Hampshire Trust Bank

active investments

Specialist Mortgages

Commercial Portfolio

0118 945 2288
info@active-investments.co.uk
www.active-investments.co.uk

Commercial Portfolio		LTV
Loan Size	**Rate**	**70%**
£500,000+	**5 Year Fixed**	**5.69%**

Location
England & Wales

Term
Minimum term - 2 years
Maximum term - 30 years

Early Repayment Charge
4% in the first 2 ears, 3% years 3-5 and 1% for the life of the loan.
Up to 10% of the loan balance may be repaid in any 12 month period without notice and without incurring any early repayment charge.

Interest-only option
Available on all products:
Up to and including 10 year term

Product Criteria
For the purpose of refinan e or purchase of single units, portfolios or mixed blocks of pure commercial
Min 5 properties in client's portfolio (at least two Commercial)
Min 3 properties required for loan proposal
Minimum loan size £500,000
Clients income Minimum £50,000

Minimum Interest Coverage Ratio for Commercial
Commercial 125%

Interest Rate
5 Year Fixed Reversion Rates – up to 70% LTV 6.10% over minimum LIBOR 0.50%

Arrangement Fee / Booking Fee
1.95% arrangement fee (of which 0.25% is payable upon acceptance of the loan offer) 1.70% can be added to the loan.

Max Loan
Single name exposure is £2.5m

Hampshire Trust Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Our FRN number is 204601. We are a company registered in England and Wales, registration number 01311315. Registered o˜c e: 55 Bishopsgate, London EC2N 3AS. Hampshire Trust Bank, HTB and are registered trademarks of Hampshire Trust Bank Plc.