




Commercial Mortgages

Many businesses want to own the premises they operate from, or Commercial Landlords are looking to increase their portfolios, but have been adversely impacted by Coronavirus. An Assetz Capital RLS Commercial Mortgage 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 mean we can 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 June 2021)

	1st Charge
Commitment term	Up to 5 years
Amortisation profile	Up to 20 years capital and interest or bullet
Maximum LTV	75% (typically of vacant possession)
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 5.99% p.a.

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. In order to be considered for an RLS loan we must receive a signed application form by 31st December 2021.

Real world lending

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