rate of 0.95%

Acceptable Security
<ul style="list-style-type: none"> ▶ Offices ▶ Retail units ▶ Bed & breakfasts ▶ Small hotels ▶ Holiday lets ▶ Prime leisure

Loan Purpose
<p>1st charge</p> <ul style="list-style-type: none"> ▶ Property purchase ▶ Capital raise ▶ Time restricted transactions, including auctions ▶ Light refurbishment ▶ Below market value purchases ▶ Refinance an existing loan <p>2nd charge</p> <ul style="list-style-type: none"> ▶ To fund additional property or deposit ▶ Refurbishment of security or alternative property ▶ Business purposes ▶ Planning fees

Semi-Commercial Product Guide

	≤ 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
<p><u>Terms</u></p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £10,000,000 ** ▶ Terms from 1-24 months <p><u>Features</u></p> <ul style="list-style-type: none"> ▶ Non-regulated transactions only ▶ Retained, part & part, and serviced interest options available ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% <p><u>Eligibility</u></p> <ul style="list-style-type: none"> ▶ Aged 21-85 years ▶ LTD company/ LLPs/ non EEA/ expats accepted <p><u>Security location</u></p> <ul style="list-style-type: none"> ▶ England and Wales

** Loans below £100,000 are subject to a minimum interest rate of 0.95%

Acceptable Security
<ul style="list-style-type: none"> ▶ Commercial with residential above

Loan Purpose
<p><u>1st charge</u></p> <ul style="list-style-type: none"> ▶ Property purchase ▶ Capital raise ▶ Time restricted transactions, including auctions ▶ Light refurbishment ▶ Below market value purchases ▶ Refinance an existing loan <p><u>2nd charge</u></p> <ul style="list-style-type: none"> ▶ Additional property purchase or deposit ▶ Refurbishment of security or alternative property ▶ Business purposes ▶ Planning fees

Regulated Product Guide

	≤ 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

Terms

- ▶ Loans from £50,000 - £2,500,000
- ▶ Terms 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
- ▶ Procurement 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

 0800 810 1888

 mtf@specialisthub.co.uk

 lenders.specialisthub.co.uk/mtf

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