

# 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 and 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 <small>(Correct as of September 2023)</small>	
	1st Charge
Commitment term	Up to 5 years (or 7 years for Variable interest rate loans)
Amortisation profile	Up to 25 years / interest only periods considered
Maximum LTV	70% (inc interest & prior debt)
Maximum debt	£50m (higher requests will be considered)
Minimum debt	£750k
Debt service cover	125% typical (by EBITDA/Rental income)
Redemption charge	Redemption charges may vary
Borrower rate per annum <small>(rate dependent on risk and loan size)</small>	Typically from 3% + Bank Base Rate

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.**