

Commercial Mortgage Range Product Guide

FINANCE FOR COMMERCIAL PROPERTY

Applications from Individuals

Applications from Limited Companies

Credit Type

Prime

Light Adverse

Medium Adverse

Prime

Light Adverse

Medium Adverse

Variable Rate

7.99%

8.99%

9.99%

7.99%

8.99%

9.99%

Maximum LTV

70% Purchase
65% Remortgage
(180 day value)

65%

60%

70% Purchase
65% Remortgage
(90 day value)

65%

60%

Loan Size

£150,000 to £500,000

Loans above £500,000 are subject to director review and approval

Repayment Terms

Interest Only: Min 6 years - Max 10 years | Capital and Interest: Min 6 years - Max 20 years

Early Repayment Charges

Please contact your BDM or call us on

Arrangement Fee

0345 148 9086 for more information

Valuation & Legal Fees

We will lend on the 180 day market value figure, subject to the difference between the 180 day figure and 90 day figure being no more than 10%. Valuation & legal fees will be calculated on a case by case basis

Exclusions

Types of security that are excluded from this product range: Petrol stations, chemical works, places of worship, sports clubs, casinos, dry cleaners, property owned by a charity, environmentally contaminated properties

Procurator Fee

0.75%