



Semi-Commercial Investment

We offer flexible semi-commercial investments, which can be ideal for landlords looking to diversify from standard buy-to-let and make their first purchase of a mixed-use property.

Benefits to considering investments in mixed-use properties include commercial premises, which are not subject to the same increase in stamp duty as residential buy-to-lets, potentially higher returns for landlords and tenants taking out longer leases for business purposes.

Key features

- Flexible solutions for equity release purposes as well as a purchase and refinance
- Short term leases of up to 50 years considered
- Monthly or quarterly repayment options
- Interest only options available
- Lending in England, Scotland & Wales

Who do we lend to?

We only consider experienced property investors. Our borrowers must be a UK registered company, limited liability partnership, trust, charity or in personal names.



Lending in
**England,
Wales
& Scotland**

**Interest
only
options**



**Experienced
Relationship
Managers**



**Flexible
solutions**



Lending criteria

- Up to 70% LTV of open market value (based on independent valuation, not purchase price) or vacant possession
- Experienced property investors
- Terms from 12 months max term dependent on property type
- Should the commercial property element not exceed 40% of the total then the properties may be treated as residential
- The gross annual rental income, should be equal to or exceed the DSCR at 130% after deducting 10% to cover agency fees, tax and other costs
- Up to £15m borrowings per customer with no restriction on property numbers
- Loans up to £11.25 available against a single property
- Secured by way of first legal charge on a UK located property (excluding Northern Ireland)
- Borrowers must be a UK registered company, limited liability partnership, trust, charity or in personal names
- Personal guarantees requested from business owners/directors but are not always mandatory
- Short term leases up to 50 years remaining at the end of the loan term

Why choose us?

At Cambridge & Counties Bank we appreciate that not all semi-commercial mortgages are the same. Because of this, our experienced front line and manual underwriting teams work closely with you to make sure we structure the ideal loan for you and your client's requirements. Everything we do is underpinned by our personal service that is truly first class.

We also offer

Mortgages for Commercial Investors, Owner occupiers, Limited Company Buy-to-Lets, Expat Buy-to-Lets, HMOs, MUBs, Refurbishments and Bridging.

Up to
70%
LTV

Short term
leases up to
50 years

Large
loans
welcomed

£

Terms from **12 months**



Get in touch with our dedicated **Property Finance Team**



Call **0344 225 3939**



Visit **ccbank.co.uk/**

Cambridge & Counties Bank Limited
Charnwood Court
5B New Walk
Leicester LE1 6TE

Tel: 0344 225 3939
Fax: 0116 254 4637
Email: borrow@ccbank.co.uk
Web: ccbank.co.uk



**Cambridge &
Counties Bank**
Growing business together

Registered office: Charnwood Court, 5B New Walk, Leicester LE1 6TE United Kingdom. Company Registration No: 07972522

We are authorised by the Prudential Regulation Authority and are regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register No: 579415