






Our Interest-Only Commercial Mortgages at a glance

The Momenta Finance Interest-Only Commercial Mortgage goes beyond being a mere funding choice; it acts as a growth catalyst. By opting for this mortgage, your clients can achieve various goals, including obtaining new properties, enhancing their business premises through renovations, confidently expanding to multiple locations, releasing capital for business requirements through remortgaging, and acquiring crucial assets like motor vehicles and machinery.

BUSINESS COMMERCIAL MORTGAGE

	Loan Amount	Up to £750,000
	Loan Features	Interest-only up to 24 months
	Security	1st charge basis
	Leverage	Up to 65%
	Interest Rate	Starting at SONIA + 7%

Highlights

- Exit Strategy: Repay the loan by way of re-finance at the end of the loan term.
- Repayment Structure: Interest only – no capital repayments required.
- No exit fees upon repayment.

Application Process Made Easy

- Application Form: Complete the application form to initiate the process.
- Limited Company Requirement: Borrowers must be a limited company.
- Valuation: A RICS valuation for the property to be funded is required.
- Financial Statements: Submit the latest filed financial statements.



Eligibility Requirements

- The company must be a Limited Company registered in the UK and generate more than 50% of its income from trading activity.
- Must be using the facility to obtaining new properties, enhancing their business premises through renovations, confidently expanding to multiple locations, releasing capital for business requirements
- Minimum turnover of £350k per annum evincible through latest filed accounts or management information.
- At least one Person of Significant Control (PSC) must be a homeowner.
- Any CCJs must be settled or in the process of being settled.
- The business must have a minimum of 2 years trading.

Contact us at **0800 848 8480** or property@momentafinance.co.uk.

