



Commercial Investment Mortgage

Mortgages for commercial properties, including commercial investments, commercial owner-occupier, and as part of mixed-use properties

Loans from £125k-£8.5m (£6.25m per single asset), available to limited companies, partnerships, sole traders, and SIPP/SASS schemes that are experienced property investors, as well as operating businesses.

Client criteria

- Client must demonstrate that they are an experienced property investor.
- Youngest applicant expected to be a maximum of 75 upon maturity of the loan.

Additional information

- Over payments of up to 10% of the outstanding capital can be repaid each year.
- **2, 3 and 5 Year Fixed Rates are available.**
- Loans must meet 100% mortgage coverage under the following stress scenarios:
 - 2 and 3 year fixed rate and variable rate products - **Pay rate + 2%**
 - 5 year fixed rate products - **no additional stress**
- Early repayment charges dependent on Product type.
- First charge on the properties - limited company cases may require debenture and guarantees.

LTV	Rates	Term	Repayment method	Debt servicing	Arrangement fee
COMMERCIAL INVESTMENT					
Up to 70%	Rates from 8.50% Fixed Rate Options available	2-25 years	Capital & Interest Interest Only (as part of a wider Capital payment plan) (up to 10 years at 50% LTV) (up to 4 years at 60% LTV) (up to 2 years at 70% LTV)	130%	2.00% (1.00% to the Broker)
COMMERCIAL OWNER-OCCUPIER					
Up to 70%	Rates from 8.50% Fixed Rate Options available	2-25 years	Capital & Interest Interest Only (as part of a wider Capital payment plan) (up to 4 years at 60% LTV)	Up to 65% LTV - 130% Over 65% LTV - 145%	2.00% (1.00% to the Broker)