

**Blackfinch Property**

# Asset-backed Loans for Buy-to-Let investors

## Our Typical Lending Criteria

- Borrowers should ideally be experienced landlords
- 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
- Minimum total borrowing amount of £0.5m
- 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 EPC's of D

## Get In Touch With The Team

 01452 717989 [www.blackfinchproperty.com](http://www.blackfinchproperty.com) [propertyenquiries@blackfinch.com](mailto:propertyenquiries@blackfinch.com)

## Important Information

Blackfinch Property is the trading name of Origin Investments Ltd (Reg No 05598455)  
Lyll Trading Ltd (Reg No 08747022) and Henslow Trading Ltd (Reg No 08703770)

## About Blackfinch Property



We have a flexible and pragmatic 'risk-based' approach to lending throughout the project lifecycle



Dedicated investment manager from enquiry to redemption



Specialist in-house Legal Team to fast-track transactions



Building lasting relationships with new developers and brokers



Offering competitive rates



Fully funded lender with discretionary capital