

Blackfinch Property

Asset-backed Loans for Buy-to-Let investors

- Borrowers should ideally be experienced landlords
- Typically lending to limited companies and limited liability partnerships (LLPs) only
- Multi-unit freeholds considered up to a maximum of ten units per address
- House in multiple occupation (HMOs) considered if only one tenancy agreement
- No minimum income requirement where there are tenancy agreements in place
- No requirement to have previously held a residential mortgage
- We take a first charge over the property
- Maximum of ten units per borrower
- Loan sizes £0.5m - £7.5m with higher amounts considered under the commercial term loan
- Geographical coverage across the UK
- Units in lettable condition
- All loans are on fixed rates with no ERCs (early redemption charges) just a minimum interest period of 3 months
- Minimum EPC rating of C preferable, but we will consider EPCs of D

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 www.blackfinchproperty.com

 propertyenquiries@blackfinch.com

IMPORTANT INFORMATION

Blackfinch Investments Limited (Blackfinch) is authorised and regulated by the Financial Conduct Authority. Registered address: 1350-1360 Montpellier Court, Gloucester Business Park, Gloucester, GL3 4AH. Registered in England and Wales company number 02705948. All information correct at May 2025.

About us



Flexible and pragmatic 'risk-based' approach to lending



Building lasting relationships



Dedicated investment manager



Specialist in-house legal team



Offering competitive rates



Fully funded lender



Fixed interest rates

Signatory of:



Blackfinch Property

Commercial Term Loan

- Borrowers should have a strong financial history
- Completion of satisfactory due diligence including a red book valuation report and report on title
- We take a first charge over the property
- Loan term typically up to 3 years but 5 year terms available by exception
- Loan amounts typically £1m to £20m
- Loan to value typically no more than 70%
- Loans are generally to be fully serviced by the asset's net income with a preferable Interest Cover Ratio (ICR) of 1.25x
- Geographical coverage across the UK
- Lending against both residential and commercial property. Generally to be stabilised and leased properties, can consider owner occupied
- Personal or corporate guarantees required

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Development Loans

- Borrowers should ideally be established developers with a strong financial history
- Completion of satisfactory due diligence including a red book valuation report, report on title and an independent monitoring surveyor report
- We take a first charge over the property
- Third party main contractor or self-build with sufficient experience and assets considered
- Development should be low risk in terms of use, valuation and exit
- Loan term typically up to 3 years but we will consider outside this range
- Loan amounts typically £1m to £20m
- Loan to value typically no more than 70%
- Loan to cost typically no more than 85%
- Geographical coverage across the UK
- Lending against residential and commercial property
- Personal or corporate guarantees required

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Bridging Loan

- Completion of satisfactory due diligence including a red book valuation report and report on title
- Borrowers have a strong financial history
- We take a first charge over the property
- Asset should be low risk in terms of use, valuation and exit
- Consider land loans with existing use value and exit bridges
- Loan term typically up to 2 years
- Loan amounts typically £1m to £20m
- Loan to value typically no more than 70%
- Interest can either be serviced or rolled-up into the loan
- Geographical coverage across the UK
- Lending against both residential and commercial property
- Personal or corporate guarantees required

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