

Commercial Mortgages

Many businesses want to own the premises they operate from, or Commercial Landlords are looking to increase their portfolios. A Commercial Mortgage from Assetz Capital allows the borrower to do just that.

Product benefits

- ✔ Fixed rates allow you to budget effectively for the remainder of the loan term
- ✔ Interest only periods & longer amortisation profiles. We tailor the loan to meet your needs, with all income sources considered
- ✔ Mainland UK including Northern Ireland and Scotland covered. Some restrictions on property type apply



Indicative terms (Correct as of Dec 2021)

	1st Charge	2nd Charge
Commitment term	Up to 5 years	
Amortisation profile	Up to 25 years / interest only periods considered	
Maximum LTV	75% (inc any retained interest)	70% (inc interest & prior debt)
Maximum debt	£10m	
Minimum debt	£250k	
Debt service cover	125% typical (by EBITDA/Rental income)	
Redemption charge	Nil	
Borrower rate per annum (rate dependent on risk and loan size)	From 5.5%	

Each facility will be structured and priced on its own merits. We will consider terms outside the maximum loan guidelines where the circumstances of the loan warrant it.

Real world lending